

# 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](http://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](http://www.myfloridalicense.com).



Requires a License (for compensation)	Does Not Require a License (regardless of compensation)
<ul style="list-style-type: none"> <li>Build a carport or sunroom</li> </ul>	<ul style="list-style-type: none"> <li>Install a driveway or install paver/tile walkways</li> </ul>
<ul style="list-style-type: none"> <li>Construct a roof</li> </ul>	<ul style="list-style-type: none"> <li>Install awnings that do not become a fixed part of the structure</li> </ul>
<ul style="list-style-type: none"> <li>Install a dishwasher (requires connecting to drinking water) or replace a hot-water heater</li> </ul>	<ul style="list-style-type: none"> <li>Add a water filter onto a faucet</li> </ul>
<ul style="list-style-type: none"> <li>Install a central air-conditioning unit (requires structural work and wiring)</li> </ul>	<ul style="list-style-type: none"> <li>Insert a plug-in A/C window unit</li> </ul>
<ul style="list-style-type: none"> <li>Clean central air and heat ducts (requires partial disassembly of the system, such as removal of air grills)</li> </ul>	<ul style="list-style-type: none"> <li>Change an A/C filter or cleaning ducts that do not require the removal of air grills</li> </ul>
<ul style="list-style-type: none"> <li>Repair or replace swimming pool pumps</li> </ul>	<ul style="list-style-type: none"> <li>Clean swimming pool</li> </ul>
<ul style="list-style-type: none"> <li>Perform plumbing work or irrigation installation that requires the contractor to connect lines to potable (drinking) water</li> </ul>	<ul style="list-style-type: none"> <li>Install an above-ground pool</li> <li>Install or repair irrigation systems that have a backflow preventer connected to a potable (drinking) water supply</li> </ul>
<ul style="list-style-type: none"> <li>Build a barn, metal building or detached garage</li> </ul>	<ul style="list-style-type: none"> <li>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</li> </ul>
<ul style="list-style-type: none"> <li>Remodel a home that requires alternation or replacement of a load-bearing wall</li> </ul>	<ul style="list-style-type: none"> <li>Paint; install cabinets, wood or tile flooring and insulation</li> </ul>
<ul style="list-style-type: none"> <li>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</li> </ul>	<ul style="list-style-type: none"> <li>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</li> </ul>

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

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

