

City of Holmes Beach  
**Building Department**

**OWNER-BUILDER DISCLOSURE STATEMENT**

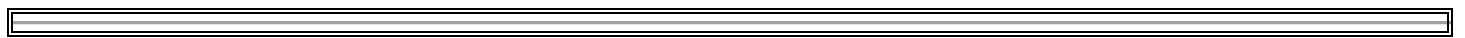
1. I understand that state law requires construction to be done by a licensed contractor and have applied for an owner-builder permit under an exemption from the law. The exemption specifies that I, as the owner of the property listed, may act as my own contractor with certain restrictions even though 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. 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 assume 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. \_\_\_\_\_
9. I agree that, as the party legally and financially responsible for this proposed construction activity, I will abide by all applicable laws and requirements that govern owner-builders as well as employers. I also understand that the construction must comply with all applicable laws, ordinances, building codes, and zoning regulations. \_\_\_\_\_

10. I understand that I may obtain more information regarding my obligations as an employer from the Internal Revenue Service, the United States Small Business Administration, the Florida Department of Financial Services, and the Florida Department of Revenue. I also understand that I may contact the Florida Construction Industry Licensing Board at (850) 487-1395 or [My Florida License](#) for more information about licensed contractors. \_\_\_\_\_

11. I am aware of, and consent to, an owner-builder building permit applied for in my name and understand that I am the property owner legally and financially responsible for the proposed construction activity at the following address: \_\_\_\_\_, in Holmes Beach, Florida.

12. I agree to notify CITY OF HOLMES BEACH BUILDING DEPARTMENT immediately of any additions, deletions, or changes to any of the information that I have provided on this disclosure. \_\_\_\_\_

13. I agree State law requires asbestos abatement to be done by licensed contractors. I have applied for a permit under an exemption to that law. The exemption allows me, as the owner of my property, to act as my own asbestos abatement contractor even though I do not have a license. I must supervise the construction myself. I may move, remove or dispose of asbestos-containing materials on a residential building where I occupy the building and the building is not for sale or lease, or the building is a farm outbuilding on my property. If I sell or lease such building within 1 year after the asbestos abatement is complete, the law will presume that I intended to sell or lease the property at the time the work was done, which is a violation of this exemption. I may not hire an unlicensed person as my contractor. My work must be done according to all local, state and federal laws and regulations which apply to asbestos abatement projects. It is my responsibility to make sure that people employed by me have licenses required by state law and by county or municipal licensing ordinances. \_\_\_\_\_ Applicable \_\_\_\_\_ Non-applicable



Licensed contractors are regulated by laws designed to protect the public. If you contract with a person who does not have a license, the Construction Industry Licensing Board and Department of Business and Professional Regulation may be unable to assist you with any financial loss that you sustain as a result of a complaint. Your only remedy against an unlicensed contractor may be in civil court. It is also important for you to understand that, if an unlicensed contractor or employee of an individual or firm is injured while working on your property, you may be held liable for damages. If you obtain an owner-builder permit and wish to hire a licensed contractor, you will be responsible for verifying whether the contractor is properly licensed and the status of the contractor's workers' compensation coverage.

Before a building permit can be issued, this disclosure statement must be completed and signed by the property owner and returned to the local permitting agency responsible for issuing the permit. A copy of the property owner's driver license, the notarized signature of the property owner, or other type of verification acceptable to the local permitting agency is required when the permit is issued.

**CONDITIONAL EXEMPTION FROM CONSTRUCTION LICENSING REQUIREMENTS  
FOR PROPERTY OWNERS WHEN ACTING AS THEIR OWN CONTRACTOR**

**DISCLOSURE STATEMENT:**

I, \_\_\_\_\_, owner of the property located at \_\_\_\_\_  
in order for the City of Holmes Beach to issue a building permit to me as a property owner exempt from construction  
licensure, agree to the following conditions:

State law requires construction to be done by licensed contractors. You have applied for a permit under an exemption to  
that law. The exemption allows you, as the owner of your property, to act as your own contractor with certain  
restrictions even though you do not have a license. Owners of property, when acting as their own contractor, and  
providing direct, onsite supervision themselves of all work not performed by licensed contractors.

When building or improving farm outbuildings or one-family or two-family residences on such property for the  
occupancy or use of such owners and not offered for sale or lease, or building or improving commercial buildings at a  
cost not to exceed \$75,000, on such property for the occupancy or use of such owners and not offered for sale or lease.  
In an action brought under this part, proof of the sale or lease, or offering for sale or lease, of any such structure by the  
owner-builder within 1 year after completion of same creates a presumption that the construction was undertaken for  
purposes of sale or lease.

NOTE: To qualify for exemption under Florida Statute 489.103(7), an owner must personally appear and sign the  
building permit application. All construction is subject to field review by the Holmes Beach Building Department  
inspectors.

Owner's Signature \_\_\_\_\_ Date: \_\_\_\_\_

Owner's Address \_\_\_\_\_

State of Florida, County of \_\_\_\_\_

The foregoing instrument was acknowledged before me, by means of \_\_\_ physical presence or \_\_\_ online notification,  
this \_\_\_\_\_ day of \_\_\_\_\_, 20 \_\_\_\_\_

by \_\_\_\_\_, who is ( ) **personally known to me** or ( ) **has produced**

\_\_\_\_\_, **as identification** Expiration date: \_\_\_\_\_

\_\_\_\_\_  
Signature, Notary Public – State of Florida (Seal)

\_\_\_\_\_  
Printed, Typed, or Stamped Name of Notary