



State of Connecticut
HOUSE OF REPRESENTATIVES
STATE CAPITOL
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Senator Paul Doyle, Representative David Baram, Members of the General Law Committee, thank you for raising this bill to a public hearing and for allowing my testimony in support of HB 5149.

In order for me to buy a home or sell my home, I turn to a professional real estate agent. That person has attended 60 hours of classroom instruction and passed a competency test. How is it possible that when I look to hire a contractor to either do a remodeling job, addition or even build me a new home, our state does not require them to have proof of skill, training or instruction?

As our law stands now, any one of us in this room can send \$220.00 to DCP and become a registered contractor. As a homeowner, when I hire a "registered contractor" I have a sense of security in their professionalism and abilities. This is simply not the case. However, if I hire an electrician, plumber or HVAC contractor they are required to have an extensive series of licensing requirements such as a progression in their licenses as well as continuing education requirements. If I hire that same Home Improvement Contractor, they need no experience, training or education.

HB 5149 will require any contractor that has not held a HIC registration for the past consecutive 5 years to take a prep class in order to pass a competency test. The test will include content such as current code, contract writing, how to bid a job. This bill will help new businesses learn the law and codes as well as protecting them when it comes to using proper contracts, how to be competitive in bid writing etc. As building codes change, the CEU classes (12 hrs per year) will enforce that knowledge and ensure that they are all contractors are aware of what the current State of CT building code requirements are. In addition, the DCP will require, upon registration, proof of insurance as well as running background check.

Some will oppose this bill. They may feel that the consumer is the one that needs the education. How will the DCP sit every consumer down to educate them? The very REASON a homeowner contracts with a professional licensed contractor is that they put their trust in their guidance and expertise. The onus is on the contractor to conduct himself in a professional and well informed manner. I go to a surgeon, expecting that he or she has the knowledge and expertise to treat me. Why would I not expect that from my contractor?

Others will say that we need to enforce existing laws. The only safety net that we have for the homeowner is the guarantee fund. The homeowner, after having a dispute has to go to civil litigation at their additional expense, once they win the case they can turn to the guarantee fund. In many instances

their damages exceed the \$15,000 limit. According to OLR there were 307 complaints last year and the fund paid out \$2,373,700. The complaint totals may be small but they reflect millions of dollars of damage to people's homes. And these are only the ones that were reported. Today there are 1,000's of civil lawsuits in various stages of litigation. What happens to the homeowner that does not have funds for legal fees? Nothing, they are left with someone who has run off with their money, perhaps partially finished work and no recourse. The following is a graph as supplied by OLR shows the claims against the fund. As you can see, just by these numbers our registered contractors are causing millions of dollars in damages to our constituent's homes each year. I expect that the true overall all number is easily in the tens of millions.

| FY | Home Improvement Contractor Receipts | Investment Interest | Restitution Payouts | Number of Claims Paid | Transfers to Enforcement Acct | Transfers to General Fund |
|-----------------|--------------------------------------|---------------------|---------------------|-----------------------|-------------------------------|---------------------------|
| 2006 | 3,178,241 | 23,080 | 2,173,899 | 311 | 400,000 | 654,655 |
| 2007 | 3,333,508 | 38,941 | 1,741,488 | 194 | 400,000 | 653,421 |
| 2008 | 3,399,052 | 27,865 | 2,509,948 | 340 | 400,000 | 882,989 |
| 2009 | 3,286,376 | 6,893 | 2,650,712 | 339 | 400,000 | 425,996 |
| 2010 | 3,184,075 | 1,133 | 2,787,454 | 351 | 400,000 | 97,207 |
| Averages | 3,276,250 | 19,582 | 2,372,700 | 307 | 400,000 | 542,854 |

Source: Department of Consumer Protection

Although a fiscal analysis has not been done on this bill I do not anticipate one that is negative. The class and test will be paid for one time by the contractor; the CEU classes will be paid for through the educational fee that is collected by every building dept. Depending upon the increase in classes, the fee will be raised. According to OLR the state currently collects .26 for every \$1,000 in construction value to fund the classes. The state offers 90-100 classes with an attendance of approx 6,500 students. Most of those students are required by statute to attend these classes to maintain their licenses; they include Building Officials, Plan Reviews, Building, Electrical, HVAC and Plumbing inspectors. Some professional building trade organizations offer certificate training but there are very few of the 27,823 registered contractors either belong to the organization or take advantage of the certificate classes. It may be because some of these classes are very costly to attend.

