DANNY'S POOLS of Southwest Florida
NEW POOL CONSTRUCTION & SERVICES
www.DannysPoolsofSWFL.com

FREE HOMEOWNER GUIDE

Before You Sign Your Pool Contract

7 Costly Red Flags Every Southwest Florida Homeowner Should Know

Learn how to verify a pool builder, uncover hidden costs, protect your deposit, and compare estimates with confidence.



Danny's Pools of Southwest Florida, LLC
Serving Sarasota, Manatee, and Charlotte counties

Florida License CPC1459370
(941) 565-8861

WELCOME

A Note From Danny

Building a pool should be exciting, not stressful.

Over the years, I've seen how confusing pool estimates can be. Two quotes may look similar, but what they include can be very different.

I created this guide to help Southwest Florida homeowners ask the right questions, compare proposals fairly, and feel confident before signing a contract.

Whether you choose us or another qualified builder, I want you to make an informed decision and enjoy your pool for years to come.

Danny Cartaya
Danny's Pools of Southwest Florida

Why pool quotes differ

Two builders can price what sounds like the same pool thousands of dollars apart, and both can be honest. A lower price is not a warning sign by itself. The risk is signing without knowing what each price actually covers.

WHERE THE DIFFERENCE USUALLY COMES FROM	WHAT TO COMPARE
Specifications	Pool size and depths, shell construction, steel, plumbing sizes
Materials and finishes	Interior finish, tile, coping, decking material and square footage
Equipment	Pump, filter, sanitizer, heater, and automation, by brand and model
Allowances	Placeholder budgets that may not cover the selections you actually want
Exclusions	Electrical run, fill dirt, safety features, screen enclosure, yard restoration
Overhead and service	Insurance, supervision, permitting, and warranty service after the build

Your swimming pool is an investment in your home. Protect that investment by knowing exactly who you're hiring, what you're paying for, and what you're signing.

FREE POOL QUOTE REVIEW

Already have a quote from another builder?

Let Danny's Pools help you understand what's included, what may be missing, and what questions to ask before signing. No cost. No obligation.

(941) 565-8861
Call or text
dannyspoolsofswfl.com

WHAT TO LOOK FOR

Seven red flags, and what to do about each

None of these proves a builder is dishonest. Each one is a reason to slow down, verify, and ask a direct question.

1 The price is much lower, and no one can explain why

Lower quotes often have ordinary explanations: a smaller scope, different materials, allowances, or lower overhead. The concern is a gap that the builder cannot account for line by line.

VERIFY Put the quotes side by side using the same pool size, finish, equipment, and decking.

ASK *"Can you walk me through what is different between your quote and this one?"*

2 No license number on the ad, proposal, or contract

Florida law requires a contractor's certification or registration number on offers, proposals, bids, contracts, and advertisements in any medium, and on vehicles that advertise contracting (s. 489.119(5), F.S.).

VERIFY Look the number up yourself with the state. The steps are on page 6.

ASK *"What is your license number, and what business name is it issued under?"*

3 You cannot identify the licensed contractor responsible for supervising your pool construction

Pool companies commonly employ salespeople and project managers, and that is normal. What matters is that the business is qualified by a licensed contractor, called a qualifying agent, and supervised as the law requires. A business may have primary and secondary qualifying agents with different responsibilities, and the license holder's name does not have to match the company name (ss. 489.119 and 489.1195, F.S.).

VERIFY The state license record should connect the license to the business named on your contract.

ASK *"Who is your qualifying contractor, and how is that person involved in supervising my project?"*

4 No clear payment schedule in the contract

Deposit amounts vary by builder, and Florida law does not set a maximum. What matters is a contract that shows each payment and the milestone that makes it due. Under s. 489.126, F.S., when the initial payment exceeds 10 percent of the contract price, the contractor must apply for the necessary permits within 30 days of payment and start work within 90 days after all permits are issued. The deadlines do not apply if the contractor has just cause, or if you agreed in writing to a longer period. These rules set duties for the contractor. They do not guarantee a refund.

VERIFY Look for a written schedule listing each payment, its amount, and the milestone that makes it due. Each payment should go to the company named in your contract.

