

THE *bottom* LINE

The biggest safeguard against unsafe, faulty construction work is to make sure the contractor you hire has a license from either Bay County or from the State of Florida.

You can also help yourself and others by notifying the Construction Fraud Task Force of any unlicensed contractor activity or solicitations.

Don't let fatigue, anxiety, and the promises of a "good deal" and "start today" cloud your good common sense. Before you contract for repairs **STOP. INQUIRE. MAKE A REASONED DECISION!!**

You can check a contractor's license through The DBPR Online Services website at:

www.myfloridalicense.com

or

the DBPR Mobile App

The website and mobile app provides information about applicants and licensed individuals in professions and businesses that are regulated by the Department of Business and Professional Regulation.

DBPR Hotline
(866) 532-1440

CONSTRUCTION **FRAUD** TASK FORCE

C.U.F.F.

Citizens United Fighting Fraud

State Attorney
Glenn Hess

(850) 872-4473

Bay County Sheriff
Tommy Ford

(850) 747-4700

Florida Department of
Business & Professional Regulation
(866) 532-1440



**DON'T LET MICHAEL
VICTIMIZE YOU TWICE!**

**BEWARE OF
CONTRACTOR FRAUD!**



Why a Task Force?

Experience is a valuable but expensive teacher. After Hurricanes Andrew and Opal, many home owners, anxious to get their lives back to normal, were victimized by unethical “repairmen” and “operators.” A task force was established to monitor the influx of commercial repair and restoration workers and to minimize the effects of illegal or unethical contractors.

Consumers who hired these contractors for repair or construction work often received faulty, unsafe work or they received nothing at all. In some cases they had to have the work redone. Please be aware of these warning signs and contact the task force if you are approached by an unlicensed contractor!

WARNING SIGNS

- 1. NO LICENSE NUMBER ON THE VEHICLE, BUSINESS CARDS, CONTRACTS, YARDS SIGNS OR BROCHURES**
A licensed contractor is proud to be licensed and will want that fact known. You can check the license on the DBPR’s website or DBPR Mobile App.
- 2. VERBAL CONTRACT ONLY, PERSON IS NOT WILLING TO PUT ALL TERMS IN WRITING**
This is always a sign of potential trouble.
- 3. A LARGE DOWN PAYMENT IS REQUESTED BEFORE WORK BEGINS**
Payments should only be for part of the work. In order to be licensed, contractors must demonstrate sufficient financial ability to perform the project which the license contemplates.
- 4. YOU ARE ASKED TO OBTAIN THE PERMIT**
A licensed contractor who is in good standing will always obtain the permit.
- 5. YOU ARE INFORMED THAT THE JOB DOES NOT REQUIRE A PERMIT OR INSPECTION**
Check with your local building officials. Almost all projects, except very minor repairs, require a permit and inspection.
- 6. CONTRACTOR DOES NOT HAVE PROOF OF INSURANCE**
Licensed contractors must have general liability and workers’ compensation insurance at all times.
- 7. THE CONTRACTOR IS ONLY WILLING TO WORK ON WEEKENDS OR AFTER HOURS**
This is often a sign that the person is moonlighting without a license. Licensed contractors are full-time professionals.
- 8. SOMEONE OTHER THAN THE PERSON OR COMPANY CONTRACTING THE WORK OBTAINS THE PERMIT**
This is a sign of potential trouble.
- 9. CONTRACTOR DISPLAYS ONLY AN OCCUPATIONAL LICENSE**
In order to lawfully engage in contracting, a person **MUST** be State or County Certified.
- 10. YOU ARE ASKED TO MAKE YOUR CHECK PAYABLE TO AN INDIVIDUAL (*it should always be in company’s name*), OR ASKED TO MAKE PAYMENTS IN CASH, OR TO MAKE THE CHECK PAYABLE TO “CASH”**
Licensed contractors will almost always have a separate business account.
- 11. DO NOT ASSIGN YOUR INSURANCE SETTLEMENT TO A CONTRACTOR. BEWARE OF AN “ASSIGNMENT OF BENEFITS” FORM**
Some assignments grant the contractor the right to make all repairs and receive all the proceeds directly from the insurance company. You should keep control of your insurance claim.