

## What Every Property Owner Should Know About Hiring a Roofing Contractor

By using this simple checklist, you, the property owner, can be assured that you are complying with the law, protecting yourself against unwarranted insurance claims and that you have an avenue of recourse in the event that you do not receive what you contracted for.

- Florida has its own building codes which are required by law – out of state or unlicensed contractors are not up to speed with Florida Building Codes.
- Get a clearly written proposal or contract that spells out exactly what will be done, the cost and the payment methods. Included in the contract/proposal should be a written explanation of everything that is covered in your warranty. Be sure that both labor and materials are covered. Most manufacturers guarantee their materials but this does not mean that the labor for replacement is included. Work performed by unlicensed contractors will not be covered by the manufacturer's warranty. Be sure the labor guarantee is specified separately.
- Before signing any contract, call the Florida Department of Business and Professional Regulation (DBPR) at 850-487-1395 or visit their website, [www.myfloridalicense.com](http://www.myfloridalicense.com) to verify a Florida license. DBPR can verify that the company has an active license and advise you of any complaints that have previously been filed.
- Beware of any requests for unusually large sums of up-front money before beginning work. Make sure the roofer has workers' compensation, **which is required by state law**, and general liability insurance. As a homeowner, you could be held liable if a worker is injured and there is no workers' compensation. Likewise, if the roofing company has no general liability insurance, any damage to your house becomes your problem. To verify workers' compensation coverage, call the Florida Department of Financial Services, Division of Workers' Compensation, Customer Service - 850-413-1601. Ask for current certificates of insurance for both types of coverage from the contractor.
- Require that the contractor obtain the building permit and that it be posted on the property before work begins. **Never** apply for a permit for the contractor.
- Get a "lien waiver" from the contractor upon making a lump sum or final payment for any project. If, for any reason the contractor does not fulfill the terms of the contract, you should contact the Florida Department of Business and Professional Regulation (DBPR). You may also file a complaint against licensed roofing contractors or report unlicensed contractors by calling the Florida Construction Industry Licensing Board at 850-487-1395 or DBPR at 866-532-1440.



Consumer Information Provided by  
**Florida Roofing & Sheet Metal Contractors Association (FRSA)**

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