



**OWNER BUILDER DISCLOSURE AFFIDAVIT**

Development Services – Building Division  
150 N. Lakeshore Drive | Ocoee, FL 34761  
Phone: 407.905.3104  
Email: bldgdept@ocoe.org  
Inspection Line: 407.905.3102  
Online Services: <http://permits.ocoe.org>

Received Date – Office Use Only

PERMIT No.: \_\_\_\_\_

OWNER NAME: \_\_\_\_\_

JOB ADDRESS: \_\_\_\_\_ UNIT/SPACE: \_\_\_\_\_

- To qualify for exemption under this subsection, an owner must **personally appear** and sign the building permit application and must satisfy local permitting agency requirements, if any, proving that the owner has a complete understanding of the owner’s obligations under the law as specified in the disclosure statement in this section.
- If any person violates the requirements of this subsection, the local permitting agency 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.

**DISCLOSURE STATEMENT** *F.S. Section 489.103*

**Initial to the left of each statement:**

\_\_\_\_ 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.

\_\_\_\_ 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.

\_\_\_\_ 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.

\_\_\_\_ 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.

\_\_\_\_ 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.

\_\_\_\_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.

\_\_\_\_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 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.

\_\_\_\_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 [www.myflorida.com/dbpr/pro/cilb](http://www.myflorida.com/dbpr/pro/cilb) 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 the proposed construction activity at the above address.

\_\_\_\_I agree to notify the City of Ocoee Building Division immediately of any additions, deletions, or changes to any of the information that I have provided on this disclosure.

### **Electrical Disclosure Statement**

\_\_\_\_State law requires electrical contracting to be done by licensed electrical 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 electrical contractor even though you do not have a license. You may install electrical wiring for a farm outbuilding or a single-family or duplex residence. You may install electrical wiring in a commercial building the aggregate construction costs of which are under \$75,000. The home or building must be for your own use and occupancy. It may not be built for sale or lease. If you sell or lease more than one building you have wired yourself within 1 year after the construction is complete, the law will presume that you built it for sale or lease, which is a violation of this exemption. You may not hire an unlicensed person as your electrical contractor. Your construction shall be done according to building codes and zoning regulations. It is your responsibility to make sure that people employed by you have licenses required by state law and by county or municipal licensing ordinances.

- 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 City of Ocoee Building Division for the issuance of a building permit.
- The notarized signature of the property owner or other type of verification acceptable to the City Ocoee is required when the permit is issued.

I (we), as Owner/Builder(s), in consideration of a building permit issued by the City of Ocoee, Florida, agree to Indemnify and Hold Harmless said City of Ocoee, Florida, its Officers and Agents from any and all claims, damages or expenses that the City of Ocoee may be liable for which arise from the construction OR improvements accomplished in connection with said building permit.

I (we) hereby acknowledge that (we) have thoroughly read and completely understand the above Owner/Builder Disclosure Statement.

X \_\_\_\_\_  
Property Owner Signature

\_\_\_\_\_  
Date

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

The foregoing instrument was acknowledged before me by means of  physical presence or  online notarization this \_\_\_\_\_ day of \_\_\_\_\_ 20\_\_\_\_ by \_\_\_\_\_ who  is personally known to me, or  has produced \_\_\_\_\_ as identification and who did not take an oath.

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

(Seal)

\_\_\_\_\_  
Print Name