



# OWNER BUILDER DISCLOSURE

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**DATE:** FEBRUARY 1, 2003  
**To:** OWNERS OF PROPERTY ACTING AS THEIR OWN CONTRACTOR  
**FROM:** MARCO ISLAND CHIEF OF BUILDING SERVICES  
**RE:** OWNER BUILDER DISCLOSURE STATEMENT

Chapter 489.103(7) of the Florida State Statute allows construction to be done by an unlicensed contractor in specific situations. You have applied for a permit under an exemption rule to that law, as it is amended by City of Marco Island Ordinance 01-36 Sec. 104.1.7. 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 supervise the construction yourself. You may build or improve a one or two-family residence and/or accessory structures for your own use and occupancy. It may not be built for sale or lease. If you sell or lease a building you have built yourself within two years 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. It is your responsibility to make sure that people employed by you have licenses required by state law and by county or municipal licensing ordinances. **Any person working on your building who is not licensed must work under your supervision and must be employed by you, which means that you must deduct FICA and withholding tax and provided workers' compensation for that employee, all as prescribed by laws, ordinances, building codes, and zoning regulations.**

To qualify for exemption under this subsection, an owner must personally appear and sign the building permit application. You as the owner of your property and acting as your own contractor must be present on the property any time inspections are being performed. **All owners constructing their own residences shall carry public liability insurance and provide a copy of their homeowners' policy that indicates the liability coverage and property damage coverage as listed: \$100,000 for bodily injury and \$25,000 for property damage. A copy of your policy must be filed with the permit clerk before the permit may be issued.**

It shall be the owner builder's responsibility to complete the permit by ordering final inspections on all work performed and then contacting the permit clerk to close your permit. Failure to do so will cause City of Marco Island Ord. 01-36 Sec 104.5.1.1 to 104.5.1.4 entitled, "Permit Expiration", to be enforced. **The filing fee for each permit extension shall be equal to ten percent (10%) of the original building permit fee or one hundred dollars (\$100.00), whichever is greater, but shall not exceed five hundred dollars (\$500.00)**

Owner Phone #: \_\_\_\_\_

Received this \_\_\_\_ day of \_\_\_\_\_, 200 by \_\_\_\_\_  
 (owner builder signature)