

# Homeowner's Responsibility When Hiring Contractors

Courtyard Homes Association, Inc.  
aka Spoonbill Landings

1. The City of Bradenton requires Building Permits for certain repairs or improvements. (See attached list for work that does not require a permit.) Repairs and improvements that require a permit can only be done by a **licensed contractor** or the homeowner.
2. Homeowners should only hire **contractors or handymen who carry liability insurance**. Failure to do so exposes the homeowner to financial responsibility for any accidents or damage that occur on the project.

## **BACKGROUND:**

We are a Homeowner's Association. At Courtyard Homes Association, Inc., each homeowner owns the ground under the unit and everything that is placed on it. The buildings, driveway, landscape walls, walks, patios and plants. **Just like a single family home, but with shared walls with your neighbors and restrictions from the Homeowner's Association.**

The Homeowners Association "Declaration of Covenants and Restrictions" and "Rules and Regulations" legally define what you can and can't do with your unit. These documents are on the website at <https://www.mycyhfl.com/hoa/hoa-documents/>. The Architectural Committee makes and updates Standards so that we maintain the character of our community. The Standards can be found at [Architectural Standards – Courtyard Homes \(mycyhfl.com\)](#).

Our community is getting older. The exteriors of the buildings are in need of repair and upgrades and interiors are being remodeled. The Architectural Review Committee Standards are available on this website so everyone can easily access what to do when repairing or upgrading your home.

As a homeowner, you have the right and responsibility to hire contractors to maintain your property just like a single family home. You can do the work yourself, hire a handyman (for work not requiring a permit) or hire a licensed contractor.

**But, if you hire a contractor or handyman who does not have liability insurance, the cost of any accidental damage (fire, water damage, etc.) or personal injury (slip, fall, worker hurt or cut on the job) is the homeowner's.**