

PROTECT YOURSELF & YOUR INVESTMENT



A Guide for Hiring Home Contractors & Getting City Permits

To help you avoid costly mistakes



AVOIDING CONTRACTOR FRAUD

- Get more than one estimate.
- Get everything in writing.
- Never sign a contract with blanks. Unacceptable terms can be added later.
- Make sure you review and understand all documents before signing them.
- Demand contractor references and check them out.
- Never pay a contractor in full or sign a completion certificate until the work is finished and ensure all work is up to code.
- Never let a contractor pressure you into hiring them. Beware of contractors who claim to be the fastest or the cheapest.

HIRE LICENSED CONTRACTORS

It's Florida Law!

- If the State of Florida requires a contractor's license, then a permit is also most likely needed to perform the work.
- Construction trades requiring a State License:

Air-Conditioning
Building Contractor
Electrician
General Contractor
Home Inspection
Mold-related Services

Plumber
Pool/Spa
Residential Contractor
Roofer
Sheet Metal
Solar



TIPS FOR HIRING A CONTRACTOR

- Before you hire a contractor, ask to see the state-issued license. Verify the license number with the Florida Department of Business and Professional Regulation (DBPR) online at myfloridalicense.com or by calling **850-487-1395**. Check for any complaints.
- An occupational license does not qualify an individual to act as a contractor.
- Make sure the estimate includes the work the contractor will do, the materials involved, the completion date, and the total cost.
- Check with the City of Margate Building Department for any local license requirements.



Never pay in full, or make a final payment prior to receiving a final inspection from the City of Margate.

WARNING SIGNS A CONTRACTOR MAY NOT BE LICENSED

- Unlicensed contractors often target the uninformed and inexperienced, as well as the elderly.
- There is no license number in an advertisement or posting. By law, contractors licensed by DBPR must include their license number in all advertising.
- They want all or most of the money up front and will only accept cash. They may also want you to write the check to them individually or to “cash.”
- They give a post office box address instead of a street address.
- They show up in unmarked vehicles offering to do work and often have out-of-state tags.
- They try to convince you a permit is not necessary or that it is cheaper if you obtain it yourself.

REPORT UNLICENSED ACTIVITY

Unlicensed activity occurs when an individual offers to perform or performs services that require a state license, and the individual does not hold the necessary license.

Report any suspected unlicensed activity to the Florida Department of Business and Professional Regulation (DBPR):

Email: ULA@MyFloridaLicense.com

Unlicensed Activity Hotline: 1-866-532-1440

IF YOU'RE BUYING A HOME

A step in the home buying process often missed by homeowners doing their due diligence is checking the property's permit history.

Generally, people who do not choose to get permits for the work on their property are trying to save money or get around doing things to code.

To avoid any surprises related to any permits on the home you're thinking of buying, please remember to:

- Verify the seller's disclosures about work done on the house are accurate.
- Make sure there aren't any outstanding permit fees due.
- If you intend to remodel the home, you may have to redo things that were not permitted, which could add significant costs.

THE CITY OF MARGATE IS HERE TO HELP YOU!

- We provide quality service: Margate Building Inspectors are also State licensed contractors.
- All plans submitted are carefully reviewed by City inspectors for compliance with the Florida Building Code.
- The City verifies licenses of all contractors and checks that liability and workman's compensation insurances are up to date.
- City inspections are conducted throughout the project to ensure all materials used are code compliant and installed properly.

CITY OF MARGATE

BUILDING DEPARTMENT



954-970-3004



building@margatefl.com

Electronic permits: <https://margate-fl-us.avolvecloud.com/Portal/>

Permit Window Hours: Monday-Friday, 7:30 a.m. – 5:30 p.m.

Building Inspector Hours: Monday-Thursday, 7 a.m. – 5 p.m.
Friday inspections are available by appointment.

Inspection Line: 954-970-3112

YOUR MARGATE GOVERNMENT



**Antonio V.
Arserio**
MAYOR



**Anthony N.
Caggiano**
VICE MAYOR



**Tommy
Ruzzano**
COMMISSIONER



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