

# HAMMER TIME?

## WHO WE ARE



*Carolyn Lazenby, Executive Director  
Tennessee Board for Licensing Contractors*

The mission of the Tennessee Board for Licensing Contractors is to assure quality and fair construction practices exist in all phases of the industry in order to protect the safety and welfare of the public. The Board was originally established in 1931, and today remains a bridge between the consumers and contractors of Tennessee.

Licensing offers consumers a mechanism to voice their concerns.

We look forward to serving you!

Visit us online at [www.tn.gov/commerce](http://www.tn.gov/commerce) or give us a call at (615) 741-8307 for answers to common licensing questions, additional tips for selecting a contractor, links to key resources and more.



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 [www.tn.gov/commerce](http://www.tn.gov/commerce)

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*Consumer Tools for  
Selecting a Contractor*

THIS BROCHURE WAS PRODUCED IN PARTNERSHIP  
WITH THE TENNESSEE DIVISION OF CONSUMER AFFAIRS AND  
THE TENNESSEE BOARD FOR LICENSING CONTRACTORS.

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## START WITH RESEARCH

### UTILIZE OUR CONSUMER TOOLS

The Tennessee Department of Commerce & Insurance (TDCI) is dedicated to helping Tennessee consumers make smart decisions. The Board for Licensing Contractors, a section of TDCI's Regulatory Boards, works to assure fair practices exist in all phases of the construction industry.

Before signing a contract to authorize any construction or repairs, consumers should first educate themselves and verify the credentials of their contractors:

- Visit [verify.tn.gov](http://verify.tn.gov) to ensure that a contractor is properly licensed to work in Tennessee.
- Check the complaint and disciplinary history of a contractor by contacting the Contractor's Board by phone at (615) 741-8307 or by email at [contractors.home-improvement@tn.gov](mailto:contractors.home-improvement@tn.gov). Closed complaints with disciplinary action can be found on our website at [www.tn.gov/commerce](http://www.tn.gov/commerce).

### REVIEW LICENSE REQUIREMENTS

It's important to be aware that different types of work or work with a higher cost may require different licensure.

#### Projects \$25,000 or More

Contractor's License - Building; Electrical; Mechanical, Plumbing, HVAC; Masonry; Roofing; Highways; Environmental; Specialties, etc.

#### Projects Less than \$25,000

Home Improvement (HI) License (above \$3,000)\*  
Limited Licensed Electrician (LLE)  
Limited Licensed Plumber (LLP)  
HVAC - See Electrician or Contractor

*\*For homes in the following counties: Bradley, Davidson, Hamilton, Haywood, Knox, Marion, Robertson, Rutherford and Shelby.*

## CHECK YOUR LIST

### 10 TIPS TO CONSIDER BEFORE HIRING A CONTRACTOR

Only hire licensed contractors. Use TDCI's online Verify tool to easily check licensure.

Ask the contractor who will be performing the work: contractor, his/her employee(s) or a subcontractor.

Get several bids. It's best to get at least three bids and check references.

Get a written contract that includes the company's name, address, and telephone number. The contract should also include an anticipated start and completion date.

Never pay more than one-third down and do not let the payments get ahead of the work.

Do not pay with cash.

Never sign over your insurance check.

Make sure the contractor is insured to cover workers' compensation, damage and general liability insurance.

Check with your local government for codes, permits, inspections and business licenses. Make sure the contractor obtains a permit for code inspections.

Check the contractor's record with the Better Business Bureau in your area by visiting [www.bbb.org](http://www.bbb.org).



## REPORT VIOLATIONS

### WATCH FOR RED FLAGS

When hiring a contractor, avoid:

- A person going door-to-door selling their services.
- A person who offers services for a short time only, which makes consumers feel rushed and unable to research the contractor.
- Unmarked trucks or vans, or a refusal or reluctance to set out complete and specific contract terms in writing.
- Being pressured to pay for more than half of the cost up front.

### FILE A COMPLAINT

Even after conducting research, you may experience problems with the contractor that you selected. Consumers are encouraged to file complaints with TDCI when they feel they have been the victim of an unfair or deceptive business practice, witness unlicensed activity or see suspected misconduct or other violations of respective law or rules.

Should you have problems when working with a contractor in Tennessee, don't be embarrassed to report them to us. Professional contractors know how to manipulate and take advantage of people. You can take control by filing a complaint and reporting them before others are harmed.

To file a complaint about a contractor with the Tennessee Board for Licensing Contractors, visit the TDCI Regulatory Boards online at [www.tn.gov/commerce](http://www.tn.gov/commerce) or call (615) 741-8307.

To view a complete classification outline of licenses or to learn more about Tennessee contracting laws, please visit our website.