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consult with insurance professionals regarding coverage prior to commencing any project.

Withholding Taxes

The Owner/Builder is responsible for withholding social security, federal and state unemployment insurance taxes from the wages of employees working on the construction, as well as for filing returns and making payments thereof to the proper agencies.

Demolition

In addition to meeting Florida Building Code requirements stated above, the Owner/Builder is responsible for disconnecting all utilities, including water, sewer, septic tank, electrical, gas, telephone, or cable TV prior to commencing demolition. A permit from the State of Florida Department of Public Health in order to abandon a septic tank on the property is also required.

Separate permits are required for temporary fences, portable toilets and dumpsters.

**City of Coral Gables
Building and Zoning Department**

Frequently Called Numbers:

Owner/Builder Representative	305-569-1803
General Information	305-460-5265
Plans Status	305-460-5246
Inspections Desk	305-460-5245
Zoning Technicians	305-460-5254
	305-460-5253
	305-569-1805
Electrical Official	305-460-5255
Mechanical Official	305-460-5243
Plumbing Official	305-460-5258
Microfilm	305-460-5262
Board of Architects	305-460-5238
Construction Reg. Board	305-460-5228
Board of Adjustment	305-460-5240
Code Enforcement	305-460-5226
Building and Zoning Director	305-460-5227
Assistant Director - Zoning	305-460-5241
Assistant Director - Building	305-460-5244
Zoning Administrator	305-460-5240
Fax (Permit)	305-460-5261
Fax (Code Enforce)	305-460-5348
Fax (Inspections Desk)	305-569-1827

This publication can be made available in large print, tape cassette, or Braille, upon request.

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An equal opportunity employer and provider of services.

CORAL GABLES CITY COMMISSION

Jim Cason, Mayor

William H. Kerdyk Jr., Vice-Mayor

Rafael "Ralph" Cabrera Jr., Commissioner

Maria Anderson, Commissioner

Frank C. Quesada, Commissioner

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Patrick G. Salerno, City Manager

Craig E. Leen, City Attorney

Walter J. Foeman, City Clerk

Visit the City of Coral Gables Web site:
www.coralgables.com



Owner/Builder General Information



*City of
Coral Gables*

**Owner/Builder
General Information**

The City of Coral Gables has assigned a staff member to assist residents and owners in meeting the requirements of the Building and Zoning Department to obtain permits for doing work on their homes. The Building and Zoning Department is located at 405 Biltmore Way, third floor of City Hall, Coral Gables, Florida 33134. Owner/builders can contact the Owner/Builder Representative at 305-569-1803. The hours of operation are Monday through Friday from 7:30 a.m. to 3:30 p.m. Plans can be reviewed during the walk-thru hours of 8-10 a.m. on Mondays, Wednesdays and Fridays. To meet with an official outside of walk-thru hours, an appointment must be made in advance.

**Owner/Builder
Information Services**

- Advocate for residents
- New and expired permits information
- General information about services provided by all City departments
- Assistance with general questions

When is a permit required?

Chapter 1 of the Florida Building Code states that “any owner, authorized agent, or contractor who desires to construct, enlarge, alter, repair, move, demolish, or change the occupancy or occupant content of a building

or structure, or any outside area being used as a part of the building’s designated occupancy (single or mixed) or to erect, install, enlarge, alter, repair, remove, convert or replace any electrical, gas, mechanical or plumbing system, the installation of which is regulated by the technical codes, or to cause any such work to be done, shall first make application to the building official and obtain the required permit for the work.”

Chapter 6 of the Code of the City of Coral Gables states “that a permit may not be required for general building maintenance or repairs that does not change the occupancy, does not affect life safety and does not exceed a cost of five hundred dollars (\$500.00) in labor and materials as determined by the Building Official.” Please note that this requirement does not apply to new work performed on a home.

Pursuant to Florida Statute 489.103(7) when the owner of real property, acting as contractor and providing all material supervision, is building or improving a one-family or two-family residence, or a commercial property, the following disclosure statement shall be provided by the local permitting agency:

“State law requires construction to be done by licensed contractors. You have applied for a permit under an exemption to that law. The exemption allows the homeowner to act as contractor. Even though the resident does not

have a license, the homeowner must supervise the construction. The homeowner may build or improve a one-family or two-family residence, or may also build or improve a commercial building at a cost of twenty-five thousand dollars (\$25,000) or less. The building must be for personal use and occupancy. It may not be built for sale or lease. If building is sold or leased within one (1) year after the construction was completed, the law will presume that the building was built for sale or lease, which is a violation of this exemption. Residents may not hire an unlicensed person as contractor or subcontractor. It is the responsibility of the resident to make sure that people employed have the license required by state law and by county and municipal ordinances. Any person working on a building who is not licensed must work under the supervision of the homeowner and must be employed by the homeowner, which means that the homeowner must deduct FICA and withholding tax and provide worker’s compensation for that employee as prescribed by law. Construction must comply with all applicable laws, ordinances, building codes and zoning regulations.”

Proof of Ownership

Prior to issuance of a building permit, proof of ownership shall be submitted to the Building and Zoning Department

if different from the current ownership listed in the City’s permitting system. This proof must be in the form of a recorded warranty deed or required documentation. If a recorded deed is not available, please contact the Building and Zoning Department for further information.

Responsibility

As an Owner/Builder, the homeowner will be responsible for all work performed by day labor employees, and you must either employ licensed contractors or persons to be paid on an hourly or per-diem basis. Anyone contracting with the homeowner, verbally or in writing, on a fixed-fee basis for any work, including labor, who is not properly licensed, will be subject to a fine of \$500 pursuant to Florida Statute 489.127(4)(c) and/or imprisonment for up to one year pursuant to Florida Statute 489.127.

Insurance

Please note that the Owner/Builder is liable for any damage to persons or property caused by day labor employees or for any day labor employees injured on the job. Regular home insurance policy ordinarily does not cover this type of liability. The Owner/Builder should

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