

Hiring a Licensed Contractor



Bay County Building Safety

Licensing Trades Division

contractorlicensing@baycountyfl.gov

Florida Department of Business
& Professional Regulation

www.myfloridalicense.com



Florida
dbpr Department of Business
& Professional Regulation

Hire a Florida Licensed Professional

Dangers of Hiring Unlicensed Workers

Poor qualifications. Unlicensed individuals have not demonstrated the education, insurance, or qualification required of a licensed contractor. This can leave you with poor quality work or unfinished projects, which means you could spend more money hiring another contractor to repair or finish the project.

Possible criminal background. Unlicensed individuals often have criminal backgrounds that may include fraud, theft, violent crime, sexual offenses, and substance abuse.

Likelihood of being the victim of a scam. Unlicensed individuals often disappear after taking your money, leaving you with very few options to help you get your money back or your work completed.

No coverage under homeowner's policy. Most homeowner policies require that work must be done by a licensed contractor and provide no coverage for work that is not.

Noncompliance with building codes. Most projects, even small ones, require permits and inspections that unlicensed contractors ignore or are unfamiliar with. If your project isn't permitted or doesn't comply with the building code, you may have to remove or repair the work at your own expense and be subject to fines by local government.



If an unlicensed contractor offers services to you

- #1 Do not hire the unlicensed individual.
- #2 Keep copies of all information provided by the unlicensed individual (ads, flyers, cards).
- #3 Report the unlicensed person by sending the information to the Department of Business & Professional Regulation.

Report Unlicensed Activity

1.866.532.1440

www.MyFloridaLicense.com

Why Hire a Florida Licensed Pro?

Licensed

You can verify a State of Florida Licensed Contractor at www.MyFloridaLicense.com. Ask your contractor for a license number. Always verify the license number!

Tested

Licensed professionals have proven abilities through testing and certification.

Trusted

Licensed professionals are required to have proper insurance and liability coverage that protects you! Ask your contractor about it!

This flyer is not intended to be an endorsement of specific contractors or their work but encourages consumers to always verify licenses and hire only licensed contractors. Check the Department's website to determine what services require a State of Florida certified license as some contractors may hold a local license. Always verify!



TRUST *but Verify*



As Florida enters hurricane season, it's a good time to be reminded about the importance of working only with licensed contractors and construction professionals on all commercial and residential projects. Whether building a new office space or replacing a roof, the Florida Department of Business and Professional Regulation (DBPR) encourages Floridians to verify the professional licenses of anyone you hire to work on your property.

Too many Florida residents over the years have been convinced by fast-talking contractors that they are fully qualified to perform the work and can even offer a discounted price for their services. The simple truth is that no matter what it says on a business card or how nice their work truck looks, the only way to ensure you are dealing with a licensed construction professional is to verify their license with the DBPR.

Hiring a licensed professional is not just a good idea because it protects you as a consumer, it is also the law. There are many facets of a construction project that require that the work be done by someone who has proven to the state of Florida that they have the necessary expertise and experience. When a person in the construction industry is not willing to play by the rules and obtain a Florida license, it should raise a red flag for several reasons.

An unlicensed individual typically does not have the education, insurance or qualifications required of a licensee and therefore present a higher risk to you. They might also have a criminal background that may include fraud, theft, violent crime, sexual offenses and substance abuse, which would prevent them from doing the work legally.

Verifying the state license of a construction professional is the first step to a successful project.

When using a licensed contractor, there are avenues for resolving conflicts over the unfulfilled or disputed contracts through the DBPR, which has the authority to discipline and even revoke the license. This gives the licensee more incentive to play fair. However this type of action is not available against unlicensed contractors, and homeowners often find the only solution is an expensive, and generally futile, civil suit.

If you use an unlicensed contractor, you may end up being liable for personal or financial injuries to others, because an unlicensed contractor typically is uninsured and may have no way to pay you back for any property damage. And do not count on your homeowner's policy to pick up the slack; most homeowner policies require that work be done by a licensed contractor and provide coverage for work that is not.

Another all-too-common risk is that unlicensed persons often disappear after taking your money, and the DBPR cannot discipline an unlicensed person, help get your money back or require the person to finish or improve the work done. Unfortunately, scams in the construction industry, especially home improvement, are widespread. Con artists pose as contractors, often target vulnerable people and take advantage of homeowners' needs for urgent post-hurricane property damage repairs.

