

Warning

IF YOU ARE APPLYING FOR A BUILDING PERMIT AS A HOMEOWNER

- You are now personally responsible for all work on this project.
- You are responsible to see that all work meets the Mass. Bldg. Codes.
- You must supervise all work.
- You must call the Bldg. Dept. to schedule all required inspections.
- You have waived all rights to the Mass. Guaranty Fund.
- 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 should have the need to sue another party.
- Your subcontractors may lien your property.
- Any worker injured on your project may sue you if you do not carry Workmen's Compensation Insurance.
- Failure to carry Workmen's Compensation insurance may results in criminal penalties, i.e. fines and/or imprisonment.

This warning has been assembled because we have found that a majority of those citizens who sign the Homeowner's Exemption Form are not aware of the responsibilities that go along with assuming the construction responsibilities.

Massachusetts General Laws chapter 152 section 25 requires all employers to provide workers' Compensation for their employees. As quoted from the "law", an employee is defined as every person in service of another under contract of hire; implied, oral or written.

An employer is defined as an individual, partnership, association, corporation or other legal entity, or any two or more of the foregoing engaged in a joint enterprise, and including the legal entity, employing employees. However, the owner of a dwelling house having not more than three apartments and who resides therein, or the occupant of the dwelling house of another who employs persons to do maintenance, construction or repair work on such dwelling house or on the grounds or building appurtenant thereto shall not because of such employment be deemed to be an employer.