



## OWNER/BUILDER AFFIDAVIT PACKET

### HOMEOWNER PERMIT INFORMATION

To obtain an owner/builder permit the following is required:

- Completed Permit Application  
(Notary Fee No Charge)
- You will need a copy of your warranty deed or Quick Claim Deed
- Complete owner/builder affidavit (attached)
- Two (2) copies of your property survey indicating proposed work to be performed
- Product Approvals- 2 sets
- Copy of Homeowners Liability Insurance
- Property Owners Driver's License (must match permit address)
- Copy of Current Electrical Bill (must match permit address)

Note that additional plans or paperwork may be required depending on the scope of work being performed.

**If you do not have your survey or your warranty deed, you may contact the Building Division records department for a copy.**

**If deed restrictions apply to your subdivision, you are advised to take your survey to your Homeowners Association for their approval prior to submitting to the Building Division.**



## OWNER-BUILDER DISCLOSURE STATEMENT AFFIDAVIT

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

SUBDIVISION: \_\_\_\_\_ LOT \_\_\_\_\_ BLOCK \_\_\_\_\_

STREET ADDRESS \_\_\_\_\_

I am applying for an Owner-Builder exemption as provided in Section 489.103, Florida Statutes. I understand that Florida law requires me to personally appear to sign the building permit application. Further, my signature below indicates that I fully understand my obligations under the law. My obligations are outlined below.

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 Coral Springs Building Department for the issuance of a building 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 City of Coral Springs is required when the permit is issued.

**BY SIGNING THIS STATEMENT, I ATTEST THAT:** *(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 am aware of construction practices and I have access to the Florida Building Code.
- 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 1-850-487-1395 or at <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 the proposed construction activity at the address above.

I agree to notify the City of Coral Springs Building Department 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: \_\_\_\_\_  
(Property Owner)

DATE: \_\_\_\_\_

STATE OF FLORIDA  
COUNTY OF \_\_\_\_\_ (Notary Signature)

Sworn to (or affirmed) and subscribed  
before me this \_\_\_\_ day of \_\_\_\_\_, 20\_\_\_\_ (Notary Name)

by \_\_\_\_\_ personally known by me or  
produced ID \_\_\_\_\_  
(Type of ID Produced)



## OWNER BUILDER AFFIDAVIT FOR NO HOMEOWNERS INSURANCE

I am applying for a building permit pursuant to the Owner Builder exemption set forth in Section 489.103(7), Florida Statutes and Broward County Code 9-26.

As a general rule, for the exemption, I am required to provide proof of insurance; however, I am no longer required to retain homeowners insurance and elected to not retain homeowners insurance. I therefore am assuming any and all risks associated with the lack of homeowners insurance.

I understand that pursuant to the Florida Building Code Section 104.9.4, the Building Official of the City of Coral Springs, has the right to revoke any building permit or certificate of occupancy issued for this building in case of any false statement or misrepresentation of fact in the application or on the plans on which permit or approval was based.

I hereby acknowledge that I have read and agree with the above DISCLOSURE STATEMENT.

I \_\_\_\_\_ am the legal owner of the following property:

Property Owner Address: \_\_\_\_\_

Permit Address, if different from above: \_\_\_\_\_

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

The foregoing instrument was acknowledged before me this \_\_\_\_ day of \_\_\_\_, 20\_\_, by \_\_\_\_\_ (name of person acknowledging).

WITNESS my hand and official seal

\_\_\_\_\_  
Notary Public, State of \_\_\_\_\_

\_\_\_\_\_  
Printed, typed or stamped name of Notary Public exactly as commissioned

- Personally known to me, or
- Produced identification:

\_\_\_\_\_  
(Type of Identification Produced)



## OWNER-BUILDER PRE-SUBMITTAL MEETINGS

### Considering Pulling an Owner Builder Permit?

Come meet with us and let's discuss your project!

Under Florida Statute, you are allowed as a homeowner and occupant to improve your property, let us explain to you the process. During the meeting, our inspectors will give a brief overview of the plan view and inspection process. Some of the topics covered in the meeting include:



Submittal Process



Inspection Process



Plan Review Process



Potential Risk/Hazards  
of your Project

**Meetings are scheduled upon request, please call (954) 344-1025 or visit our Building Division at 2730 N. University Drive for details.**

### Things to Consider When Pulling an Owner-Builder Permit

#### Unlicensed Contractor

Unlicensed persons frequently have the property owner obtain an "Owner-Builder" building permit which erroneously implies that the property owner is providing his or her own labor and material personally.

#### Insurance

Your homeowner's insurance may not provide coverage for injuries sustained on your Property by an unlicensed contractor and his/her employees.

#### Employer

In most circumstances, the Owner-Builder is considered an "employer" and is responsible for withholding social security, federal unemployment, insurances (workers compensation and disability) as well as payroll taxes from the wages of "employees" working on their property.

#### Law and Statute Knowledge

If you fail to abide by these laws you may be subjected to serious financial risk.