

OWNERS WHO OBTAIN A BUILDING PERMIT IN THEIR NAME WITHOUT A CONTRACTOR

Florida law requires that building permits be issued to licensed contractors. There is an exception for owners who occupy the building for their own use for at least 12 months after the permit is finalized. Buildings that are for sale or lease do not qualify for the exception.

If a “contractor” has sent you to the Building Inspection Division to get a building permit in your name, that should be a warning that you are not dealing with a licensed contractor. Beware! If someone is injured while performing construction work on your property, and they are not covered by Worker’s Compensation Insurance, you will be personally liable for their medical bills and lost wages. You may also be found guilty of aiding and abetting unlicensed contracting and fined a maximum of \$10,000.

Everyone who is paid to perform construction work on your property must have Social Security and Federal Income Taxes paid by their employer. If you hire someone who is not working for a legitimate sub-contracting company, you could end up in trouble with I.R.S. and S.S.A. if you fail to withhold and pay these taxes.

An owner who goes it alone needs to be completely familiar with construction lien laws to avoid financial disaster. These can be found in Florida Statute 713. An overview is contained in the residential permitting guidelines on the Building Inspection Division’s web site: <http://www.coj.net/Departments/Public+Works/Building+Inspections/default.htm>

Owners obtaining building permits in their name need to be versed in the current building code and need to be fully familiar with inspection procedures to avoid costly mistakes and delays. Inspections requested after work has been covered up may require you to tear down some portion of the work so underlying elements can be inspected. If the inspector finds work that does not comply with the building code, then that work will have to be removed and re-constructed. Each failed inspection requires payment of a re-inspection fee. The building code is available on line at www.floridabuilding.org.

Also, be aware that the sub-contractors you hire work for contractors that hire them to do many jobs throughout the year. Your job is a one-shot affair, with no opportunity for repeat business for the sub-contractor. This means that you may face delays while the sub-contractor is tending to accounts that are more important to him.

I certify that I have read and understand this document as well as the Homeowner Disclosure Statement attached to my permit application.

Homeowner Signature:

Witness:

Permit Number: _____