



# Owner/builders Information

“Owner/builder” describes a situation where the property owner is considered to be the contractor. It applies when the owner obtains and signs the City’s permit and employs subcontractors or even does some or all of the work. As an owner/builder, the property owner (not the person doing the work) assumes full responsibility for the overall job. Also, the owner may be required to hire various subcontractors for the project, which may include such tasks as scheduling and supervising their work and the job.

As an owner/builder, the property owner become an employer if he or she employs any unlicensed person other than immediate family and the project value of the work, including labor and material, is \$500.00 or more. The owner’s responsibilities as an employer may include such things as state and federal taxes and workers’ compensation insurance. Without proper insurance, the property owner may be personally liable for injuries and rehabilitation of a worker who is injured while working on the owner’s property.

Contractors are required by law to be licensed and bonded by the State of California. Further, the contractor is required to write their license number on the permit and certify on the permit application that he or she has workers compensation insurance or is exempt from the state workers compensation laws. In addition, the City of Bradbury requires that contractors have a City business license.

By signing a building permit application as an owner/builder, the property owner assumes full responsibility for all phases of the project and its integrity. The best protection is to hire a licensed and experienced general contractor who obtains and signs the City’s permit application and hires licensed and knowledgeable tradespersons and subcontractors.

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