We have all seen the movie "The Money Pit" with Tom Hanks, as the contractor comes up with countless excuses for why the job is taking so long, or they needed to remove the stair case, or rip apart the yard, while we all laugh at comedy, this is a very real and possible scenario. We assume that these individuals know what they are doing, but by only requiring a small fee, there is no guarantee that assures us that they have any form of proficiency. Homeowners in our state deserve better.

As legislators we are charged with protecting the health and safety of our constituents, with the way we currently register contractors we are failing the homeowners in this state. The time is now to bring this industry into a level of professionalism as well as truly protecting our consumers. For years we have served an injustice to not only the consumer but to the trade in general. It is time for the State to expect more for our consumers and offer help to those starting out in the home improvement business.

RJB



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Florida Contractors License

Congratulations! You have chosen to make an excellent career move by getting your **Florida builders license**.

Florida is receiving a lot of positive publicity regarding its beauty, tourism, and the number of people moving into the state. The Wall Street Journal states that due to the economy, the number of tourists traveling to Florida is on the rise. Since 1980, Florida's population has grown an average of 873 new residents daily, according to the State of Florida Department of Elder Affairs. With the number of newcomers moving into the state, the housing and home improvement markets are expecting record growth. It's time to get licensed and reap the benefits.

Do I need a Florida contractors license?

The state of Florida requires that persons who want to perform **General, Building, and Residential** construction to become licensed. According to the State of Florida code, a licensed certified contractor is a contractor who holds a certificate issued by the Florida Department of Business and Professional Regulation (DBPR) and who is allowed to contract in any jurisdiction in the State of Florida without fulfilling additional certification requirements. The code states that you must have a **General, Building, or Residential** license to construct, repair, alter, remodel, add to, demolish, subtract from, or improve any building or structure, including related improvements to real estate, for others. The definitions of a **General, Building, and Residential** contractor are described below:

- **General Contractor** means a contractor whose services are unlimited as to the type of work which he or she may do.
- **Building Contractors** may construct commercial buildings, single-dwelling, or multiple-dwelling residential buildings. These buildings cannot exceed three stories in height. A building contractor may also construct the "accessory use structures" in connection with these buildings. An accessory use structure is a garage, guest house, garden shed, or other outbuilding. A building contractor's services are limited to remodeling, repair, or improvement of any size building without affecting the structural elements of the building.
- **Residential Contractors** may construct, remodel, repair, or improve one-family, two-family, or three-family residences that are not more than two stories and also the "accessory use structures," such as a garage, guest house, garden shed, or other outbuilding.

Once you earn your Florida Construction License you will be able to charge your customers and be compensated for your work!

How to acquire your Florida Contractors License

The following are the requirements to obtain your **Florida Builders license**:

1. Successfully complete the **Florida contractor license** exam that measures your knowledge of the profession.
2. Complete a Contractors License application. Applications can be obtained from:

State Of Florida
 Department of Business and Professional Regulation
 1940 North Monroe Street
 Tallahassee, FL 32399-0783
 Customer Contact Center (850) 487-1395
 For questions and to access the application visit:
<http://www.myflorida.com/dbpr/index.html>

3. Submit the General Contractors License application, supporting documents, and application fee to the State of Florida Department of Business and Professional Regulation.

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The Best Florida Contractors Exam Prep for the Contractor License Exam

One of the most important steps in obtaining your **Florida Contractor License** is preparing to take the contractors test. Our Florida contractors exam prep software or online study course will help you accomplish this task in the most efficient way possible. By practicing all of the possible questions in the software, you will be prepared for any combination of questions that you may be given on your contractors license exam. In addition, using our study course will help you become familiar with computer generated tests and greatly reduces your anxiety on the day of your contractor exam since you prepared using a computer based testing (CBT) format.

