

The City of Seminole
Community Development Department



Homeowners Self-Help Guide to Construction

This booklet is designed to help self-helpers, who act as your own general contractor, buying materials and hiring and coordinating any additional workers to do special parts of the job, such as the plumbing and wiring. Depending on how much of the labor you do yourself, you can cut your expenses. This guide is geared for you as a potential self-helper and has two purposes:

1. To provide you with procedures, resources and references explaining when and where to go for help; and
2. To encourage you to take out a building permit so that your work is safe, legal and does not have to be redone.

Many families are now deciding to stay in their present home and fix it up, add a new room or remodel, but when the estimate comes back from the contractor, the price is still too high. As a result, more and more people are doing the work themselves, in other words, turning to "self-help" to cut the cost of labor and overhead.

As your own General Contractor, you will be in charge of the job, making all the important decisions, insuring quality work and materials. As your own General Contractor you will also be hiring sub-contractors. Below are some tips when hiring a contractor:

Check the contractor's licenses, by calling the Pinellas County Construction Licensing Board (PCCLB) and what type of license the contractor holds, and if any complaints are filed on the contractor. The telephone number to the PCCLB is 536-4720, or you can access contractor information online at www.pcclb.org. Also check to see if the contractor has a State License, you can call 1-850-487-1395, or online at www.myfloridalicense.com.

Check the contractor's insurance coverage. The contractor should carry comprehensive policies to protect home, including public liability, property damage protection, and workers compensation.

Once you have a list of contractors, ask for references.

Ask for written quotes with all details from more than one contractor. It is advisable to get at least three bids. Remember-the lowest price is not always the best one.

Regardless of the relationship you develop with your contractor, the agreements of the job should be in writing, here are a few helpful tips:

Include the building plans and/or work specifications in the contract.

Specify the start and finish dates in the contract to protect your interest.

Include pay schedules for the work and itemized prices for the work.

You may want to have a lawyer review all contracts and related document before you sign.

Don't make a large first payment. You may want to consider not paying for the project in full until your project has received an approved final inspection.

Have any warranties or guarantees of the work clearly stated in writing and signed by the contractor and should include all terms and conditions.

Make sure you and the contractor both sign the agreement, with each of you keeping original copies.

Before you begin any job, you should file for a ***Notice of Commencement***, below is information that will help you to obtain your Notice of Commencement.

Florida State Statute 713 requires an owner or their authorized agent to record a Notice of Commencement in the Clerk of Court's office.

A copy of the recorded Notice of Commencement or a notarized statement that the Notice of Commencement has been filed for recording must be posted at the job site at the time of the first inspection. Otherwise, the inspection will not be approved.

The owners' signature must be notarized on the Notice of Commencement.

You must indicate at the bottom of the Notice where it is to be mailed after recording by the County Clerks' Office.

DEFINITIONS

Owner: A person who is the owner of any legal or equitable interest in real property, which interest can be sold by legal process, and who enters into a contract for the improvement of the real property. The term includes a condominium association pursuant to Chapter 718 as to improvement made to association property or common elements. The term does not include any political subdivision, agency, or department of the state, a municipality, or other government entity.

Construction Lien Law: Chapter 713, Florida Statutes. A method by which a contractor may claim a lien on real property on which they have performed work or provided materials.

Improvement: Any building, structure, construction, demolition, excavation, landscaping, or any part thereof existing, built, erected, placed, made, or done on land or other real property for its permanent benefit.

Lienor: A person who is a contractor, or a subcontractor, or a sub-subcontractor, or a laborer, or a supplier who contracts with the owner, a contractor, a subcontractor, or a sub-subcontractor, or a professional lienor under S. 713.03; and who has a lien or prospective lien upon real property under this part, and includes his successor in interest. No other person may have a lien under this part.

You're going to convert the garage. Or add a bedroom, but what does that really mean? First, you have to figure out whether the changes you are about to make are structural-moving walls, removing beams, etc., or non-structural-retiling or adding cabinets.

Structural changes are going to affect the stability of the building and will likely require a special support system during construction or a new support system as part of the finished building. Adding a second story may require strengthening the first-floor ceiling. Enlarging a window will require a larger header beam to take weight off the glass. If the outside walls are holding up the roof, an inside nonbearing wall can be knocked down with ease, but if the inside wall is a bearing wall, helping to hold up primary beams in the ceilings and roof then those beams cannot be left unsupported without endangering you and your family.

Nonstructural changes like rewiring or new plumbing can be just as dangerous and certainly as expensive if you don't know what you are doing or how much you are going to have to do. In fact, enlarging a kitchen can involve new plumbing and wiring.

Begin by making a list of all the jobs you think need to be done and who is going to do them, you, or a hired subcontractor. It may help you to think in terms of the following trades: carpentry, masonry, electrical work, plumbing, painting, mechanical insulation, tiling, plasterwork, insulating and foundation work.

Before you begin your construction for an addition to your home, you must first check with the zoning department. The Zoning Department can verify that you have the proper setbacks to build an addition or add a swimming pool.

Zoning codes go even farther. In an attempt to maintain the design and character of the neighborhood, the codes impose certain regulations about where you can build on your property and how big your house may be. Zoning codes can make your plans illegal no matter how well you design the project, so get the information as soon as possible and save yourself a lot of trouble. Many of the zoning codes deal with dimensions, in order to determine coverage, distance from property lines, etc, you need to start off with some measurements and a copy of your survey.

