



## This Could Happen to You or Not!



There are two questions homeowners should ask themselves when planning to do improvements to their home. Do I need a licensed contractor? Do we need a permit? This scenario below will give you an example of why you need a licensed contractor and a permit.

You want to replace the stairs leading up to your front door and find a company or person on the internet or a recommendation from a neighbor. You contact the company or person and they come out to explain what they will do and how much it will cost. He wants 30% for materials, you agree and he starts the project the following Monday. The project took about a week, you think it looks good and pay him in full.

Two weeks later you have a visitor at your home when going up your stairs a stair tread cracks and breaks away from the stringer. They fall down the stairs and break their leg as well as some lacerations. As you are helping the visitor by calling 911 for an ambulance to the hospital; you may be thinking oh no these stairs were just replaced but will my insurance pay for this!

The following week you receive a certified letter from a legal firm which states the visitor is suing you for thousands of dollars plus medical bills. Then you get notice that your insurance is not going to pay any of the bills because the stair work was not completed by a licensed contractor and is in violation of the Florida Building Code. You may begin thinking you should have hired a licensed contractor and permitted this job.

**What is a licensed contractor?** A licensed contractor must demonstrate competence by testing to get a license. By doing this they know the permit process for compliance with State codes, the inspection processes, have certificate of liability and workers compensation insurance. The unlicensed person which was hired did not use the correct dimensional lumber for the stair treads or the correct screws which fasten the stair treads to the stair stringers and did you think to ask if he had any insurance or a permit?

If the property owner would have used a licensed contractor and had a permit inspections would have been done for this project. The inadequacies would have been noted, corrections would have been completed and an inspection necessary to make sure the corrections were completed.



In the State of Florida if this project was caught in progress with the unlicensed person the following could happen: fines to the unlicensed person and the owner with fines up to \$5000 for violating State codes, double fees for after the fact permits and the unlicensed person could have problems to become a licensed contractor.

The outcome of this scenario could have been less expensive and problematic had the property owner used a licensed contractor with a valid permit. You can verify if a contractor is licensed with the City of Sanibel at City Hall or at [www.mysanibel.com](http://www.mysanibel.com) under the Building Department or you may call (239) 472-4555 with any questions you may have regarding your project or contractor information.

The City of Sanibel has a Contractor Review Board which meets the first Thursday of the month at 4 PM in the Council Chambers. The public is always welcomed to attend. The Board reviews contractor applications, interviews the contractor, approves, dis-approves, or approves with exceptions contractor licenses. The Board also hears code complaints from citizens regarding contractors which they can fine the contractor and/or homeowner and deny permitting privileges. **Don't take the chance, do it Right!**

Submitted by Harold Law, City of Sanibel, Chief Building Official

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