



# PROPERTY OWNER/OWNER-BUILDER Disclosure Statement

PURSUANT TO FLORIDA STATUE 489.103

I understand that state law requires construction to be done by licensed contractors and I have applied for an Owner- Builder permit under an exemption to that law. The exemption provides 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.

I understand that building permits are not required to be signed by a property owner unless the owner is responsible for the construction and is not hiring a licensed contractor to assume this responsibility.

I understand that as an 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 licensed contractor and having the permit filed in his or her name instead of my own. I also understand that contractors are required by law to be licensed and bonded in Florida and to list their license numbers on permits and contracts. (initial)

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 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 I have built or substantially improved myself is sold or leased within 1 year after the date on which construction is complete, the law will presume that I built or substantially improved it for sale or lease, which is a violation of this exemption. (initial)

I understand that, as the owner-builder, I must provide direct, onsite supervision of the construction. (initial)

I understand that I may not hire an unlicensed person to act as my contractor or to supervise people working on my building. It is my responsibility to make certain that people I employ have the licenses required by state law or by county or municipal licensing ordinances. (initial)

I understand that a frequent practice of unlicensed persons is 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 subject to serious financial risk for any injuries sustained by an unlicensed person and 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. (initial)

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 deduct FICA contributions and withholding tax and provide workers' compensation for that employee, all as prescribed by law. I understand my failure to abide by these laws may subject me to serious financial risk. (initial)

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. (initial)

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 I may contact the Florida Construction Industry Licensing Board (CILB) at 850-487-1395 or [www.myfloridalicense.com/dbpr/pro/cilb/index.html](http://www.myfloridalicense.com/dbpr/pro/cilb/index.html) for more information about licensed contractors.

I am aware of and consent to an owner-builder building permit applied for in my name, and understand that I am the party legally and financially responsible for proposed construction activity at the following address:

**(Address of construction activity)** \_\_\_\_\_

I agree to notify the issuer of this form immediately of any additions, deletions, or changes to any of the information I have provided on this form. \_\_\_\_\_ **(initial)**

Licensed contractors are regulated by laws designed to protect the public. If you contract with someone 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 you may sustain as a result of a complaint. Your only remedy against unlicensed contractors may be in civil court. It is also important for you to understand that if an unlicensed contractor, or the unlicensed contractor's employee, 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 licensed contractors, you will be responsible for verifying that the contractors are properly licensed and have the required workers' compensation insurance coverage. \_\_\_\_\_ **(initial)**

**A violation of this exemption is a misdemeanor of the first degree punishable by a term of imprisonment not exceeding 1 year and a \$1,000.00 fine in addition to any civil penalties. In addition, the local permitting jurisdiction shall withhold final approval, revoke the permit, or pursue any action or remedy for unlicensed activity against the owner and any person performing work that requires licensure under the permit issued.**

Before a building permit is issued, this form 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's license, form notarization, or other verification acceptable to the local permitting agency is required to be presented when the permit is issued to verify the property owner's signature.

**Signature of property owner** \_\_\_\_\_ **Date** \_\_\_\_\_

**Printed name of property owner** \_\_\_\_\_

Before me this \_\_\_\_\_ Day of Month \_\_\_\_\_ and Year \_\_\_\_\_ of in the County of Pinellas, State of Florida, has Personally appeared herein by himself / herself in applying for a permit to do their own work at the address described above, affirms that all statements and declarations herein are true and accurate.

\_\_\_\_\_, Notary Public at Large, State of Florida, County of Pinellas

My commission expires: \_\_\_\_/\_\_\_\_/\_\_\_\_\_

Personally known \_\_\_\_\_ or Produced Identification \_\_\_\_\_

Type of Identification Produced \_\_\_\_\_

**SEAL:**