



Pulling an Owner/Builder Permit is Risky Business!



If you do not intend to do the work yourself and have been asked by someone without a contractor's license to pull the permit, you are at risk of financial harm.

Section 489.103 (7), Florida Statutes requires that when property owners act as their own contractor, they must supervise the work being performed. Any person working on your building who is not licensed must be employed by you, which means that you must deduct F.I.C.A. and withholding tax and provide workers' compensation for that employee.

Without workers' compensation insurance, you could be held liable for injuries incurred on your property. Typically, your homeowners' insurance policy will not honor your claim if the work being performed required a licensed contractor. You could end up responsible for thousands of dollars of medical bills.



Not only is it dangerous, but it's against the law.

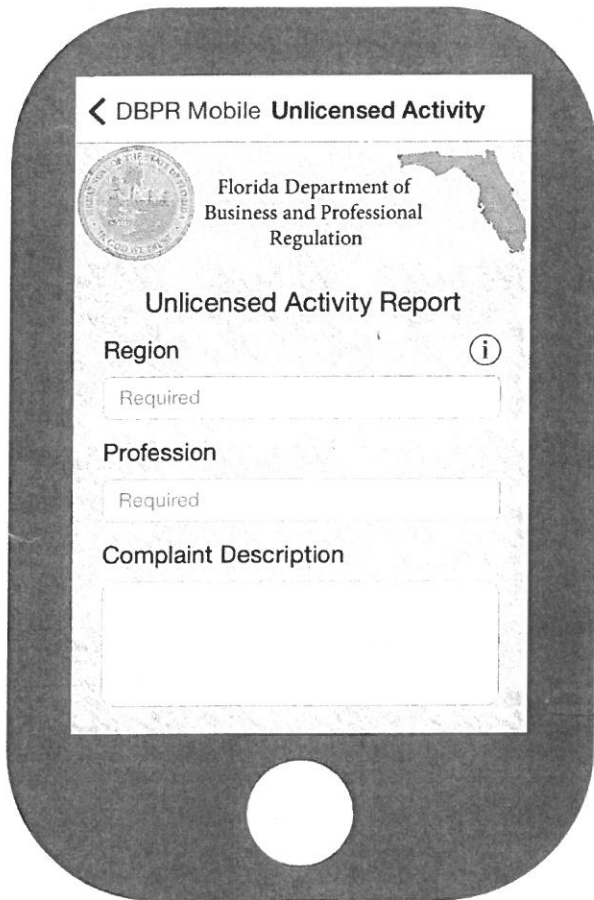
Section 455.227(1)(j), Florida Statutes prohibits any person from aiding, assisting, procuring, employing or advising any unlicensed person or entity. Individuals who aid unlicensed persons may face fines of up to \$5,000.

Is it worth it?

For more information, speak with your local building department before you apply for a permit or contact the Department of Business and Professional Regulation at 850.487.1395 or online at www.MyFloridaLicense.com



Report Unlicensed Contractors with the DBPR Mobile App



1. Verify licenses by name or license number.

2. File a complaint, including descriptions and photos.

3. Your information is immediately sent to DBPR.

The DBPR Mobile app is free to download and is available on the iTunes and Google Play app stores.

The Florida Department of Business and Professional Regulation recently launched the “Report Unlicensed Activity” function within the DBPR Mobile app, allowing consumers to report unlicensed activity in real time.

In addition to the mobile app, you can also report unlicensed activity to DBPR by:

Calling 1.866.532.1440

Emailing ULA@myfloridalicense.com

Online at www.MyFloridaLicense.com

Electrical and alarm work done improperly can cause severe harm to both life and property.

Be sure you hire only licensed contractors.

This type of work is so complex that Florida has developed stringent licensing requirements for those individuals providing these services. Florida's licensed electrical and alarm contractors are educated and tested to ensure their level of expertise and, in turn, your safety.