The Department of Business and Professional Regulation's mission is to license efficiently and regulate fairly. The department licenses and regulates more than one million businesses and professionals ranging from hotels and restaurants, real estate agents and certified public accountant to veterinarians, contractors and cosmetologists.



When a License is Required...It Pays to Know

Before entering into a contract or working with a professional, ask to see their license or license number and verify it at www.myfloridalicense.com or on the free DBPR mobile app available on iTunes and Google Play. It is also a smart idea to ask friends and family for recommendations. If you encounter unlicensed activity, you are encouraged to report it by calling the unlicensed activity hotline a 1-866-532-1440, using the mobile app or filing a complaint at www.myfloridalicense.com.



Requires a License (for compensation)	Does Not Require a License (regardless of compensation)
<ul style="list-style-type: none"> Build a carport or sunroom 	<ul style="list-style-type: none"> Install a driveway or install paver/tile walkways
<ul style="list-style-type: none"> Construct a roof 	<ul style="list-style-type: none"> Install awnings that do not become a fixed part of the structure
<ul style="list-style-type: none"> Install a dishwasher (requires connecting to drinking water) or replace a hot-water heater 	<ul style="list-style-type: none"> Add a water filter onto a faucet
<ul style="list-style-type: none"> Install a central air-conditioning unit (requires structural work and wiring) 	<ul style="list-style-type: none"> Insert a plug-in A/C window unit
<ul style="list-style-type: none"> Clean central air and heat ducts (requires partial disassembly of the system, such as removal of air grills) 	<ul style="list-style-type: none"> Change an A/C filter or cleaning ducts that do not require the removal of air grills
<ul style="list-style-type: none"> Repair or replace swimming pool pumps 	<ul style="list-style-type: none"> Clean swimming pool
<ul style="list-style-type: none"> Perform plumbing work or irrigation installation that requires the contractor to connect lines to potable (drinking) water 	<ul style="list-style-type: none"> Install an above-ground pool Install or repair irrigation systems that have a backflow preventer connected to a potable (drinking) water supply
<ul style="list-style-type: none"> Build a barn, metal building or detached garage 	<ul style="list-style-type: none"> Install prefabricated tool shed less than 250 sq. ft. in size. The shed may be up to 400 sq. ft. if it bears the insignia of approval from the Department of Community Affairs
<ul style="list-style-type: none"> Remodel a home that requires alternation or replacement of a load-bearing wall 	<ul style="list-style-type: none"> Paint; install cabinets, wood or tile flooring and insulation
<ul style="list-style-type: none"> Installation or replacement of drywall if the contract also includes work on the load bearing part of the wall, plumbing, electrical, or air conditioning work 	<ul style="list-style-type: none"> Installation or replacement of drywall if the contract does not include other work on the load bearing part of the wall or any plumbing, electrical or air conditioning work

Construction industry services requiring a **DBPR License:**

- Air conditioning contractor
- Building contractor
- Electrician
- General contractor
- Plumber
- Pool contractor
- Residential contractor
- Roofer
- Sheet metal contractor
- Solar contractor



Tips for Hiring a Contractor

- Before you hire a contractor, ask to see the state-issued license. Also, verify the license number with DBPR and check for any complaints.
- An occupational license does not qualify an individual to act as a contractor.
- Being registered with the Division of Corporations as an Inc. or LLC does not qualify an individual or company to act as a contractor.
- Get a written estimate from several licensed contractors. Make sure the estimate includes the work the contractor will do, the materials involved, the completion date and total cost.
- Beware of contractors who claim to be the fastest or the cheapest. Hiring them could result in poor workmanship, inferior materials or unfinished jobs.
- Check with your local building department for any local license requirements.

Contact DBPR

Customer Contact Center: 850-487-1395
Report Unlicensed Activity: 866-532-1440
www.MyFloridaLicense.com

For answers to other questions or for assistance following a disaster or emergency, contact the following:

- American Red Cross: 1.800.HELP.NOW (1.800.435.7669)
- Attorney General's Price Gouging Hotline 1.800.646.0444
- Department of Agriculture and Consumer Services
Consumer Tips for Natural Disasters 1.800.HELP.FLA
(1.800.435.7352)
- Department of Elder Affairs 1.800.96.ELDER (1.800.963.5337)
- Department of Financial Services Insurance Claim Hotline
1.800.22.STORM (1.800.227.8676)
- Florida Emergency Information Line 24-hour Hotline (FEIL)
1.800.342.3557 (This number is only operational during an
emergency event)

Construction

Unlicensed Activity Statute

FS 489.127(1)(f) No person shall engage in the business or act in the capacity of a contractor or advertise himself or herself or a business organization as available to engage in the business or act in the capacity of a contractor without being duly registered or certified.