While zoning deals with your property and the relationship of your building to the neighborhood, building codes deal with the building itself. Identified usually as Building, Plumbing, Mechanical and Electrical codes, they are designed to safeguard health and safety in every building.

Building codes specify structural requirements, such as the sizes of rafters and joists, lintels over doors and headers over windows that you will need to span a particular distance. The building code also has specifics about foundations, how thick masonry must be, whether pier foundations are permitted, footing sizes required and other details.

The City of Seminole follows the Florida Building Code, which is located online at www.floridabuilding.org, and a set of books are also located at the library.

These codes are what the building department use daily to approve or change building plans. The building department and your building inspector/plan reviewer can explain any part of these to you. Some good rules of thumb are to call your building department first to find out what drawings they will require. Also if you need to have engineer's calculations for any work you plan to do. Dimensions are very important. Take the time to make your drawings accurate.

After you have assembled your drawings and filled out the building permit application, you then submit all your information to the building department. The application process begins with zoning, and then gets reviewed by our in-house plan reviewers, and inspectors. The process is fairly quick if everything is in order the turn around time to receiving your permit should be less than 10 working days. There are several advantages to doing home improvement project with a building permit. The primary one is that a permit brings you the services of the building inspector. The inspector approves each phase of the construction process, checking to see that work is done safely and properly. Inspectors (building, plumbing, gas, mechanical and electrical) also advise you on how to proceed if you get stuck.

Secondly, there are legal and financial liabilities that you face when you don't get a permit. Work without a permit is illegal and can pose serious complications for you when you try to sell your house. *It is your responsibility if you are acting as your own general contractor to see that the appropriate permits are obtained for your project.*

Once you have completed the permit process you can begin to schedule your job. As you begin work, the most important thing to remember is never to get ahead of one phase of construction if it means certain jobs will have to be done again. You should complete a written schedule of all aspects of the job, from materials delivery to subcontractor payments to inspections dates. That way you can avoid major pitfalls and overcome inevitable minor ones.

Inspections- As you complete particular sections of your construction, say the wiring or plumbing, you must call up the building department and request an inspection before proceeding to the next phase of building. Otherwise, you may be required to tear down one portion of your work to show visible proof that a concealed section is up to code.

Building inspections follow a logical sequence if you are doing more than one type of work. A foundation inspection will precede a framing inspection. If you are only doing one task, say plumbing, then only plumbing inspections are required. The typical order of on-site inspection visits is as follows:

- Foundation inspection: After trenches are excavated, reinforcing is in place and forms are erected, and all materials for the foundation are on the site.
- Plumbing: 1st rough under slab
- Gas- 1st rough under slab
- Slab- before concrete is poured.
- Lintel- before concrete is poured.
- Plumbing- 2nd rough
- Rough, then final plumbing inspection: for rough inspections, check to make sure planned fixtures are to code and framing does not interfere with them.
- Rough, then final mechanical inspection:
- Rough, the final electrical inspection:
- Framing inspection: after roofing, framing, fire blocking and bracing are in place, and all pipes, chimneys and vents are in.
- Lath and/or wallboard inspection: After lathing and/or wallboard is in place, but before plastering is done or joints and fasteners are taped and finished.
- Final Inspections: After building is completed, watertight and ready for occupancy. All finals should be called in at that time.

When the inspector comes out to look over what you have just completed, be prepared to ask questions about your next phase of construction. That way you can avoid any problems with your next inspection. The building placard shall be posted in a conspicuous place on the front of the premise, for the inspector to sign. If the inspection does meet code then the inspector will sign the placard, or shall leave a red tag when the work fails to comply with the building code. One set of approved drawings shall be kept at the job site for the inspectors.

To call in for an inspection please call 398-3110, by 4:00pm the day prior to inspection, please leave the following information, permit number, job address, type of inspection and telephone number if the inspector needs to contact you. You can request either am or pm inspections, but we cannot give a specific time.

Don't call for an inspection too early if you aren't ready, you may have to call for another inspections. You might also be subject to additional fees.

Write down the questions you have for the inspector. This will save time when he/she visits you and will help you remember all the things you have to ask.

Once your job is completed, remember to keep your placard card for your records, it will have all the signatures of the inspector's and the dates they were inspected.

We hope you find this booklet helpful. Good Luck!

The City of Seminole Building Division



Safety Hints

I may seem like a contradiction to be neat about messy construction work, but it is the first rule for any responsible builder who wants to avoid serious accidents. The second rule is to protect those who work with you.

Construction tips:

Clean up debris frequently and put tools away after every's days work.

Never do wiring work with electricity turned on, with wet or sweaty hands, or while standing in water.

When touching a circuit protective panel, wear dry gloves or rubber – soled shoes, stand on a dry board, and touch the panel with one hand only, leaving the other completely free.

Replace a blown fuse with one of the same rating.

Look for the Underwriters Laboratories (UL) seal on wiring products; it offers some assurance of quality.

Check all ladder rungs and side rails for strength. Make sure your ladder is long enough; at least two rungs should extend about the rung on which you need to stand.

If your body feels tired, STOP, don't push it.



