

Unlike most licensed contractors, unlicensed contractors do not carry errors and omissions insurance so if the contractor's work injures someone or damages your property, you will be faced with the difficult task of trying to recover your damages from the contractor. Also, their work is usually not documented under a written contract, leaving you with no clear statement of what is required of the contractor, and they often do not pay taxes on the money they receive, potentially exposing you to the risk of having to pay employment taxes and social security taxes for the contractor.

Further, many unlicensed contractors do not obtain permits for their work or have the work inspected by the local building inspectors. This creates a severe long term problem for the property owner, particularly where residential properties are concerned, because when the owner goes to sell the property, the owner is required to disclose that the work was done without permits, a disclosure that often negatively impacts the sale price.

So, while you can save money by hiring unlicensed contractors, doing so comes with risks and unless you are careful, you could end up paying far more in the long run for the work than if you hired a licensed contractor.

To be safe, before you hire anyone to work on your property, licensed or not, take the time to educate yourself on the risks and make sure that you have a contract in place that will protect you.

Donald Odell is a licensed California attorney with 19 years of experience representing businesses, homeowners and contractors throughout the Bay Area. He can be contacted at (925) 788-3089 or at donaldaodell@comcast.net.



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