

# Savvy Seniors Hire Licensed Professionals



Unlicensed activity is against the law and can cause physical and financial harm. Check to make sure that those who you hire to work on your home hold the proper license(s). Plumbing, AC and roofing are just a few of the services that require a license. Often times unlicensed contractors and scammers prey on senior citizens. Be a SAVVY SENIOR! Verify licenses. Hire licensed professionals.

## Dangers of Hiring an Unlicensed Person

- **Poor qualifications.** Unlicensed persons typically do not have the education, insurance or qualifications required of a licensee.
- **Poor quality work.** Unlicensed contractors typically do poor quality work or do not finish the project, leaving the homeowner to spend more money hiring another contractor to repair or finish the project.
- **Possible criminal background.** Unlicensed persons often have criminal backgrounds that may include fraud, theft, violent crime, sexual offenses and substance abuse.
- **Likelihood of being the victim of a scam.** Unlicensed persons often disappear after taking your money, leaving you with very few options to help you get your money back or your work completed. Scams in the construction industry, especially home improvement, sadly are widespread. Con artists pose as contractors and often target vulnerable people and take advantage of homeowners.
- **Limited resources for broken contracts.** When you have a dispute with a licensed contractor, you call the department, which has the authority to discipline and even revoke the license. This gives the licensee more incentive to play fair. However, this type of action is not available against unlicensed contractors and homeowners often find the only answer is an expensive, and generally futile, civil suit.
- **No insurance and liability for injuries to others.** An unlicensed contractor typically is uninsured and will have no way to pay you back for any property damage. You may end up being liable for personal or financial injuries to others.
- **No coverage under homeowner's policy.** Most homeowner policies require that work must be done by a licensed contractor and provide no coverage for work that is not.
- **Noncompliance with building codes.** Most projects, even small ones, require permits and inspections that unlicensed contractors ignore or are unfamiliar with. If your project isn't permitted or doesn't comply with the building code, you may have to remove or repair the work at your own expense and be subject to fines by local government.
- **Liens being imposed on your property.** You may be subject to liens placed on your property by subcontractors or suppliers.

For more information please contact our  
Unlicensed Activity Hotline at:  
1-866-532-1440



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