



**Marion County  
Board of County Commissioners**

Building Safety ♦ Permitting

2710 E. Silver Springs Blvd.  
Ocala, FL 34470  
Phone: 352-438-2400  
Fax: 352-438-2401

**2012 Florida Statute – Chapter 489.103 (7c)**

**OWNER- BUILDER DISCLOSURE STATEMENT**

**Before a building permit can be issued, 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.**

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 presume 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.

PMT 8 – REV 7/15

*“Meeting Needs by Exceeding Expectations”*

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 Contribution 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 website <http://www.marioncountyfl.org/contractorlicensing> or call (850) 487-1395 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 following Address:** \_\_\_\_\_

12. I agree to notify the Marion County Building Safety Permitting Office 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 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.

\_\_\_\_\_  
(Signature of Owner)

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

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

Sworn to (or affirmed) and subscribed before me this \_\_\_\_\_ day of \_\_\_\_\_, 20\_\_\_\_\_,  
by \_\_\_\_\_ (name of person making statement).

\_\_\_\_\_  
(Signature of Notary Public - State of Florida)

\_\_\_\_\_  
(Print, Type, or Stamp Commissioned Name of Notary Public)

Personally Known \_\_\_\_\_ OR Produced Identification \_\_\_\_\_

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



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Customer

\_\_\_\_\_  
(Signature of Owner)

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

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

Sworn to (or affirmed) and subscribed before me this \_\_\_\_\_ day of \_\_\_\_\_, 20\_\_\_\_\_,  
by \_\_\_\_\_ (name of person making statement).

\_\_\_\_\_  
(Signature of Notary Public - State of Florida)

\_\_\_\_\_  
(Print, Type, or Stamp Commissioned Name of Notary Public)

Personally Known \_\_\_\_\_ OR Produced Identification \_\_\_\_\_  
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## **A WARNING TO OWNER/BUILDERS REGARDING PERMIT APPLICATION!**

If you do not intend to do the work yourself and have been asked by someone without a contractor's license to pull your own permit, you are at risk of financial harm and penalty.

**Chapter 489-103(7), Florida Statutes states that owners of property must directly supervise the work being performed. Any Person working on your construction project who is not a licensed contractor must be employed by you which means that you must deduct F.I.C.A and withholding tax and provide workers compensation for the employee.**

**Without worker's compensation insurance, you could be held liable for injuries received on your property. Typically, your homeowners' insurance policy will not honor your claim if the work performed required a licensed contractor. You could be responsible for thousands of dollars in medical bills.**

### **NOT ONLY IS IT DANGEROUS, IT IS ALSO A CRIME.**

**Chapter 455.227, Florida Statutes states that any person who knowingly aides, assists, procures, employs or advises an unlicensed individual can be charged with a first degree misdemeanor and may face fines up to \$5,000.00 for each offense.**

**It is important to know that owners of property do not receive a discounted permit fee or obtaining a permit themselves. A licensed contractor in good standing with the Building Department will always obtain a permit for your project.**

## **PROTECT YOURSELF! HIRE ONLY LICENSED CONTRACTORS**

**For more information please contact the Marion County Licensing Division at (352) 438-2429 before you apply for the permit. You can check for licensed contractors by visiting our website at <http://www.marioncountyfl.org/contractorlicensing> or at [www.myflorida.com/dbpr](http://www.myflorida.com/dbpr). You may report unlicensed activity by calling (352) 438-2429**