

# Staying protected from UNLICENSED CONTRACTORS

## What to Know When Choosing a Contractor

**Do your research.** Check a business for any customer complaints by contacting the Florida Attorney General. Read the company's Better Business Bureau reviews online at [www.bbb.org](http://www.bbb.org) and through online searches.

**Check references.** Ask for references from the company's last three jobs and check them before you sign a contract. Use extra caution with those who are going door-to-door in your neighborhood or are putting flyers in mailboxes and claiming to be doing work with your neighbor.

**Check backgrounds.** When hiring a company, inquire as to whether it conducts background checks on employees. State criminal checks are available through Florida Department of Law Enforcement (FDLE) at [www.fdle.state.fl.us/Criminal-History-Records/Record-Check](http://www.fdle.state.fl.us/Criminal-History-Records/Record-Check).

**Price shop.** Get at least three quotes in writing and be sure to compare the quotes based on the same specifications.

**Keep it legal.** Find out what licensing and/or registration is required at the state, county and city levels. Verify that the contractor is qualified to perform the type of service you require. Remember, a Business Tax Receipt (BTR) is NOT a license, neither is being listed with Sunbiz.

**Stay protected.** Verify that the company has liability insurance and workers compensation insurance. A current license with Pasco County Contractor Licensing implies that the proper insurance is in place.

**Use bonded workers.** Be sure all workers are covered with a "business services bond" to protect you against theft and damage.

**Get it in writing.** Do not allow work to start without a signed, written contract that includes start and completion dates, exact costs, specific work to be done and warranty information. Read the fine print carefully and beware of cost-plus or labor-only contracts. Contracts should be in writing even if the job is under \$500 and must include the name and license number of the contractor. Make sure the company you sign a contract with and the licensed contractor who pulls the permit are listed together by Pasco County Contractor Licensing.

**Only make a deposit.** Do not pay large payments up front. Stagger your payments according to work stages and do not make a final payment until the job is completed. Never pay cash; rather, pay by check or credit card, and then only to the licensed contractor/company you signed a contract with. Obtain a written partial release of lien each time a payment is made and a full release when making the final payment.

**Require necessary permits be obtained.** The contractor is responsible to obtain any necessary permits, or clearances for the work to be done. Unpermitted work can void insurance coverage and violate local zoning and building codes. Contact your specific building department for more information. There may be non-building code related permits such as trees, driveway, zoning or right-of-way.

**You can Report Suspected Unlicensed Contracting Activity by Calling:**  
**727-847-2411**

**You can also visit Pasco County's Customer Service Website:**  
**[www.pascocountyfl.net](http://www.pascocountyfl.net)**