



**CITY OF LIVE OAK BUILDING DEPARTMENT**

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**OWNER-BUILDER DISCLOSURE STATEMENT  
(Per Florida Statute F-S 489.103.7.b)**

**PLEASE READ THE STATEMENT BELOW CAREFULLY. FAILURE TO COMPLY WITH THIS STATEMENT SHALL RESULT IN YOUR PERMIT BEING REVOKED BY THE BUILDING OFFICIAL AND MAY RESULT WITH THE PENALTIES OF PERJURY.**

\_\_\_\_\_  
Initials

I understand that State law requires construction to be done by licensed contractor and have applied for an owner/builder permit under an **exemption** to that 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. Corporations per AGO 91-05 do not qualify for Owner Builder permits.

\_\_\_\_\_  
Initials

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.

\_\_\_\_\_  
Initials

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.

\_\_\_\_\_  
Initials

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 presume that I built or substantially improved it for sale or lease, which violates the exemption.**

\_\_\_\_\_  
Initials

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

\_\_\_\_\_  
Initials

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.

\_\_\_\_\_  
Initials

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. 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 **[www.myfloridalicense.com/dbpr/pro/cilb/index.html](http://www.myfloridalicense.com/dbpr/pro/cilb/index.html)** for more information about licensed contractors.

\_\_\_\_\_  
Initials

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.**

\_\_\_\_\_  
Initials

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.

\_\_\_\_\_  
Initials

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 the proposed construction activity at the following address:

Number and Street: \_\_\_\_\_ City: \_\_\_\_\_ Zip Code: \_\_\_\_\_

\_\_\_\_\_  
Initials

I agree to notify City of Live Oak Planning and Building Department, immediately of any additions, deletions, or changes to any of the information that I have provided on this disclosure

**CHECK THOSE CONTRACTOR CATEGORIES BELOW WHICH WILL BE DONE BY THE OWNER**

- A/C & Heat    Plumbing    Insulation    Cement, Concrete, Masonry    Electric  
 Roofing    Carpentry    Drywall    Ceramic/Marble/Terrazzo    Spa/Swimming Pools  
 Aluminum    Solar System    Plaster/Stucco/Spraycrete    Other (Detail Below)

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

The undersigned applicant agrees to comply with the provisions as outlined herein and with all Federal, State, and Local codes. It is further understood that a violation of any applicable code may result in a stop work order being issued and a cessation of all work until such violation has been remedied. The undersigned applicant for this building permit does hereby certify that Applicant has or will, prior to the performance of any work in connection with the authorization granted under this permit, comply with the provisions of the: Florida Workman's Compensation Act; Social Security Act; Florida Child Labor Laws; Contractor's/Employer's Liability Insurance Requirements; and all other applicable Federal, State, and Local laws, a violation of which may invoke penalties.

**Under penalties of perjury, I declare that I have read the foregoing document and that facts stated are true, correct and in compliance with the applicable regulations. F.S.92.525. I also recognize that an investigation by Department of Business and Professional Regulation may be requested for unlicensed contractor activity if any of the above requirements are violated.**

Owner/Builder Signature: \_\_\_\_\_ Date: \_\_\_\_\_

Printed Name: \_\_\_\_\_

STATE OF \_\_\_\_\_  
COUNTY OF \_\_\_\_\_

*I hereby certify that on this day, \_\_\_\_\_ personally appeared before me, by means of  physical presence or  online notarization, who is personally known to me or who has produced \_\_\_\_\_ as identification, who is the person described in and who executed the foregoing instrument and who acknowledged before me that they executed the same for the uses and purposes therein expressed.*

*Witnessed by my hand and official seal, this \_\_\_\_\_ day of \_\_\_\_\_, 20\_\_\_\_.*

\_\_\_\_\_  
Signature of Notary

(Seal)

**\*NOTICE:** Permit is void if construction is not started within 180 days or does not receive an approved inspection within 180 days from date of issue. An approved inspection will extend the permit for an additional 180 days. Starting work prior to issuance of a permit may result in a penalty fee of up to four times the permit fee.

**\*A recorded Notice of Commencement is required in the Permitting Office prior to the first inspection for all construction costs exceeding \$2,500.00.**

\*Construction Cost Includes: All Material, equipment, appliances, and labor (everything except design costs)