1st Degree Misd. Statute

FS 489.127 (2)(a)

Felony Statute

FS 489.127 (2)(c)

CONSTRUCTION

Unlicensed Construction Activity Scams

While hiring an unlicensed contractor may provide a quick fix in the short term, it could result in many serious and lasting consequences, including further damage to your property. The Department of Business and Professional Regulation (DBPR) receives varying cases of alleged unlicensed construction activity including those alleging substandard work not up to building code, instances of homeowners paying for a job that is not completed as well as contractors abandoning the project.

By hiring a licensed contractor, you will have peace of mind knowing that the project will be done by someone who has taken the time to acquire the appropriate education and the proper workers' compensation and/or liability insurance and who possesses the necessary experience.

www.MyFloridaLicense.com



Construction Trades Requiring a State License

Air-Conditioning	Plumber
Building Contractor	Pool/Spa
Electrician	Residential Contractor
General Contractor	Roofer
Home Inspection	Sheet Metal
Mold-Related Services	Solar

Construction Trades Not Requiring a State License

Cabinet Installation	Installing Above-Ground Pools
Carpentry	Masonry
Carpet Cleaning	Painting
Cleaning Swimming Pools	Paving
Drywall/Sheetrock	Tree Trimming and Removal
Flooring	

How to Report Unlicensed Activity

Unlicensed activity occurs when an individual offers to perform or performs services that require a state license and the individual does not hold the required license.

Floridians are asked to report any suspected unlicensed activity to DBPR by emailing ULA@MyFloridaLicense.com or calling the Unlicensed Activity Hotline at 1 (866) 532-1440.

Warning Signs a Contractor May Not Be Licensed

Unlicensed contractors often target the uninformed and inexperienced, as well as the elderly.

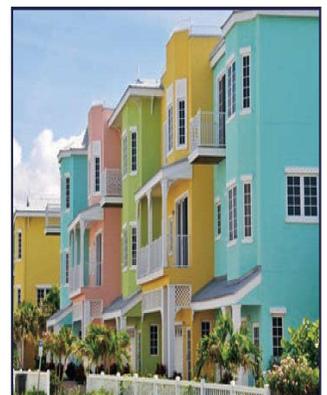
No license number in advertisement or posting. By law, contractors licensed by DBPR must include their license number in all advertising.

They want all or most of the money up front and will only accept cash. They may also want you to write the check to them individually or to "cash".

They give a post office box address instead of a street address.

They show up in unmarked vehicles offering to do work and often have out-of-state tags.

They try to convince you a permit is not necessary or that it's cheaper if you obtain it yourself.



CHOOSING A CONTRACTOR

CONTACT
INSURANCE



Contact your insurance agent first to verify your insurance covers the repairs before signing a contract and know the steps to file a claim.

VERIFY
LICENSE



State licenses can be verified quickly and easily with DBPR online at myfloridalicense.com, by calling **850-487-1395** or on the free DBPR Mobile app.

WRITTEN
ESTIMATES



Get a written estimate from several licensed contractors. Make sure the estimate includes the work the contractor will do, the materials involved, the completion date, and total cost.

CHECK
REFERENCES



Ask for references. A legitimate contractor will be happy to provide you with the names and contact information of recent customers.

Tips for Hiring a Contractor

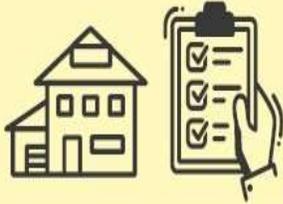
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- Beware of contractors who claim to be the fastest or the cheapest. Hiring them could result in poor workmanship, inferior materials or unfinished jobs.
- Check with your local building department for any local license requirements.



