



**OWNER/BUILDER AFFIDAVIT & DISCLOSURE STATEMENT FORM**

The provisions of Florida Statutes Chapter 489.103(7) require construction to be done by licensed contractors. You have applied for a permit under an exemption to that law that allows you, as the owner of your property, to act as your own contractor, even though you do not have a license. You may build or improve a one-family or two-family residence or a farm outbuilding or build or improve a commercial building at a cost of \$75,000 or less in value, within any 12-month period, **provided the residence or farm outbuilding is for your own use and occupancy. It may not be built for sale or lease.** The construction must be performed according to Building Codes and Zoning Regulations. It is your responsibility to make sure that people employed by you have licenses, workers' compensation, and insurance required by State law and by County licensing ordinances. **You must perform, or supervise the construction yourself, and possess technical knowledge to personally supervise all permitted work, if not performed by a licensed contractor.**

**Therefore, as the Owner/Builder:**

1. I understand that state law requires construction to be done by a licensed contractor and I have applied for an owner-builder permit under an exemption from the law. The exemption specifies that I, as the owner of the property listed in this affidavit, may act as my own contractor with certain restrictions even though I do not have a license.
2. I understand that building permits are not required to be signed by a property owner unless he or she is responsible for the construction and is not hiring a licensed contractor to assume responsibility.
3. I understand that, as an owner-builder, I am the responsible party of record on a permit. I understand that I may protect myself from potential financial risk by hiring a licensed contractor and having the permit filed in his or her name instead of my own name. I also understand that a contractor is required by law to be licensed in Florida and to list his or her license numbers on permits and contracts.
4. I understand that I may build or improve a one-family or two-family residence or a farm outbuilding. I may also build or improve a commercial building if the costs do not exceed \$75,000. The building or residence must be for my own use or occupancy. It may not be built or substantially improved for sale or lease, **unless I am completing the requirements of a building permit where the contractor listed on the permit substantially completed the project.** If a building or residence that I have built or substantially improved myself is sold or leased within 1 year after the construction is complete, the law will presume that I built or substantially improved it for sale or lease, which violates the exemption.
5. I understand that, as the owner-builder, I must provide direct, onsite supervision of the construction.
6. I understand that I may not hire an unlicensed person to act as my contractor or to supervise persons working on my building or residence. It is my responsibility to ensure that the persons whom I employ have the licenses required by law and by county or municipal ordinance.
7. I understand that it is a frequent practice of unlicensed persons to have the property owner obtain an owner-builder permit that erroneously implies that the property owner is providing his or her own labor and materials. I, as an owner-builder, may be held liable and subjected to serious financial risk for any injuries sustained by an unlicensed person or his or her employees while working on my property. My homeowner's insurance may not provide coverage for those injuries. I am willfully acting as an owner-builder and am aware of the limits of my insurance coverage for injuries to workers on my property.
8. I understand that I may not delegate the responsibility for supervising work to a licensed contractor who is not licensed to perform the work being done. Any person working on my building who is not licensed must work under my direct supervision and must be employed by me, which means that I must comply with laws requiring the withholding of federal income tax and social security contributions under the Federal Insurance Contributions Act (FICA) and must provide workers' compensation for the employee. I understand that my failure to follow these laws may subject me to serious financial risk.

