



TOWN OF OCEAN RIDGE

6450 North Ocean Boulevard, Ocean Ridge, Florida 33435
(561) 732-2635 Main ♦ (561) 737-8359 Fax
oceanridgeflorida.com ♦ info@oceanridgeflorida.com

Owner Affidavit

Permit No.: _____

Dated: _____

Zoning District.: _____

State, County and Town of Ocean Ridge law requires construction to be done by licensed contractors. You have applied for a permit under an exemption of that law. The exemption allows you, as the owner of your property, to act as your contractor even though you do not have a license. You must supervise the construction yourself. You may build or improve a one- or two-family residence. The 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 built 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. The construction must 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, by County licensing ordinances and Town registration requirements.

Therefore, I understand and agree:

1. Construction is for my own use and occupancy for a period of not less than one year from the date of Certificate of Occupancy.
2. All construction will be in accordance with all building, zoning, land development codes and licensing laws.
3. That I am responsible for all work, and that proper provision has been made to carry the necessary workers' compensation, public liability and property damage insurance, and withholding of social security and federal income taxes as required by law.
4. I shall not employ any contractor, whether verbal or in writing, unless properly licensed by the State, County and registered with the Town for any part or portion of the work.
5. That the application for a building permit for the construction or more than one residence or duplex within one year after completion of another residence or duplex shall be construed as engaging in contracting which is not within the owner-builder exemption, and is subject of a fine of \$500 and/or imprisonment for sixty days.
6. I certify that I have not completed a residence or duplex under an owner-builder permit within the past twelve months.

DISCLOSURE STATEMENT

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



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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 850.487.1395 or /www.myfloridalicense.com/dbpr/pro/cilb/index.html 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 follow address:
-
12. I agree to notify the Town of Ocean Ridge 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 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 you 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 Town of Ocean Ridge who is responsible for issuing the permit. A copy of the property's owner 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 (attach copy of warranty deed) described as:

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: _____

Owner: _____
(print)

Date: _____

State of Florida ♦ County of Palm Beach

The foregoing instrument was acknowledged before me this _____ by _____ who is personally known to me or who has produced _____ as identification and who did/did not take an oath.

Notary: _____

Notary (print): _____

Seal/Stamp