Be certain your contract includes:

- The contractor's name, street address, telephone number and state license number
- A precise description of work to be completed, including a work completion timeline and list of materials
- Completion date, including cleanup after the work is finished
- Warranty agreements, including length, terms and recourse
- A notice of consumers' rights under the Florida Homeowners' Construction Recovery Fund for contracts involving general, residential and building contractors

STEPS TO PREVENT BECOMING THE VICTIM OF AN UNLICENSED ACTIVITY SCAM:



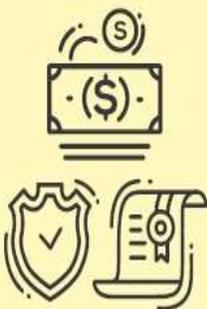
KNOW WHAT SERVICES REQUIRE A STATE LICENSE.

A list of the businesses and professions licensed and regulated by the Florida Department of Business and Professional Regulation can be found at www.myfloridalicense.com/dbpr/services.html

VERIFY LICENSES BEFORE YOU HIRE OR SIGN A CONTRACT.

Always verify a professional's license online at www.myfloridalicense.com, by calling 850.487.1395 or by downloading the free **DBPR Mobile** app through iTunes or the Google Play app store.

**Be wary of individuals who only produce an "occupational license," or corporate filing. An "occupational license" only means that the person has paid a tax receipt to the local municipality.*



USE YOUR BEST JUDGMENT WHEN SIGNING A CONTRACT & MAKING PAYMENTS.

NEVER pay cash in full before the work is completed and be cautious of writing checks made payable to individuals, especially when dealing with a company.

Get everything in writing, including a detailed description of the work to be completed, a completion date and the total cost.

REPORT UNLICENSED ACTIVITY.

Report unlicensed activity by calling the Department's Unlicensed Activity Program at 1.866.532.1440, emailing ULA@myfloridalicense.com or by downloading the free **DBPR Mobile** app through iTunes or the Google Play app store.



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They want all or most of the money up front and will only accept cash. They may also want you to write the check to them individually or to "cash".

They give a post office box address instead of a street address.

They show up in unmarked vehicles offering to do work and often have out-of-state tags.

They try to convince you a permit is not necessary or that it's cheaper if you obtain it yourself.

License Number



STATE OF FLORIDA
DEPARTMENT OF BUSINESS AND
PROFESSIONAL REGULATION

CGC24724502

ISSUED: 07/05/2015

Name of Qualifier

CERTIFIED GENERAL CONTRACTOR

JOE, JANE

JOE BUILDING BUILDINGS INC.

License Date

Company Name

Expiration Date

IS CERTIFIED under the provisions of Ch. 489 F.S.

Expiration date : Aug 31, 2016

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What to Look for When Verifying a Contractors' State License

IDENTIFY

Ask to see multiple forms of
identification.

PROPER LICENSE

Registration with the Division
of Corporations as an Inc. and
a business tax receipt **do not**
qualify the company to act as
a contractor.

VERIFY

Verify license number with
DBPR and check for public
complaints.

Customer Contact Center: 850-487-1395 | www.MYFLORIDALICENSE.com | DBPR Mobile App

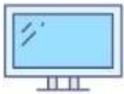
Electrical and alarm contractor services requiring a DBPR license



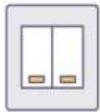
Most electrical work or wiring.



Installing ceiling fans and light fixtures.



Installing cable or satellite-television wiring.



Installing or replacing electrical outlets and switches.



Installing or monitoring burglar and fire-alarm systems.



Installing computer-network wiring.



Installing low-voltage landscape lighting.

Electrical jobs typically require a permit. Be sure to check with your local building department regarding permit requirements for all your projects.

What services require a state plumbing license?

REQUIRES A LICENSE

Perform plumbing work or irrigation installation that requires connection of lines to potable (drinking) water for compensation

Install a dishwasher (requires connecting to drinking water) for compensation

Replace a hot-water heater for compensation

Installation or replacement of drywall if the contract also includes plumbing work

DOES NOT REQUIRE A LICENSE

Install or repair irrigation systems that have a backflow preventer connected to a potable (drinking) water supply regardless of compensation

Add a water filter onto a faucet regardless of compensation

Installation or replacement of drywall if the contract does not include plumbing work

Florida
dbopr

DISCLAIMER: *These lists are not intended to be comprehensive, and any additional or detailed questions should be directed to the Department by calling 850.487.1395. Consumers should check with their local building departments to determine if there are additional permitting and/or licensing requirements for their area.*

