

Message to Victims: “Don’t Let Disaster Strike Twice”

Florida’s unprecedented 2004 hurricane season inflicted great devastation across the state with four major events in 44 days. In many cases, recovering from the destructive winds, rain and flooding has been complicated by another potential problem: the homeowner’s vulnerability



Paul Uzialkois verifying that a building permit shows the contractor license number.

to various liabilities resulting from the use of unlicensed contractors.

In mid-March 2005, more than 1.2 million hurricane victims had applied to the Department of Homeland Security’s (DHS) Federal Emergency Management Agency (FEMA) for housing assistance. FEMA and the U.S. Small Business

Administration together have approved more than \$4.4 billion to assist in the recovery effort. Money to rebuild has been available but qualified, licensed contractors are in short supply.

The Florida Department of Business and Professional Regulation (DBPR) works diligently to convince homeowners and businesses to hire only licensed contractors. State law requires it. In all cases, homeowners, contractors and general handymen who skirt the rules either intentionally or unwittingly subject themselves to stiff penalties and setbacks, especially for repeat offenses by contractors. Unlicensed contractors and the people who hire them will most likely be caught and held accountable.

Being ignorant of permitting and retrofitting mandates is no excuse. (A homeowner/builder doing his or her own repairs is exempt from licensing but not exempt from obtaining a building permit.) Without contractor licensing and legally issued

permits, homeowner liabilities include: exposure to lawsuit if a worker is injured on the job, liens placed against the property if the contractor does not pay suppliers or workers, and ineligibility to receive funds from the Florida Homeowners’ Construction Recovery Fund when circumstances of shoddy or abandoned work are claimed.

DBPR investigators assigned to 10 regional state offices make random sweeps of job sites in storm-damaged neighborhoods validating permits and licenses. Licensed contractors don’t hesitate to report sites where unauthorized work is suspected.

It is not unusual for roofing work to cease after DBPR vans are spotted. Taking their tools and any deposits received from the customer, the unlicensed work crew is

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quick to disappear from the rooftops. All that is left behind is the distraught homeowner. Unfinished repairs and the burden of finding a contractor that is both licensed and available add to the stress of the situation.

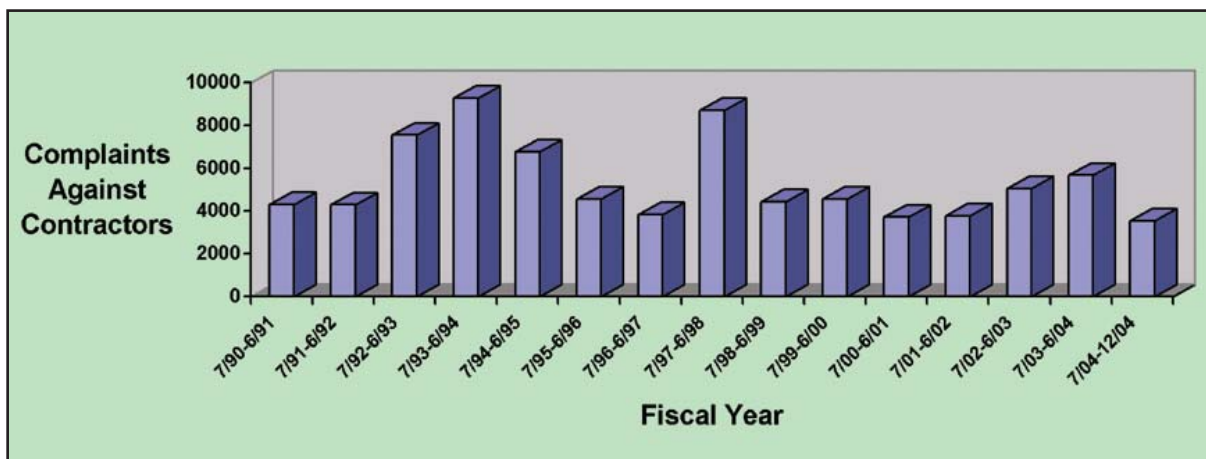
DBPR’s objective is to protect the homeowner and businesses from trouble ... to warn, as their public sign postings advertise, “Keep Disaster From Striking Twice.”

permit was ‘pulled’ – hire the unlicensed sub-contractor as an employee and pay workman’s compensation fees that would cover all job workers. Above all, we want the repair work to proceed with minimum disruption.”

A cease and desist work order issued on long-awaited home repairs is staggering news to the homeowner. DBPR investigators also know that the consequences of breaking the law can be financially and

to Florida’s ultimate goal: to make the state more disaster resistant ... to all disasters.

To assist homeowners and businesses find credentialed contractors, Florida established the Disaster Contractors Network (DCN). Their web site (see appendix) lists legitimate contractors registered with DCN and provides referrals to local homebuilders’ associations. DBPR also maintains www.MyFloridaLicense.com, a



Construction related complaints regarding all trades submitted by Florida residents since 1991. The spike from 7/97 to 6/98 (center) reflects the response post-hurricanes Opal and Erin.

According to Dan Hogan, DBPR regional administrator, sympathy for unlicensed contractors and workers is not altogether lacking. “Every effort is made to legitimize the work of contractors who work with us instead of running from us,” Hogan says. “This may be achieved by having the legal contractor – under whose license number a

emotionally draining for the homeowner as well.

The problem continues to be mitigated by Florida’s Department of Community Affairs, the dedicated investigators of the DBPR, local law enforcement, building officials and Florida’s homebuilding associations. The partnership contributes

Web site designed to respond to questions or complaints from dissatisfied employers about a contractor’s job performance. (See appendix for more resources.)