

CONSTRUCTION INDUSTRY LICENSING BOARD

This page provides helpful information and examples about the types of services that must be performed by a DBPR-licensed individual or business

What services require a State of Florida license?

Contractors

A Contractor is someone who demolishes, subtracts from, builds or improves any building or structure **for compensation**. Examples of compensation are cash, goods, services, etc. Essentially, if you pay someone to construct a building or a structure, make structural alterations to load bearing walls, or perform services such as plumbing or air conditioning work, that person has to have a state contractors' license.

These items are offered as examples of services you do need to hire a person with a Florida license and services you do not need to hire a person with a Florida license. *The list is not all inclusive*. If you have specific questions, please contact the department at 850.487.1395 or review the rules for the profession at www.myfloridalicense.com. You should also check with your county or city to learn whether or not a local business tax receipt or certificate of competency is required for services that do not require a state license. Please visit our **Unlicensed Activity** page to learn more about how you can help us combat Unlicensed Activity.

Needs a License
Build a carport or sunroom for compensation.
Construct a roof for compensation.
Install a dishwasher (requires connecting to drinking water) or replace a hot-water heater for compensation.
Install a central air-conditioning unit for compensation (requires structural work and wiring).
Clean central air and heat ducts for compensation (requires partial disassembly of the system, such as removal of air grills).
Repair or replace swimming pool pumps for compensation.
Perform plumbing work or irrigation installation that requires the contractor to connect lines to potable (drinking) water for compensation.
Build a barn, metal building, or detached garage for compensation.
Remodel a home that requires alteration or replacement of a load-bearing wall for compensation.
Installation or replacement of drywall if the contract <u>also</u> includes work on the load bearing part of the wall, plumbing, electrical, or air conditioning work.

ELECTRICAL CONTRACTORS' LICENSING BOARD

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What services require a State of Florida license?

Electrical and Alarm Contractors

An Electrical Contractor installs, repairs, alters, adds to, or designs electrical wiring, fixtures, or appliances, which generate, transmit, transform, or utilize electrical energy for compensation. An alarm contractor lays out, fabricates, installs, maintains, alters, repairs, monitors, inspects,

replaces, or services alarm systems for compensation. Examples of compensation are cash, goods, services, etc. If you pay someone to perform even the simplest of electrical work, such as connecting two wires, you must hire a licensee.

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Needs a License	Does not need a License
Install low voltage landscape lighting for compensation.	Install solar powered landscape lighting.
Install ceiling fans and light fixtures for compensation.	Change the light bulbs in fixtures.
Install or replace electric outlets and switches for compensation.	Change the cover plates on outlets.
Install or monitor alarms systems for compensation.	Set up home theater components (excluding wiring).
Install cable or satellite television wiring for compensation.	Hang a flat screen TV on a wall.
Install computer network wiring for compensation.	Set up wireless computer networks.

CONSTRUCTION TRADES

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 lower left of this page. Ask to see multiple forms of identification.

An occupational license does not qualify an individual to act as a contractor. It's really just a "tax revenue receipt."

Being registered with the **Division of Corporations** as in INC. or LLC., does not qualify an individual or company to act

as a contractor. The individual must be licensed by the **Department of Business and Professional Regulation**.

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. Remember to ask for references.

Red flags your "Contractor" may not be licensed or insured

The Florida Department of Business & Professional Regulation encourages homeowners to beware of unlicensed and unscrupulous persons posing as licensed and insured contractors on the internet.

No license number in advertisement or posting. Licensed contractors are required to list their license number in all advertisements. Rule of thumb: If they don't have a license listed in their advertisement, which can be verified; move on to the next one.

They list only their name and a cell phone number in their advertisement or posting. Do you really want to invite some stranger into your home that you contacted from an anonymous internet site or classified advertisement?

They claim to be "licensed and insured" but can only produce an "occupational license," or corporate filing. An "Occupational License" is not a license. It just means that the person has paid a tax receipt to the local municipality. Most local and county governments have stopped using this term as it is misleading and is often used to dupe unsuspecting home owners. Also, just because a company is listed a corporation does not mean they have the professional license to do your job. Professionals properly licensed by the Florida Department of Business & Professional Regulation are proud to show you both their department issued license and proof of insurance. Be sure to note the license number and [verify the license](#) (link to verify a license) is current and issued to the company or person you want to hire. You can also contact us at 850.487.1395.

They want all or most of the money up front or will only accept cash. Run, don't walk. Never pay cash for your home repairs or improvements.

They want you to write the check to them individually or to "cash." Be cautious of writing checks made payable to individuals, especially when dealing with a company.

They show up in unmarked vehicles offering to do work, and often have out-of-state tags. Known as "trunk slammers" these are often the "hit and run" of the unlicensed contractors. Once they have your money, they slam the trunk shut and hit the road.

They don't want to put the work agreement in writing. Licensed contractors know its good business to put everything in writing, including a detailed description of the work to be completed, a completion date and the total cost.

They try to convince you a permit is not necessary or that it's cheaper if you obtain it yourself. Licensed contractors know that most improvements to the home require a permit and welcome the permit and inspection process to verify the work was done to code. Contact your local building department if you are not sure the work you are having done requires permitting and inspections. This is for your own safety and may be required as part of future insurance claims.

Protect yourselves from unlicensed activity. We can't say it enough. Always [verify](#) the license on line or call the Customer Contact Center at **850.487.1395**.

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 work completion time line (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.

Review your contract before you sign it.

Contact your insurance company to make sure work performed is covered under insurance policy.

Avoid paying cash.

Avoid any contractor who requires full payment in advance. Arrange to pay after the contractor completes the work or in agreed-upon installments.

Don't sign off that 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.

If your contract exceeds \$2,500, become familiar with the Florida Construction Lien Law. See the link below.

Most jobs require permits. Always check with your local building department regarding permits needed for your project.

This checklist is provided for your convenience.

Dangers of Hiring an Unlicensed Person

- > **Poor qualifications.** Unlicensed persons typically do not have the education, insurance, or qualification required of a licensee.
- > **Poor quality work.** Unlicensed contractors typically do poor quality work or do not finish the project, leaving the homeowner on the hook to repair or finish the project.
- > **Possible criminal background.** Unlicensed persons 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 persons often disappear after taking your money, and the department cannot discipline an unlicensed person, help get your money back, or require the person to finish or improve the work done. Scams in the construction industry, especially home improvement, are sadly widespread. Con artists pose as contractors and often target vulnerable people and take advantage of homeowner's need for urgent post-hurricane property damage.

- > **Limited resources for broken contracts.** When you have a dispute with a licensed contractor, you call the department, 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 answer is an expensive, and generally futile, civil suit.
- > **No insurance and liability for injuries to others:** You may end up being liable for personal or financial injuries to others. An unlicensed contractor typically is uninsured and will have no way to pay you back for any property damage.
- > **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.
- > **Liens being imposed on your property.** You may be subject to liens placed on your property by subcontractors or supplies. Please see <http://www.dbpr.state.fl.us/reg/Liens.html> for more information about Florida lien law.

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