

# OWNER BUILDER DISCLOSURE STATEMENT

(Initial each section and sign)

Columbia County, Florida  
Building Department  
135 NE Hernando Avenue  
Lake City, Florida 32055  
Phone: 386-758-1008

**Florida Statutes Chapter 489.103:**

[www.columbiacountyfla.com](http://www.columbiacountyfla.com)

JK 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.

JK 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.

JK 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.

JK 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, 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.

JK 5. I understand that, as the owner-builder, I must provide **direct, onsite supervision** of the construction.

JK 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.

JK 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 an unlicensed person on 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.

JK 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.**

JK 9. I agree that, as the party legally and financially responsible for this proceed construction activity, I will abide by all applicable laws and requirements that govern owner-builders as well as employees. I also understand that the construction **must comply with all applicable laws, ordinances, building codes, and zoning regulations.**

JK 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 <http://www.myfloridalicense.com/> for more information about licensed contractors.

JK 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 following address:

164 NE CORAL DR., LAKE CITY, FL 32055

(Address of jobsite property)

JK 12. I agree to **notify Columbia County 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 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.

**Florida Statutes Chapter 489.103:**

JK 13. State law requires electrical contracting to be done by **licensed electrical 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 electrical contractor even though you do not have a license. You may install electrical wiring for a farm outbuilding or a single-family or duplex residence. You may install electrical wiring in a commercial building the aggregate construction costs of which are under \$75,000. The home or building must be for your own use and occupancy. **It may not be built for sale or lease**, unless you are completing the requirements of a building permit where the contractor listed on the permit substantially completed the project. If you sell or lease more than one building you have wired yourself within 1 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 electrical contractor. Your construction shall be done according to **building codes and zoning regulations**. It is your responsibility to make sure that people employes by you have **licenses required by state law** and by county or municipal licensing ordinances.

JK 14. An owner of property completing the requirements of a building permit, where the contractor listed on the permit **substantially completed the project** as determined by the local permitting agency, for a one-family or two-family residence, townhome, accessory structure of a one-family or two-family residence or townhome or individual residential condominium unit or cooperative unit. Prior to the owner qualifying for the exemption, the owner must receive approval from the local permitting agency, and the local permitting agency must determine that the contractor substantially completed the project. An owner who qualifies for the exemption under this paragraph is **not required to occupy** the dwelling or unit for at least 1 year after the completion of the project.

Before a building permit shall be issued, this notarized disclosure statement must be completed and signed by the property owner and returned to the local permitting agency responsible for issuing the permit.

**TYPE OF CONSTRUCTION**

Single Family Dwelling       Two-Family Residence/Duplex

Addition / Alteration / Modification       Electrical

Contractor substantially complete project of a METAL STORAGE BUILDING

Commercial -

**Cost of Construction** 80,000 for construction of METAL STORAGE BUILDING

JEFF KIRSCH, have been advised of the above disclosure statement for exemption from contractor licensing as an owner/builder. I agree to comply with all requirements provided for in Florida Statutes allowing this exception for the construction permitted by Columbia County Building Department.

Owner's Signature: *Jeff Kirsch* Date: 01-13-2026

**NOTARY OF OWNER BUILDER SIGNATURE**

STATE OF Florida  
COUNTY Columbia

The foregoing instrument acknowledged before me by means of  physical presence or  online notarization, this 13 day January of 2026, by Jeffrey Kirsch, who is  personally known to me or  has provided the following identification FL DL K620 423-57-301-0

(Seal)  
Notary Public Signature  
Cynthia Elkins  
Notary Printed Name

