



Code Compliance Division

Contractor Regulations Section

Planning, Zoning & Building
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<https://discover.pbc.gov/pzb/CodeCompliance/Pages/Contractor-Regulations.aspx>

To comply with the Construction Industry Licensing Board (CILB) ruling effective 10/1/2015, you must meet specific credit score criteria for your application process. Here are the key details:

1. Credit Report Submission:

- Submit a credit report (FICO derived) from a nationally recognized credit report agency. The report must include a public records statement confirming that records have been checked at the local, state, and federal levels.

2. Credit Score Requirements:

- **Credit Score of 660 or Higher:** Your application will be considered if you meet this score.
- **Credit Score Between 580 and 659: You have two options:**
 - 1) Submit your application once you achieve a credit score of 660.
 - 2) Pass a *Florida CILB-approved 14-hour financial responsibility course*. You can find approved courses here:
http://www.myfloridalicense.com/dbpr/servop/testin/documents/cilb_ceprov.pdf

3. Certificate of Completion:

- If you choose to take the financial responsibility course, Contractors Regulations must receive your Certificate of Completion with your application for review.

4. Credit Reputation Rule (CILB Rule #6):

- Applicants with a credit score of 660 or higher meet the minimum credit reputation requirements for licensure.
- Applicants with a credit score between 580 and 659 must pass the 14-hour financial responsibility course and provide certification at the time of application. Failure to do so will render the application incomplete.
- Applicants with a credit score below 580 or without a credit history do not meet the minimum credit reputation requirements and will have their application administratively denied. You may reapply once your credit score is 580 or above.

Feel free to ask if you need further assistance or have any questions!