

Who Needs A Permit and Why?

Q: Why do I need a permit to work on my own home?

A: The Florida Building Code requires a permit for most work. The code further requires all permitted work to be inspected periodically throughout the duration of the project. Through these inspections, the code ensures the public health, safety and general welfare is maintained and our investments in the built environment are preserved.

Q: What is the purpose of the Florida Building Code?

A: To ensure that the built environment complies with minimum standards for structural strength, means of egress, stability, sanitation, light and ventilation, energy conservation and fire protection. Through the code, our citizens have reasonable assurance that the places we live, work, worship and play are safe from structural failure, fire hazards, electrical shock, sanitary hazards and other risks.

Q: What happens if I choose not to secure the required permit?

A: You would be issued a notice of code violation. The penalty for such is double the permit fee. You could be subject to costly code enforcement actions. In addition, there may be costly fees for third party engineering analyses that could be required for areas of work that have been concealed. You also leave yourself vulnerable to possible litigation if you ever decide to sell your home.

Q: Do I need an architect and or an engineer?

A: The code requires that a lot of documents be signed and sealed by a Florida Registered Professional, mainly the ones involved with the exterior of a structure, structural stability and safety related items.

Q: Do I need a contractor?

A: State Statute (F.S.489.10 (7) (A)) allows the owners of real property to act as their own contractor. As an owner builder though, if you don't complete all of the work yourselves, you must supervise the work, and hire licensed trade subcontractors (electric, plumbing, a/c, and roof) in accordance with state law. Any person working on your building who is not licensed must work under your direct supervision and you are required to deduct F.I.C.A. and withholding tax, and provide workers compensation insurance. You cannot act as your own contractor for rental property.

Some examples of services that need a licensed contractor:

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| Build a carport or sunroom for compensation. |
| Construct a roof for compensation. |
| Install a dishwasher (requires connecting to drinking water) or replace a hot-water heater for compensation. |
| Install a central air-conditioning unit for compensation (requires structural work and wiring). |
| Clean central air and heat ducts for compensation (requires partial disassembly of the system, such as removal of air grills). |
| Repair or replace swimming pool pumps for compensation. |
| Perform plumbing work or irrigation installation that requires the contractor to connect lines to potable (drinking) water for compensation. |
| Build a barn, metal building, or detached garage for compensation. |
| Remodel a home that requires alteration or replacement of a load-bearing wall for compensation. |
| Installation or replacement of drywall if the contract <u>also</u> includes work on the load bearing part of the wall, plumbing, electrical, or air conditioning work. |

Q: If I use a contractor, what guidelines should I use to choose one?

A: Ask to see their State License, verify the contractor has an active license with DBPR covering the type of type of work you want. A good source is: <http://myflorida.com/>. Check with your local building department to see if there are any local complaints or actions against their license. Request and check a minimum of 3 references of work completed within the previous three years for the same type of work you are requesting. Have the contractor supply you with up to date certificates of insurance issued directly from their insurance provider; they must have general liability as well as worker's compensation. If they ask you to secure the permit, a red flag should pop up. They may not be licensed, which puts you totally at risk. (Under the law, the permit holder is responsible for all of the work as well as the warranty of the work!)