

Unlicensed contractors present risk for Treasure Coast homeowners

By Eric Pfahler

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Building department officials throughout the Treasure Coast are worried residents do not understand the risks of using unlicensed contractors and are unaware of available information that could be used to make wise home improvement decisions.

"I think it's become more of a problem recently," Indian River County Building Division Director Jose Guanch said.

Residents can check with local building department officials to determine whether a prospective contractor is licensed, has insurance and pays for workers' compensation. Not having such protection helps unlicensed contractors cut costs, but the risks get taken by the homeowner.

Inspections by building departments help ensure the work is done properly, Port St. Lucie Building Official Joel Dramis said.

"Without an inspection, some work can be done wrong and still work, but the problem could cause bigger problems down the road," Dramis said.

Residents also can find out if there are any complaints against the contractor and determine whether the complaints rise to the level of no longer working with the contractor.

When searching for a contractor, some red flags include having the contractor ask the homeowner to pull the permit, the contractor asking for a large down payment, the contractor asking for payment in cash or a check written to an individual's name and the contractor only being willing to work on nights or weekends, officials say.

If homeowners get work done without permits, problems could arise when the homeowner wants to sell the property. Title companies check to see whether work has been permitted, Martin County Building Official Larry Massing said.

"Unlicensed contracting occurs generally just about everywhere," Massing said. "They are typically the cheapest guy, and there's a reason for that."

Tips for hiring contractors

Here are some things to consider when hiring a contractor to do work on your home:

It is illegal to hire an unlicensed contractor to do work in your home or business.

Ask for a copy of the contractor's license and call the local building department to ask if the company is licensed to do the work you want done.

Contractors must keep up workers' compensation and general liability insurance to have an active license. Residents can check workers' compensation and insurance through the local building department.

The local building department also can show you complaints against the contractor.

Unlicensed contractor contracts are unenforceable in court.

Be wary if a contractor asks you to pull your own permit.

Be concerned if contractor asks for a large down payment up front.

There is no such thing as a handy man license.

Out of state licenses do not transfer.

Get everything in writing, including name, address, license number, cell phone number and full description of when work will be done.

Without an inspection, some work can be done wrong and still work, yet cause expensive or unsafe problems down the line.

Source: Building officials throughout the Treasure Coast

How to contact your local building department

*Martin County: 772-288-5482

St. Lucie County: 772-462-1553

Fort Pierce: 772-460-2200, ext. 371

Port St. Lucie: 772-873-6371

Indian River County/Vero Beach: 772-226-1260

Sebastian: 772-589-5537

* Stuart residents are asked to call Martin County for contractor information



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