

Questions to Ask Before Hiring a Contractor in Florida

Before hiring any contractor in Florida, verify their license on the DBPR website, confirm they carry general liability and workers' comp insurance, and get every price, scope, and warranty commitment in writing.

Hiring a contractor is one of the biggest financial decisions you will make as a homeowner. In Florida, the stakes are higher than in most states — the combination of hurricane codes, construction lien law, and a contractor licensing structure that many homeowners do not fully understand creates real exposure if you skip the vetting step. A bad hire does not just mean a frustrating project; it can mean unfinished work, a lien on your home, code violations, and a repair bill that costs more than the original job.

This guide gives you the specific questions to ask before you sign anything, and explains why each one matters in the Florida context. It is not a generic checklist recycled from a national source — it is written for St. Johns and Duval County homeowners dealing with Florida-specific rules, Florida weather, and Florida contractors.

Work through these questions for every contractor you are considering. A qualified professional will answer them confidently and without hesitation. Vague answers, deflection, or pressure to skip any of these steps are red flags worth taking seriously.

License Verification: What Florida's Contractor License Types Actually Mean

Florida licenses its contractors through the Department of Business and Professional Regulation (DBPR). Every licensed contractor has a unique license number you can search at myfloridalicense.com — do this yourself, do not take the contractor's word for it. Look for an active status, confirm the name on the license matches the person or company you are speaking with, and check whether there are any disciplinary actions on the record.

The license types matter. A **Certified Residential Contractor (CRC)** is licensed to build or remodel any one-, two-, or three-family residence in Florida, including load-bearing work, structural repairs, and additions. A **Certified Building Contractor (CBC)** covers commercial and residential work up to three stories. A **Certified General Contractor (CGC)** covers essentially all construction. The critical word in all of these is "certified" — it means the license is valid statewide, not just in one county.

"Registered" contractors (a different designation) are limited to the county or municipality where they registered and cannot legally work outside it. Confirm which designation your contractor holds and that it matches the work they are proposing.

What about unlicensed work? In Florida, any job over \$1,000 in labor and materials generally requires a licensed contractor. "Handymen" are legally limited to small, cosmetic tasks that do not require permits. Anyone who offers to do permitted structural, electrical, plumbing, or HVAC work without a license is exposing you to serious liability: unpermitted work can be ordered demolished, and your homeowner's insurance may

deny claims arising from unpermitted construction. Never hire an unlicensed contractor for permitted work, regardless of the price.

Insurance: General Liability, Workers' Comp, and the Certificate of Insurance

A licensed contractor should carry two types of insurance: general liability (GL) and workers' compensation. General liability covers property damage and injury that occurs during the project. Workers' comp covers injuries to workers on your jobsite — without it, you may be legally liable for a worker's medical costs and lost wages if someone is hurt on your property.

Do not take a contractor's word that they are insured. Ask for a **Certificate of Insurance (COI)** from their insurance provider directly, and ask that your name and property address be listed as the certificate holder. This gives you the ability to verify coverage and get notified if the policy lapses. Check the policy limits — for a significant remodel, you want to see at least \$1 million per occurrence and \$2 million aggregate on general liability.

Ask specifically: "Does your workers' comp policy cover all of your subcontractors?" Some contractors carry workers' comp for their own direct employees but use subcontractors who carry their own policies — or do not. Confirm that every person who will be on your jobsite is covered, either under the general contractor's umbrella or under their own verified policy.

Pricing, Change Orders, and the All-In Fixed Price

There are two common ways a contractor can price your project: **fixed price** (also called lump sum) and **cost-plus** (time and materials). With fixed price, you pay an agreed amount regardless of what the job actually costs the contractor — cost overruns are their problem, not yours. With cost-plus, you pay the contractor's actual costs plus a markup, which means your final bill depends entirely on how efficiently they manage the project.

For residential remodeling, a fixed price is almost always the better arrangement for the homeowner. It transfers cost risk to the contractor and eliminates the open-ended exposure of watching a cost-plus job balloon. Ask every contractor you interview: "Is this a fixed-price proposal, and what does fixed price mean to you?" A genuine fixed-price commitment means that if the contractor misses something in their estimate (that was not flagged as an unknown upfront), they cover it — not you.

The exception to any fixed-price contract is **change orders** — documented, signed changes to the original scope that you as the homeowner request. Legitimate change orders happen when you decide mid-project to add a feature, change a material, or expand the scope. Ask: "How do you handle change orders? Will every change order be in writing and signed before any additional work begins?" The answer should be yes. Be skeptical of contractors who say change orders are routinely "worked out at the end" — that is a setup for a surprise bill.

Ask also about **allowances**. An allowance is a placeholder amount in the estimate for items you have not yet selected (say, tile or plumbing fixtures). If your selections come in over the allowance, that is a legitimate increase — but if the contractor's allowances are unrealistically low, it is a way to make a bid look cheaper than it actually is. Ask what the allowances are based on and whether they reflect the actual products you have discussed.

Permits: Who Pulls Them, and Why It Matters

In Florida, the licensed contractor is responsible for pulling the permit for any permitted work. This is not optional, and it is not a minor administrative detail. The permit process triggers required inspections by the local building department, which are the mechanism that ensures your project meets code — including Florida's wind-load and hurricane-resistance requirements.

Be alert to any contractor who suggests that you pull the permit yourself as an "owner-builder." In Florida, an owner-builder permit is legal — but it shifts all responsibility for code compliance onto you, and it has serious implications: your homeowner's insurance may not cover work done under an owner-builder permit, you may have difficulty selling the home, and if something fails inspection later, the liability is yours. A licensed contractor should never ask you to pull the permit on work they are performing.

