GUIDE · SIESTA BAY REMODEL AND HANDYMAN

How to Check Anyone You Hire After a Storm

By Jason Capozella | November 17, 2026

At a glance

- Look up the license on DBPR's site before you sign anything or pay a deposit.
- Ask for a certificate of insurance and a written scope and price.
- Under Florida law, unlicensed contracting during a declared state of emergency is a third-degree felony.

After a hurricane, the pressure to start repairs is high. Florida's licensing rules and the state's own consumer advice give you a short list.

This is general information, not legal advice.

Know which jobs need a license

Not every repair does. Painting, flooring, cabinets, countertops, tile and drywall need no state contractor license, according to Florida Statutes section 489.117 and the Florida Department of Business and Professional Regulation (DBPR). Roofing, plumbing, electrical, HVAC and structural work do.

In a 2016 hurricane season release, DBPR said that placing tarps on roofs, removing debris and trimming or removing fallen trees do not need a state license. Repairing the roof itself does. So do plumbing and electrical repairs and window installations. Our guide to remodeling rules in Manatee and Sarasota counties has the full table.

Look up the license

DBPR's consumer brochure says to ask to see the state-issued license. Then check it yourself on DBPR's license search at myfloridalicense.com. Search by the person's name, the business name or the license number. Then look at three things:

1. The name matches the person or business you are hiring.
2. The license is current.
3. The license type matches the work, such as roofing for a roof.

DBPR also points out that a local business tax receipt or an LLC filing does not make anyone a contractor.

Ask for insurance in writing

Ask for a certificate of insurance before work starts. Florida Statutes section 489.119 lets a local government fine an unlicensed person who claims to be insured when no general liability or workers' compensation policy covers the work.

Watch for the warning signs

DBPR keeps a storm recovery page for homeowners. Two of the warning signs it lists come up often after a hurricane:

- a demand for full payment upfront
- an offer to "handle" your insurance claim

Florida law backs up the second one. Under section 489.147, a contractor may not interpret your policy, advise you on coverage or adjust your claim unless the contractor also holds a public adjuster license. The same section bars a contractor from offering a rebate, gift, cash or a waiver of your deductible in exchange for a roof inspection or a roof claim.

Know what the law says about storm work

Under section 489.127, unlicensed contracting in Florida is a first-degree misdemeanor. A repeat offense is a third-degree felony. Any offense during a state of emergency declared by the Governor is a third-degree felony too.

The contract itself is affected as well. Under section 489.128, a contract made by an unlicensed contractor for work that needs a license cannot be enforced by that contractor.

Get it in writing

Before anyone starts, get a written scope and price: what is being done, what is not, what it costs and when each payment is due. Keep it with your insurance file, next to the photos you took of the damage.

Report unlicensed activity

DBPR takes reports of unlicensed activity at 1-866-532-1440, and online through its website.

Working with Siesta Bay

After a storm we take on inside work: drywall, paint, flooring, tile, cabinets and trim, in Bradenton, Anna Maria Island, Palmetto, Longboat Key and Sarasota.

Call Jason Capozella at (941) 914-0802. We work in English and Spanish.

This article is for general information only and is not legal or professional advice.

Sources

Florida Statutes 2026, sections 489.117, 489.119, 489.127, 489.128 and 489.147, leg.state.fl.us. DBPR, license search, myfloridalicense.com; storm recovery page, myfloridalicense.com; construction consumer brochure (October 15, 2024), myfloridalicense.com; June 2016 hurricane season release, myfloridalicense.com; contact page, myfloridalicense.com.