



CITY OF COLLEGEDALE
OWNER BUILDER DISCLOSURE STATEMENT

(Initial to the left of **Each Statement**)

- _____ 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.
- _____ 2. 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 Tennessee and to list his or her license numbers on permits and contracts.
- _____ 3. The City of Collegedale Building Department cannot and will not act as a consultant to the owner / builder, or give any construction advise in any of the trades other than code meanings or interpretation.
- _____ 4. A complete set of plans must be submitted to the Building Department and approved before permits will be used.
- _____ 5. The City of Collegedale Building Department strongly recommends that the owner / builder obtain the services of a licensed person in the appropriate trade as a consultant when needed.
- _____ 6. The owner / builder must Provide Workers Compensation insurance or sign an Affidavit of Insurance Exemption form.
- _____ 7. The Code Enforcement Department will make the requested inspections in the following order:
- First inspection will be made upon request. If the work does not meet code:
- A. The first reinspection will be made after requested changes are made. It is strongly recommended that a licensee's tradesman be consulted.
 - B. A second reinspection will not be made until a licensed tradesman in the appropriate field has been consulted and certifies in writing the work meets or exceeds current code requirements. Note: the first inspection and the first reinspection will be made without fees but the second reinspection and any additional reinspections will require a \$25.00 charge for each inspection.
- _____ 8. I understand that I may build or improve a one- family residence building provided that I'm occupying this residence myself. The building or residence must be for your own use and occupancy. It may not be built or substantially improved for sale or lease. 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 violate the exemption.
- _____ 9. I understand that, as the owner-builder, I must provide direct, onsite supervision of the construction or do the work myself.
- _____ 10. 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 City municipal ordinance.

_____ 11. I understand that it is frequent 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 or 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.

_____ 12. 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 license 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 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 risks.

_____ 13. I agree that, as the party legally and financially responsible for this proposed construction activity, I will abide by all applicable laws and requirements that govern owners-builders as well as employers. I also understand that the construction must comply with all applicable laws, ordinances, building codes, and zoning regulations.

_____ 14. 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, and the Tennessee Department of Revenue. I also understand that I may contact Tennessee Department of Commerce & Insurance Administration Licensing Board.

_____ 15. I agree to notify the City of Collegedale immediately for 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 Tennessee Department of Commerce and Insurance Administration may be unable to assist you with any financial loss that you sustain as a result of a 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 of 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.

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

Building Location: _____

Check type of work to be done by owner / builder:

Framing _____ Electrical _____ Plumbing _____ Mechanical _____

I _____ have read the above information and requirements and understand and agree to them.

Owner Signature _____ Date: _____