



County of Santa Cruz
Office of the District Attorney
Jeffrey S. Rosell

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Do Not Get Scammed By Unlicensed or Uninsured Contractors

In the aftermath of the property destruction and damage from recent wildfires - unscrupulous, unlicensed contractors can be expected to prey on victims of natural disasters. In California, it is a felony to contract without a license in a declared disaster area. Hire only licensed, properly insured contractors and take the time to check their qualifications.

Contractors working on a job—from debris removal to rebuilding—involving \$500 or more for labor and materials must be licensed by CSLB. To become licensed, a contractor must pass a licensing examination, verify at least four years of journey-level experience, carry a license bond, and pass a criminal background check.

In addition, contractors using employees must carry workers' compensation insurance. An uninsured contractor using employees could put the homeowner at risk of being sued should workers sustain injuries during the course of the project.

Follow these tips when dealing with any building contractor:

- Hire only licensed contractors and ask to see the license.
- Verify the contractor's license by checking online at www.cslb.ca.gov.
- Don't rush into decisions and don't hire the first contractor who comes along.
- Don't pay more than 10 percent down or \$1,000—whichever is less.
- Don't pay cash, and don't let the payments get ahead of the work.
- Get three bids, check references, and get a written contract.
- Always verify that the contractor has workers' compensation insurance if they are using workers.
- Contact CSLB if you have a complaint against a contractor.

Persons having information about unlicensed or uninsured contractors are asked to contact CSLB at 800-321-CSLB(2752) or the Santa Cruz County District Attorney's office at 831-454-2050.