ASK *"What is each payment tied to, and what happens if permitting is delayed?"*

5 "We don't need a permit," or "pull it yourself as owner-builder"

Starting work that requires a building permit before the permit is in effect is prohibited (s. 489.127(1)(h), F.S.). Owner-builder permits are legal for owners who truly act as their own contractor. The state disclosure you would sign makes you the responsible party, requires you to supervise the work yourself, and warns that you may be liable for injuries to unlicensed workers (s. 489.103(7), F.S.).

VERIFY Before any digging, look up your address on your county permit portal and confirm the pool permit is issued under the contractor's license.

ASK *"Will the permit be issued under your license, and can I see it before work starts?"*

6 Insurance you cannot verify

Licensed contractors attest to carrying public liability and property damage insurance in amounts set by the state board, plus workers' compensation coverage or a valid exemption (s. 489.115(5), F.S.). For pool contractors the board minimums are $100,000 liability and $25,000 property damage. Those are regulatory minimums and may not be enough for every project. A workers' compensation exemption is legal for qualifying business owners. It simply means that person is not covered.

VERIFY Have the builder's insurance agent send certificates directly to you, then check the state Proof of Coverage database (page 6).

ASK *"Can your agent send me current certificates, and who working on my property is covered by workers' compensation?"*

7 Pressure to sign today, or a contract thin on detail

A good builder gives you time to read. Florida also requires two written notices in most residential contracts over $2,500: the Homeowners' Construction Recovery Fund notice (s. 489.1425, F.S.) and a construction lien law warning (s. 713.015, F.S.).

VERIFY Specifications, payment schedule, timeline, and warranty are written out, and both notices are in the contract.

ASK *"May I take this home for a few days, and where are the required Florida notices?"*

A local example

In fall 2026, WINK News reported on complaints against one Southwest Florida pool company. We mention it only because it shows why the checks in this guide matter. As reported:

- **Homeowner accounts.** Homeowners said they paid between $52,500 and about $83,000 for pools that were not completed.
- **County finding.** Collier County investigators said 17 of the 18 permits pulled under one contractor's license had been abandoned or terminated. In October 2026 the county licensing board revoked that license holder's permit privileges.
- **State case, still pending.** The state had 11 open cases against that license. In November 2026 the state board rejected a proposed settlement and returned the matter for review. No final state finding has been made.

Article titles, dates, and links are on the Sources page.

UNDERSTAND THE CONSEQUENCES

What Hiring an Unlicensed Pool Contractor Could Really Cost You

When a builder is not properly licensed, or work is done without required permits, costs can surface years later. None of these outcomes is automatic, and not every unlicensed contractor does poor work. Each is a possibility worth weighing before you sign.

01

Problems Selling Your Home

Unpermitted work, unresolved inspections, or open code violations can complicate disclosure, buyer due diligence, financing, or closing. They do not automatically prevent a sale.

- Buyer concerns during inspections and due diligence
- Questions from lenders, appraisers, or title professionals
- Delayed closings, added demands, or lost buyers
- Costs to close out permits or correct violations

02

Homeowners Insurance Complications

Depending on your policy and the circumstances, unpermitted or unsafe work can affect underwriting and claims. It does not automatically void a policy.

- Requests for inspections or documentation
- Corrections required before coverage or renewal
- Changes to coverage or eligibility
- Claim disputes where the pool's condition is relevant
- Liability concerns after a pool accident

Call your insurer before construction to confirm its requirements.

03

Expensive Permits and Corrections

Work performed without required permits may lead to the following. Requirements vary by county and by project.

- Stop-work orders
- After-the-fact permits, engineering evaluations, and added inspections
- Opening completed work to verify compliance
- Repairs, reconstruction, or removal of noncompliant work

04

Greater Liability and Financial Exposure

Without appropriate liability insurance or workers' compensation on the job, more of the risk can land on you. You are not automatically liable in every case.

- Worker injuries
- Damage to your property or a neighbor's
- Unpaid subcontractors and suppliers, and construction liens
- Costly disputes over incomplete work

05

Limited Consumer Financial Protections

Florida's Homeowners' Construction Recovery Fund does not cover a contract with a contractor who lacked a valid, current license at signing (s. 489.141, F.S.). Even with a licensed contractor, the fund has strict conditions and does not guarantee reimbursement. Other legal remedies may exist, so speak with an attorney.