The next step is registering to take the exam. The state of Florida uses Professional Testing Inc. (PTI) to administer the Florida builders license exam. PTI recommends that once you select a date to take the contractor test that you send your completed application and accompanying fee to PTI 30 days prior to the test date so that PTI will have time to verify that you meet the requirements and to give you the best advantage for taking the builders test on the date that you choose.

There are 3 ways to register for the Florida CILB Exam:

1. **Online application (Internet)** – From your browser go to <http://www.proftesting.com/> and select the Florida Construction Industry Licensing Board Examinations in the Examination Program's column.
2. **Standard Mail** - Completely fill out the application and mail to PTI with the appropriate examination fee.
3. **Fax** - Completely fill out the application and fax to PTI at (407) 264-2977.

Florida builders' license exams are given in the following locations:

- Orlando, FL
- Tallahassee, FL
- Kissimmee, FL
- Tampa, FL

The PTI application for the General, Building, and Residential Contractors' License exams is included in our contractors license test preparation software.

Taking the Florida Contractor License Exam

Our software or online study course will prepare you for the following examinations:

- General
- Building
- Residential

Each exam consists of three (3) separate sections administered over two (2) days. Each day consists of a 4 hour and 30 minute AM session and a 4 hour and 30 minute PM session.

The exam will go smoothly if you study diligently and follow the Tips and Strategies Guide included with the test preparation software. You will be able to arrive with confidence knowing that you are prepared for any combination of questions that may appear on the test. You will be required to show photo identification and your admission slip from PTI to be admitted at the testing center. In addition, PTI recommends that you bring a ruler and calculator.

Review the Candidate Information Bulletin for a complete list. All of the reference books can be found on the Order page by clicking on the Order tab at the top of the page.

Our software will prepare you for the following portions of the exams:

| Exam | Number of Questions | Passing Score |
|--|---------------------|---------------|
| Business and Finance (40 questions per exam) | 80 | 56 |
| Building Contractor Contract Administration | 50 | 35 |
| Building Contractor Project Management | 50 | 35 |
| General Contractor Contract Administration | 60 | 42 |
| General Contractor Project Management | 60 | 42 |
| Residential Contractor Contract Administration | 45 | 32 |
| Residential Contractor Project Management | 45 | 32 |

You will be given a grade report on-site after you complete the last section of the contractors license examination. The minimum passing score is seventy percent (70%) on each of the examinations.

For further details regarding the Florida construction license exams see the Candidate Information Brochure (Booklet), which is found online at <http://www.myflorida.com/dbpr/service/testing/booklets.html>

Obtaining Your Florida Contractors' License

After you pass all the required parts of the exam you are allowed to apply for certification. To apply for certification you will need to provide the appropriate licensing fee, proof of insurance, and any other applicable documents.

Traps to avoid

It is a common misconception that since the builder exam is open book, it is not difficult to pass. In actuality the contractor license exam is more difficult to pass than similar closed book exams due to the fact that you have books available as a resource during the contractor exam. We recommend purchasing the following reference books and using them together with our study course to give you the greatest chance of passing the builders license test the first time.

The Florida Department of Business and Professional Regulation (DBPR) offers some very specific guidelines as to what construction reference materials you may bring to the contractors license exam and how you may mark the pages in the books. The reference materials must be listed on the reference list. Your materials may be underlined and/or highlighted. The books may not contain post-it notes, pull-off labels, or removable tabs. We recommend purchasing all of the approved books allowed into the builders license exam and our **Florida Contractors Exam Prep** Study Course which are offered together on the Order page as the Florida Platinum Package to give you the greatest chance of passing the builders license test the first time.

If you forget the answer to a question during the contractors license exam, having the reference books will allow you to quickly find the answer and complete the builder exam within the time allowed. Going into the construction exam with your toolbox filled with all of the resources available will give you the greatest chance of success. In construction the saying, "Do it right the first time" is often heard. We believe it also applies to getting your General, Building, and Residential Contractors license.

Contact Us to learn more information about the Florida Contractor License and Florida Construction License Exam prep courses.

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