STORM-RELATED

SERVICES REQUIRING A LICENSE

1. Roof repairs
2. New or replacement roof
3. Installing new windows
4. Plumbing repairs
5. Electrical repairs or rewiring

SERVICES NOT REQUIRING A LICENSE

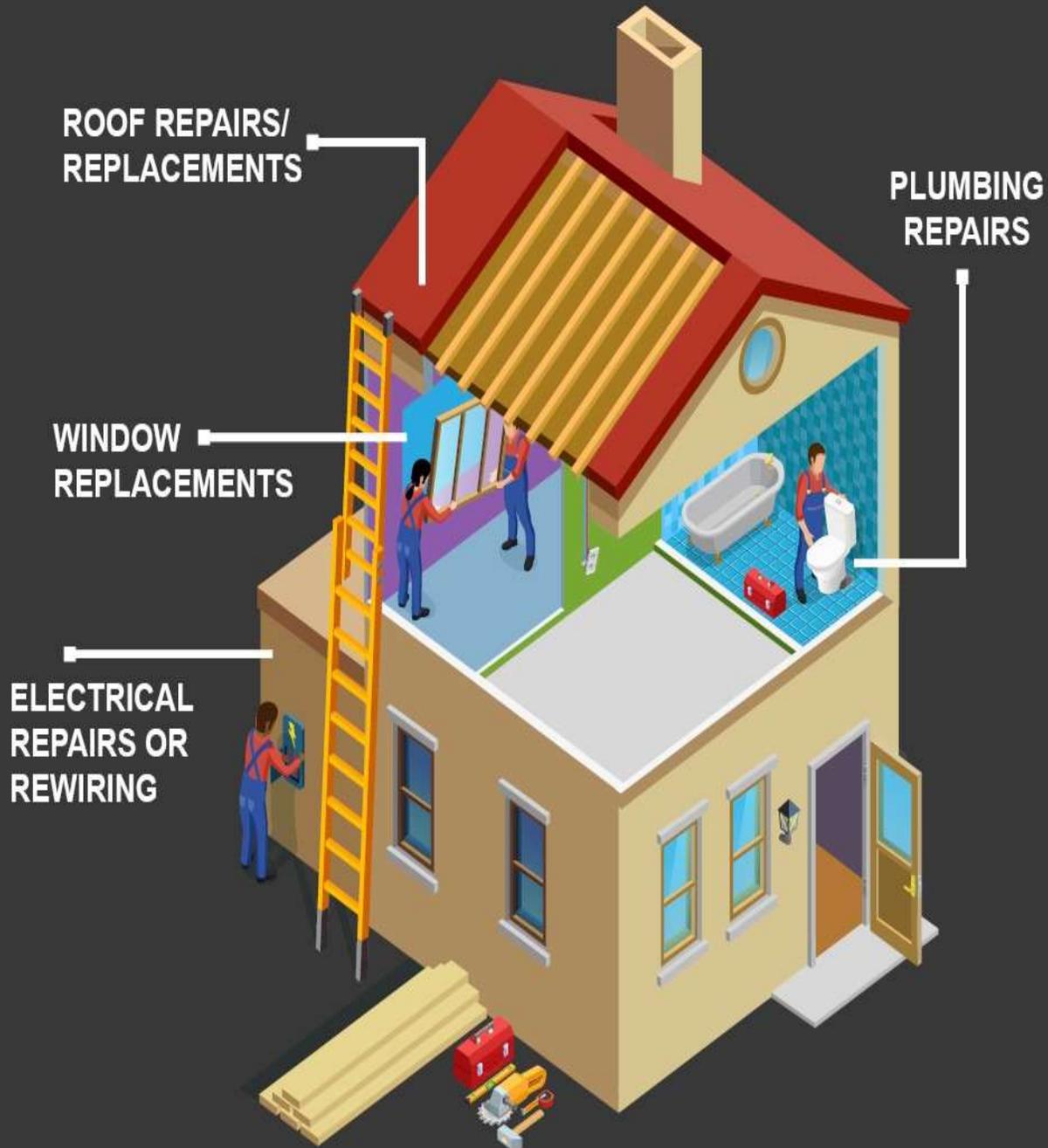
1. Trimming or removing a fallen tree
2. Removing debris
3. Placing a tarp on a roof



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COMMON STORM-RELATED SERVICES THAT REQUIRE A STATE LICENSE FROM DBPR:



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