Dear Applicant, as of 10/1/2015, the Construction Industry Licensing Board (CILB) has implemented a new ruling to obtain credit score criteria as part of the application process. You must submit a credit report (FICO derived) from a nationally recognized credit report agency, which includes a public records statement that records have been check at local, state and federal levels.

You must meet a credit score of 660 or higher in order for your application to be considered. Applicants with a credit score between 580 to 659 have two (2) options; (1) submit application once a credit score of 660 is obtained, or (2) pass a Florida CILB approved 14-hour financial responsibility course. Should you choose option (2) you must contact an approved financial responsibility course entity by going to the web link listed below.

Approved 14-hour Financial Responsibility Courses link:

http://www.myfloridalicense.com/dbpr/servop/testing/documents/cilb_ce_prov.pdf

The approved Financial Responsibility Courses link is maintained by the Florida Department of Business and Professional Regulation (DBPR).

- Contractors Certification must receive the Certificate of Completion with your application for review.

CILB Rule #6: Credit Reputation

B. Credit Scores: Applicants with a credit score of 660 or higher meet the minimum credit reputation requirements for licensure. Applicants with a credit score between 580 to 659, must pass a Florida CILB approved 14-hour financial responsibility course and provide certification at time of application to meet credit reputation requirements for licensure; failure to do so will render the application incomplete. Applicants with a credit score below 580 or with no credit history do not meet the minimum credit reputation requirements for licensure and the application will be administratively denied by the Director. Unless otherwise prohibited by these Rules or the Special Act, the applicant may apply for licensure to the CILB again once the credit score is 580 or above.