Florida law requires an electrical or alarm system license for:

- >> Most electrical work or wiring other than simply plugging a power cord into an existing electrical outlet;
- >> The installation and monitoring of all burglar and fire alarm systems;
- >> The installation of generators when a contractor wires them directly to a structure;
- >> The installation or maintenance of electrical signs that do not simply plug into an existing outlet;
- >> Limited energy systems such as low voltage electrical wiring and home entertainment and fiber optics when wired throughout a structure;
- >> Adding outlets or light fixtures and changing electrical systems.

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



Choosing a Contractor

- >> Ask all potential contractors to see their state-issued licenses. Make sure a contractor's license is current and active.
- >> Be sure the license looks like the example above. Ask to see multiple forms of identification.
- >> An occupational license does NOT qualify an individual to act as a contractor.
- >> Ask for references. A legitimate contractor will be happy to provide you with the names and contact information of recent customers.
- >> 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 the total cost.

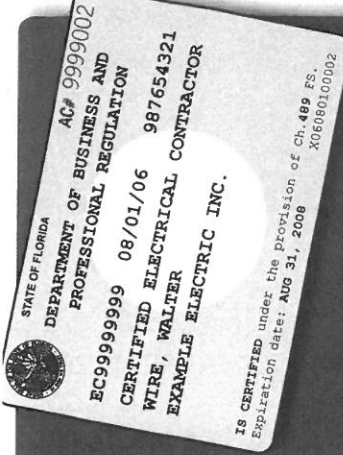
Signing a Contract

Before you sign a contract, be certain it includes:

- >> The contractor's name, street address, telephone number and state license number;
- >> A precise description of work to be completed;
- >> The completion date, including cleanup after the work is finished;
- >> Warranty agreements, including length, terms and recourse.

Some Helpful Tips:

- >> Read your contract carefully and personally fill in any blank spaces. Consider having an attorney review the contract. If you do not have an attorney, the Florida Bar offers an attorney referral service.
- >> Don't sign off that the work is completed until all work is finished according to your contract and the contractor has cleared all permits with final inspection approval from the building department



The rush to hire a contractor may lead you to hire a dishonest individual... or to hire an unlicensed contractor.

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.

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.

It is extremely important to be cautious when contracting for home improvements and storm repairs. Educate yourself, become an informed consumer, and protect yourself from dishonest persons who will use your misfortune to their advantage.



- >> **Unlicensed contractors often target the uninformed and inexperienced, as well as the elderly.**
- >> **They solicit door-to-door, frequently traveling in unmarked trucks and vans.**
- >> **They give a post office box address instead of a street address.**
- >> **They convince you to obtain the necessary building permits.**

Choosing a Contractor

- >> Before you hire a contractor, ask to see a state-issued license.
- >> Be sure the license looks like the example to the right. Ask to see multiple forms of identification.
- >> An occupational license does not qualify an individual to act as a contractor.
- >> Ask for references. A legitimate contractor will be happy to provide you with the names and contact information of recent customers.
- >> 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.
- >> Contact your insurance agent first to verify your insurance covers the repairs before you sign a contract. Know the steps to file a claim. You do not have to tell the contractor how much your insurance company will pay for repairs, but if you do, get the contractor's estimate first.
- >> A contractor must have a license from DBPR to perform roofing repairs or replacements, structural additions, air conditioning repair or replacement, plumbing work, electrical and/or alarm work. These jobs typically require a permit. Be sure to check with your local building department regarding permit requirements for all of your projects.
- >> DBPR does not license or have jurisdiction over concrete contractors, painters, drywall contractors, cabinetmakers, tile installers, or anyone doing minor repairs. Check with your local building department regarding licensure requirements for these trades.

Signing a Contract 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 draw schedule 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.
- >> Read your contract carefully and, personally fill in any blank spaces. Consider having an attorney review the contract. If you do not have an attorney, the Florida Bar offers a lawyer referral service.

