



**Town of Loxahatchee Groves**  
155 F Road  
Loxahatchee Groves, FL 33470  
Phone: 561.807.6675 Fax: 561.793.2420  
[www.loxahatcheegrovesfl.gov](http://www.loxahatcheegrovesfl.gov)

## OWNER/BUILDER AFFIDAVIT

**NOTICE:** Florida Statute 489.103 requiring construction to be done only by licensed contractors provides an exemption from licensing for property owners acting as their contractor under specific conditions. Answers to the following questions are essential to determine if those state qualifications are satisfied by an Owner/Builder applicant.

### THIS DOCUMENT MUST BE REVIEWED AND SIGNED BY A REPRESENTATIVE OF LOXAHATCHEE GROVES

**(Please Type or Print Clearly)**

Owner/Builder Applicant Name: \_\_\_\_\_

1. Site address of the proposed building work \_\_\_\_\_

2. Name of legal title owner of the site address above \_\_\_\_\_

3. Describe the new construction or building work to be done at the site \_\_\_\_\_  
\_\_\_\_\_

4. How is the building or space going to be used? \_\_\_\_\_

5. Who will do the actual labor in each major trade area? Owner Alone, Owner with Hired Help or By Licensed Contractor (Name)

Trade Owner Alone or Owner with Hired Help or Licensed Contractor

\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

6. Who will supervise the trade work to meet all the various adopted codes? \_\_\_\_\_

7. What provisions are there for Public Liability and Property Damage Insurance? \_\_\_\_\_

8. What provisions exist for withholding Social Security and Federal Income Taxes, as required by Federal Law, from wages paid to people you hire who are not licensed? \_\_\_\_\_



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9. How will Workers Compensation be provided for any people hired who are not licensed?  
\_\_\_\_\_

10. After improvements are done, who will use the space.  
\_\_\_\_\_

11. Do you plan to rent, lease or offer for sale and if so, when? \_\_\_\_\_

12. What previous Owner/Builder improvements have you done in Florida?(If “none”, state so)  
Location                      Type of Work Done                      Year Done  
\_\_\_\_\_  
\_\_\_\_\_

13. What Code books do you own for reference? \_\_\_\_\_

\_\_\_\_\_  
Building

\_\_\_\_\_  
Electric

\_\_\_\_\_  
HVAC

\_\_\_\_\_  
Plumbing

14. Do you realize that as the permit holder you are liable for following all Local, County, State and Federal codes, laws and requirements? You are also liable for any one injured on the construction site. \_\_\_\_\_

15. Have you consulted with your Homeowner's Insurance Agent or Attorney?  
\_\_\_\_\_

☐ **I have read and understand all laws pertaining to Owner/Builder Construction and agree to comply.**

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

\_\_\_\_\_  
Date

\_\_\_\_\_  
Reviewed and Accepted by Loxahatchee Groves Personnel

\_\_\_\_\_  
Date



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## OWNER/BUILDER AFFIDAVIT

### **OWNER BUILDER AFFIDAVIT & DISCLOSURE STATEMENT PERMIT #**

The provisions of Chapter 489.103, F.S. requires construction to be done by licensed 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 contractor even though you do not have a license. ***You must perform or provide direct on-site supervision of the construction yourself.*** You may build or improve a one-family or two-family residence or improve a commercial building at a cost of \$75,000 or less in value within any 12 month period, ***provided the residence or building is for your own use and occupancy.*** It may not be built or substantially improved for sale or lease. If you sell or lease a building you have built or substantially improved yourself within one 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 contractor or to supervise people working on your building. It is your responsibility to make sure that people employed by you have licenses and insurance required by State law and by County licensing ordinances. Any person working on your building who is not licensed must work under your direct supervision and must be employed by you, which means that you must deduct F.I.C.A and withholding tax and provide workers' compensation for that employee, all as prescribed by law. **The construction must be performed according to all Building Codes and Zoning Regulations, and it is your responsibility as the Owner/Builder to make sure this is done and correct any code violations. A Loxahatchee Groves Building Permit does not assure compliance with your Homeowners Association's rules, regulations and/or deed restrictions. We advise you to obtain approval from your Homeowners Association before improving your property.**

#### **Disclosure Statement: Therefore, I understand and agree:**

1. 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. 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. 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. 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 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 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. That, as the owner-builder, I must provide direct, onsite supervision of the construction.
6. 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. 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.
8. 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.



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9. 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 (850-487-1395) or (myfloridalicense.com) for more information about licensed contractors.
11. That 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: (address of property).
12. To notify Town of Loxahatchee Groves 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.

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, the owner of property legally described as (attach copy of Warranty Deed): \_\_\_\_\_

Address: \_\_\_\_\_  
do hereby certify that I have read the foregoing, and am aware of my responsibilities and liabilities for construction work on the above-described property. I do hereby covenant and agree to abide by each of the aforesaid stipulations. I further understand that any falsification of the above statements constitutes fraud and may result in revocation of this permit.

OWNER (Print)	DATE	OWNER (SIGNATURE)	DATE
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STATE OF FLORIDA

COUNTY OF PALM BEACH

The foregoing instrument was acknowledged before me this \_\_\_\_\_ day of \_\_\_\_\_, 20\_\_\_\_  
by \_\_\_\_\_ (Name of Person Acknowledging) who is personally

known to me or who has produced \_\_\_\_\_ (Type of I.D.) as identification and who did/did not take an  
oath. SEAL

\_\_\_\_\_  
(Signature of Person Taking Acknowledgement)

\_\_\_\_\_  
(Name of Officer Taking Acknowledgement Typed, Printed or Stamped)

Pursuant to Florida Law, Chapter 489 Part 1, property owners qualified to act as their own contractor **must personally appear at the Building Department and sign the permit application.**