Ask directly: "Will you be pulling all required permits for this project?" and "What permits are required?" If a contractor tells you no permits are needed for a project that clearly involves structural work, plumbing, electrical, or HVAC, that is a serious red flag. Ask the local building department yourself if you are unsure.

Florida's Construction Lien Law: Protecting Yourself Before and After

Florida has one of the most homeowner-unfriendly construction lien laws in the country. A subcontractor or material supplier who is never paid by your general contractor can place a lien on your home — even if you paid your GC in full. This is not hypothetical; it happens regularly, and it can prevent you from selling or refinancing your home until the lien is resolved.

Before construction begins, Florida law requires contractors to provide you with a **Notice of Commencement**, which you record in the county records. You will likely also receive **Notices to Owner** from subcontractors and material suppliers informing you that they have a right to lien your property if they are not paid. These are legally required notices — do not ignore them.

Before making any payment, especially the final payment, ask for **lien releases** (also called lien waivers) from the general contractor and from any subcontractors or suppliers who sent you a Notice to Owner. A conditional lien release is signed in exchange for a specific payment; an unconditional release is signed after the payment clears. Make sure you receive unconditional lien releases from all parties before you consider the project closed.

Ask your contractor: "Will you provide lien releases from all subcontractors and suppliers before I make final payment?" A contractor who handles this professionally will not hesitate. One who is evasive about lien releases may have unpaid subs in their past.

Hurricane Code, Impact Products, and Florida-Specific Building Requirements

Florida has some of the most demanding building codes in the country, particularly around wind resistance and hurricane preparedness. If your project involves any work on windows, doors, roofing, or structural elements, it must comply with Florida's wind-load requirements — and in many parts of St. Johns and Duval County, that means impact-rated products or approved storm shutters.

Ask: "Will all windows and doors meet Florida's impact-rated or wind-borne-debris requirements?" and "How does your scope address Florida's building code requirements for this type of work?" A contractor who is unfamiliar with the Florida Building Code for your specific project is a risk — code violations discovered after the fact are expensive to remediate.

Ask also about moisture and mold. Florida's humidity means that proper flashing, vapor barriers, and waterproofing details are not optional extras — they are baseline requirements for any quality build. Cutting corners on waterproofing in Northeast Florida is a way to create a mold problem within years of completing a project.

Who Is Actually on Your Jobsite Every Day

One of the most important and most overlooked questions to ask any contractor is: "Who will be on my jobsite day to day?" Many contractors win the job, then hand the project to a project manager the homeowner has never met — or worse, leave it to subcontractors to self-supervise. The person who sold you the job may visit once a week, or once a month.

Ask specifically: "Will an owner or principal of the company be on my jobsite daily?" and "Who do I call if I have a question or concern during construction, and how quickly will I hear back?" The answer tells you a great deal about how the company operates. You also want to know who the specialty subcontractors are — ask whether they are licensed, how long the GC has worked with them, and whether the same crews are used consistently or whoever is cheapest that week.

Finally, ask for references from recent completed projects, and if possible ask to visit a current active jobsite. A clean, organized jobsite with clear site protection and professional crews tells you something real about how the company operates. A chaotic, unsupervised site tells you something real too.

The Checklist

1 Verify the license on the DBPR website

Go to myfloridalicense.com, search the contractor's license number, confirm it is active, check for disciplinary history, and confirm the license type (CRC, CBC, CGC) matches the work being proposed.

2 Confirm the license type covers your project

For residential remodeling or new home construction, look for a Certified Residential Contractor (CRC) or Certified Building/General Contractor. Confirm "Certified" (statewide), not just "Registered" (county-limited).

3 Request a Certificate of Insurance naming you as certificate holder

Ask for a COI from the contractor's insurance provider. Confirm general liability (at least \$1M per occurrence / \$2M aggregate) and workers' comp coverage for all workers and subcontractors on your site.

- 4 Ask whether the price is truly fixed**

Confirm the proposal is a fixed-price (lump sum) contract. Ask what happens if the contractor misses something they did not flag as an unknown — the answer should be that they cover it.

- 5 Ask how change orders are handled**

Confirm that every change order must be in writing and signed by both parties before any additional work begins. Do not accept "we work it out at the end."

- 6 Review all allowances in the estimate**

Identify every allowance line item and ask what it is based on. Confirm that the allowance amounts reflect the actual product tier you have discussed, not an artificially low placeholder.

- 7 Confirm the contractor will pull all required permits**

Ask which permits are required and confirm the contractor — not you — will pull them. If they suggest an owner-builder permit, decline.

- 8 Ask about the Notice of Commencement and lien process**

Confirm the contractor will file a Notice of Commencement, explain the Notice to Owner process, and provide unconditional lien releases from all subs and suppliers before final payment.

- 9 Ask about Florida building code compliance for your specific project**

If windows, doors, roofing, or structural work is involved, confirm compliance with Florida wind-load and impact-rating requirements. Ask about moisture, waterproofing, and mold-prevention details.

- 10 Ask who will be on your jobsite daily**

Find out whether an owner or principal will be on site every day, who your day-to-day contact is, and how quickly they respond. Ask who the specialty subcontractors are and whether they are consistently used.

- 11 Ask for the warranty in writing**

Get the warranty terms in the contract — what is covered, for how long, and what the process is for a warranty claim. In Florida, a one-year minimum on labor and materials is standard for quality contractors.

- 12 Check references and visit a current jobsite**

Ask for two or three recent references and call them. If possible, ask to visit an active jobsite to see how the crew operates, how the site is kept, and whether the work in progress reflects the quality level promised.
