



City of San Leandro

Division of Building & Safety Services
835 E 14th St, San Leandro, CA 94577
(510) 577-3405 www.SanLeandro.org

Owner-Builder Acknowledgement of Risks, Responsibilities & Liabilities

Updated 6/2026

Owner-Builder Acknowledgement of Construction Risks

Per [California Business and Professions Code Section 7044](#), a property owner can pull an "Owner-Builder" permit to perform improvements and repairs on their property. There are, however, possible risks when Owner-Builders assume the responsibilities of getting building permits issued in their names and perform and/or oversee the construction work. Please carefully read and initial each statement to acknowledge your assumption of risk.

I, _____, Owner of _____
Print Name Street Number Street Name

am applying for a building permit and will act as: (*check one*)

- ☐ Owner-Builder as **Worker**: I will personally perform the construction work.
- ☐ Owner-Builder as **Contractor**: I will act as the General Contractor and hire California Contractor's State License Board (CSLB) licensed subcontractors to perform the construction work. These subcontractors will also have current San Leandro business licenses. Completed [list of subcontractors](#) is attached.
- ☐ Owner-Builder as **Employer**: I will hire persons who are not CSLB licensed subcontractors but will provide workers compensation insurance for the following workers. Workers Compensation Insurance is attached for the following person(s): _____

I have read and understand the following statements. (*Initial each statement*)

___1. I understand that as Owner-Builder I am the responsible party of record on the permit. I understand that I may protect myself from potential financial risk by hiring a California Contractor's State Licensed Board (CSLB) licensed-and bonded-Contractor and having the permit filed in their name instead of my own.

___2. I understand that as Owner-Builder I assume full responsibility for all phases of the project & its integrity, for scheduling inspections, and that the project must pass building inspections in order for the project to be "Finaled" and considered permitted and completed.

___3. I understand that as Owner-Builder Employer/Contractor I may be held liable for damages and subject to serious financial risk for any injuries sustained by an unlicensed person and his or her employees while working on my property. I am willfully acting as an Owner-Builder and am aware of the limits of my homeowner's insurance coverage for injuries to workers on my property.

___4. I understand that as Owner-Builder as General Contractor, I am responsible for supervising, scheduling, and paying licensed subcontractors.

___5. I understand if I use anyone other than a licensed subcontractor for work and the total value of my construction, including labor and materials, is at least one thousand dollars (\$1,000), I may be considered an "Employer" and must register with the state and federal governments to participate in income tax withholdings, Social Security taxes, workers compensation insurance, disability insurance costs, and unemployment compensation contributions for *each* employee. I also understand my failure to abide by these laws may subject me to serious financial risk.

(continued on next page)

___6. I agree that as the party legally and financially responsible for this proposed construction activity at the above address, I will abide by all applicable laws and requirements that govern Owner-Builder as well as Employers.

___7. I understand I may obtain more information regarding my obligations as an "Employer" from the Internal Revenue Service at (800) 829-1040, the United States Small Business Administration at (800) 359-1833, the California Employment Development Department at (916) 653-0707, the Franchise Tax Board and the California Division of Industrial Accidents. I also understand I may contact CSLB at (800) 321-CSLB (2752) or www2.cslb.ca.gov for more information about licensed contractors.

___8. I understand per [California Business and Professions Code Section 7044](#), an Owner-Builder cannot offer the property for sale within 12 months of the Finaled Date of completion of the work unless *all* work was performed by licensed subcontractors and the number of structures does not exceed four with any calendar year, or *all* of the work is performed under contract with a licensed general contractor.

___9. I understand that as an Owner-Builder if I *offer* or sell the property for which this permit is issued within 12 months of the Finaled Date of completion of the work, I may be held liable for any financial or personal injuries sustained by any subsequent owner(s) that result from any latent construction defects in the workmanship or materials.

___10. I agree to notify the City of San Leandro's Building Division immediately of any additions, deletions, or changes to any of the information I have provided on this form and on the permit documents.

___11. I understand that licensed Contractors are required by law to protect the Public and that if I contract with someone who does not have a license, the CSLB will be unable to assist me with any financial loss I may sustain as a result of a complaint. My only remedy against unlicensed Contractors may be civil court.

___12. I understand that licensed Contractors are required by law to have their CSLB license number listed on permits and contracts.

___13. Depending on scope of work, the Building Official may interview me on my construction knowledge for my safety. I can be reached at this phone number (_____) - _____ - _____.

Signature of Property Owner: _____ Date: _____

Please **bring this completed form and your photo I.D. to the Permit Center** to process your Owner-Builder building permit. If you have questions, please email PermitsByEmail@SanLeandro.org.