



Osceola County Building Office  
1 Courthouse Square, Suite 1400  
Kissimmee, Florida 34741  
Ph. (407) 742-0200 Fax (407) 742-0202

## OWNER-BUILDER AFFIDAVIT

### Disclosure statement required by F.S. 489.103 as amended

State law requires construction and asbestos abatement to be done by licensed contractors. You have applied for a permit under and exemption to those laws. A violation of this exemption is a misdemeanor of the first degree punishable by a term of imprisonment not exceeding one year and a \$1,000 fine in addition to any civil penalties. In addition, the Building Official 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. The exemption allows you, as the owner of your property, to act as your own contractor even though you do not have a license. This exemption is subject to your accepting the following responsibilities.

As the owner/builder:

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 \$75,500. 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 one year after the construction is complete, the law will presume that I build 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 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 1850-487-1395 or [myfloridalicense](http://myfloridalicense.com) 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 party legally and financially responsible for the proposed construction activity at the address identified on the permit application.
12. I agree to notify the Building Official immediately of any additions, deletions, or changes to any of the information that I have provided on this disclosure.

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, 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 worker's compensation coverage.

See next page for acknowledgement statement.



## Owner/Contractor Disclosure

### Statement of Acknowledge

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.

I \_\_\_\_\_ acknowledge that as Owner/Builder, I am to physically, build the structure or do the work which I have had permitted in accordance with the stipulations listed previously in this document.

Property owner address: \_\_\_\_\_

Permit address: \_\_\_\_\_

Telephone: \_\_\_\_\_ Driver's License #: \_\_\_\_\_

Other identification: \_\_\_\_\_

I hereby acknowledge that I have read and understand the above affidavit.

\_\_\_\_\_  
Owner/Builder Signature

\_\_\_\_\_  
Date

State of Florida  
County of Osceola

Sworn to and subscribed before me by \_\_\_\_\_ who is personally known to me or produced  
\_\_\_\_\_ As identification, this \_\_\_\_\_ day of 20\_\_\_\_.

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

Notary Seal

\*489-Part II only exempts from licensing an owner doing or supervising any electrical work on a one-or two-family residence. Commercial work requires a licensed electrician.