

Tips on Choosing a Contractor:

- Ask to see their license and call the appropriate licensing agency – Okeechobee County Construction Industry Licensing Board (OCCILB) for a county license or DBPR for state license to verify references from past customers.
- Ask for and verify references from past customers.
- Check with the local Chamber of Commerce and the Better Business Bureau.
- Get a written estimate from several licensed contractors. Be sure that the estimate includes all work to be done by the contractor, the materials involved, date of completion and the total cost.
- If the project is for repairing damage, check with your insurance company first to verify that your insurance will cover the repairs before you sign a contract.
- An occupational license or business tax receipt (BTR) is not sufficient in the construction trades.
- Beware of contractors or alleged contractors who ask to be paid in cash, ask for large payments up front, or ask for you as the homeowner to pull the permit.

After you choose a contractor:

- Make sure your contractor obtains a permit and posts it in plain sight at the front of the property.
- If the contractor requests final payment before all final inspections are completed and before the permit placard has been signed by the appropriate inspectors, request that he/she obtains all final inspections prior to your final payment. However, you must abide by your contract.
- Make sure your contractor provides you with releases of liens from his subcontractors and suppliers.

Before signing a contract, be certain your contract includes:

- The contractor's name, street address, telephone number and state or local license number.
- A precise description of the work to be completed, including a draw schedule and list of materials.
- Completion date, including cleanup after work is finished.
- Warranty agreements, including length, terms and recourse.
- A notice of consumer's rights under the Florida Homeowners' Construction Recovery Fund for contracts involving general, residential and building contractors.

- Read your contract carefully and personally fill in any blank spaces. Consider having an attorney review the contract. If you do not have an attorney, the Florida Bar offers lawyer referral services.

Beware of unlicensed contractors:

- If you are planning to build a new home, a room addition, add a second story, begin remodeling on your home, or have work done that requires a building permit, take care to select a qualified person to perform the work. Under state and local ordinances, any person you hire under contract (verbal or written) to perform construction on your property must be a licensed contractor. The contractor must be state certified or registered. All printed advertising material such as business cards, newspaper ads and telephone book ads must show his or her state license number.
- Beware of anyone that asks you to obtain the building permit as an “owner/builder”, this may indicate that they themselves are not properly licensed to obtain the permit.
- Also beware of people that claim that you will save money by not obtaining a permit. At a minimum a permit will lead to compliance with the appropriate building codes.
- Unlicensed contractors do not have insurance coverage. Any injury that occurs on your property will be a claim against your insurance.
- If you wish to check on the license of an individual you can call the Okeechobee County Building Department at 863.763.5548 or the Department of Business & Professional Regulation (DBPR) at 850.487.1395.