



## Office of Consumer Affairs and Business Regulation

# Warning

### HOMEOWNERS SHOULD NOT APPLY FOR THEIR OWN BUILDING PERMIT

Under the Home Improvement Contractor (HIC) Law, M.G.L. c. 142A, when a homeowner hires a contractor to perform residential contracting work, the contractor should obtain the building permit, unless one is not necessary. If you, the homeowner, obtain the permit, be aware of the following:

- You are now personally responsible for all work on this project.
- You are the General Contractor of the project and a court of law will view you as such if you are sued, or if you sue another party.
- You are responsible for ensuring that all work meets the MA Building Code.
- You must supervise the work.
- You must call your municipal Building Department to schedule all required inspections.
- Your subcontractors may lien your property.
- Any worker injured on your project may sue you if you do not carry Workers' Compensation insurance.
- Failure to carry Workers' Compensation insurance may result in serious penalties.
- **You have waived all rights to the Guaranty Fund.**

**For more information about the HIC Law or the HIC Programs, contact our Consumer Hotline at 617-973-8787 or visit us at [Mass.Gov/HomeImprovement](http://Mass.Gov/HomeImprovement)**