



**TOWN OF HILLIARD**  
**OWNER BUILDER AFFIDAVIT – DISCLOSURE STATEMENT**  
15859 W CR 108 Hilliard, FL 32046  
Phone: 904-845-3555 | [cs@townofhilliard.com](mailto:cs@townofhilliard.com)

## Owner Builder Affidavit – Disclosure Statement

Florida State Statute, Chapter 489.103 (7)(a)

1. I understand that Florida law generally requires construction to be performed by a licensed contractor. I have applied for a building permit under the owner-builder exemption provided in §489.103(7), Florida Statutes, which allows me, as the owner of the property listed below, to act as my own contractor with certain restrictions, even though I do not hold a contractor's license.
2. I understand that building permits are not required to be signed by the property owner unless the owner is responsible for the construction and is not hiring a licensed contractor to assume responsibility. By applying as an owner-builder, I am the responsible party of record on the permit.
3. I understand that, as an owner-builder, I am legally and financially responsible for the construction activity under this permit. I understand that I may reduce my potential financial risk by hiring a licensed contractor and having the permit issued in the contractor's name. I also understand that contractors are required by law to be licensed in Florida and must list their license numbers on permits and contracts.
4. I understand that, under this exemption, I may:
  - a. Build or improve a one-family or two-family residence, or a farm outbuilding, for my own use or occupancy; or
  - b. Build or improve a commercial building at a cost not to exceed \$75,000, for my own use or occupancy.I understand that the building or structure may not be built or substantially improved for sale or lease. If a building or residence that I have built or substantially improved is sold or leased, or offered for sale or lease, within one (1) year after completion, the law presumes that the construction was undertaken for sale or lease, in violation of this exemption.
5. I understand that, as an owner-builder, I must personally provide direct, onsite supervision of all construction work not performed by licensed contractors.
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. I may not delegate my responsibility to directly supervise work to any person unless that person is properly registered or certified under Florida law and the work performed is within the scope of that person's license.
7. I understand that any person working on my building who is not licensed must work under my direct supervision and must be employed by me. This means I must comply with all applicable federal and state laws, including withholding federal income taxes, Social Security contributions under FICA, and providing workers' compensation coverage. I understand that failure to comply with these laws may subject me to serious financial risk.
8. I understand that it is a frequent practice of unlicensed persons to have property owners obtain owner-builder permits that incorrectly imply the owner is providing labor and materials. I understand that I may be held liable for injuries sustained by unlicensed persons or their employees while working on my property. I acknowledge that my homeowner's insurance coverage may be limited or may not cover such injuries, and I am willfully acting as an owner-builder with full awareness of these risks.
9. I understand that Florida law provides a limited exemption for the repair or replacement of wood shales or asphalt or fiberglass shingles on one-family, two-family, or three-family residences when the property has been damaged by natural causes during a state of emergency declared by the Governor. I understand that this exemption applies only when all statutory conditions are satisfied and that the property may not be offered for sale within one (1) year after completion of the work.



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10. I understand that Florida law provides a limited exemption for the installation, uninstallation, or replacement of solar panels on one-family, two-family, or three-family residences only when the local permitting agency participates in a United States Department of Energy SunShot Initiative: Rooftop Solar Challenge grant program. I further understand that a licensed electrical contractor is required to perform all electrical wiring and interconnections and that the limitations of this exemption must be expressly stated on the building permit.
11. I understand that Florida law provides a limited exemption allowing an owner to complete a project where a licensed contractor listed on the permit has substantially completed the work, as determined and approved by the local permitting agency. I understand that this exemption applies only upon agency approval and may apply to one- or two-family residences, townhomes, accessory structures, individual condominium units, or cooperative units. I further understand that owner occupancy for one (1) year is not required for this limited exemption.
12. I understand that, for purposes of this exemption, the term "owner of property" includes the owner of a mobile home situated on a leased lot.
13. I agree to comply with all applicable federal, state, and local laws, ordinances, building codes, zoning regulations, and requirements governing owner-builders and employers.
14. I understand that, to qualify for this exemption, I must personally appear and sign the building permit application and satisfy the local permitting agency that I fully understand my obligations under the law. I understand that an exception exists for qualifying solar projects submitted electronically under the SunShot Initiative, as permitted by law.
15. I understand that if I violate any requirement of this exemption, the local permitting agency may withhold final approval, revoke the permit, or pursue enforcement action for unlicensed activity against me and any person performing work that requires licensure.
16. I agree to notify the Town of Hilliard Building Department immediately of any additions, deletions, or changes to the information provided in this disclosure.
17. I acknowledge and consent to the issuance of an owner-builder building permit in my name and understand that I am the party legally and financially responsible for the proposed construction activity at the following property address:  
Property Address: \_\_\_\_\_

I have read and fully understand the provisions of this instrument and agree to the conditions listed.

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Owner's Name (Printed)

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Date

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Owner's Signature

State of \_\_\_\_\_

County of \_\_\_\_\_

The foregoing instrument was acknowledged before me this \_\_\_\_\_ day of \_\_\_\_\_, 20\_\_\_\_\_, by \_\_\_\_\_, who is personally known to me or who has produced \_\_\_\_\_ as identification.

(Type of Identification)

(Notary Seal)

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Notary Signature