06

Safety Problems That Can Last for Years

Permits and inspections catch what you cannot see. Without them, problems may stay hidden until an inspection, insurance review, sale, or accident.

- Electrical bonding and grounding
- Barriers and approved safety devices
- Plumbing and circulation
- Structure, drainage, and site preparation

A lower price today could lead to expensive problems tomorrow. Protect your home, your investment, and your peace of mind by verifying your contractor before you sign.

ALREADY HAVE A POOL ESTIMATE?

Get a FREE Pool Quote Review

Before you sign, let Danny's Pools help you identify possible missing costs, exclusions, and allowances in your existing estimate.

Request a Free Quote Review

STILL PLANNING YOUR POOL?

Get a FREE Pool Planning Consultation

Explore your options, understand budget considerations, and learn what to expect before starting your pool project.

Request a Free Planning Consultation

Call or text (941) 565-8861. No cost. No obligation.

VERIFY BEFORE YOU PAY

The five-minute Florida license check

Official Florida DBPR license search

Free and public. Scan the code or open the Department of Business and Professional Regulation's Verify a License page, choose "Search by License Number," and enter the number.

myfloridalicense.com/portalsearches/VerifyLicensee

1

License number and exact license holder

Ask for the number in writing and search by number, because names can be similar. The record names the individual who holds the license.

2

Current status

It should read **Current, Active**. Inactive, delinquent, suspended, or revoked does not authorize new work.

3

Classification and authorized scope

To build a pool, look for a **pool/spa contractor** license, commercial or residential. A **pool/spa servicing** license covers repair and service, not new construction. Certified licenses (CPC) are valid statewide. Registered licenses (RP) are limited to certain local areas. Click the name to read the scope description. The prefix alone is not enough.

4

The business on your contract

The record shows the license holder as the "Primary" name and the business as the "DBA" name. The two names do not have to match, but the company on your contract should appear on the record.

5

Public complaint and discipline information

Click the name, then "View License Complaint." Not every complaint is public, so call DBPR at 850-487-1395 with questions.

6

Workers' compensation coverage or exemption

Use the Division of Workers' Compensation's free Proof of Coverage search and Exemption search. Construction employers with one or more employees must carry coverage.

License Type	Name	Name Type	License Number/ Rank	Status/Expires
Certified Pool/Spa Contractor	CARTAYA, DANNY LAZARO	Primary	CPC1459370 Cert Pool	Current, Active 08/31/2028
Certified Pool/Spa Contractor	DANNY"S POOLS OF SOUTHWEST FLORIDA, LLC	DBA	CPC1459370 Cert Pool	Current, Active 08/31/2028

LICENSE TYPE | NAME | NAME TYPE | LICENSE NUMBER / RANK | STATUS / EXPIRES

Example of an official record: two excerpts from the DBPR search result for license CPC1459370, viewed November 16, 2026. Row one names the license holder ("Primary"). Row two names the associated business ("DBA"). Address lines are left out. Status can change, so always look up the live record. To report unlicensed contracting, call DBPR at 866-532-1440.

KNOW WHAT YOU'RE SIGNING

What a complete pool quote should include

IN WRITING	WHAT TO LOOK FOR
Who you are hiring	Legal business name, address, license number, and the qualifying contractor's name
Specifications and finishes	Dimensions and depths, shell construction, equipment by brand and model, interior finish, tile, coping, and deck area and material
Allowances and exclusions	Every allowance with its dollar amount, and a plain list of what is not included
Permits and safety feature	Who applies for permits and schedules inspections, and which approved safety feature is planned
Payment schedule	Payments tied to completed milestones, with a clear statement of when the final payment is due. Schedules vary by builder and are set by the contract, not by law
Changes, timeline, warranty	Change orders priced and signed before the work, estimated start and completion, and written warranty terms (see page 8)
Required notices	The Recovery Fund notice and the lien law warning, for residential contracts over $2,500

Pool safety: a legal minimum, not a complete plan

A new residential pool must have at least one approved safety feature to pass final inspection (s. 515.27, F.S.): an enclosure that meets the barrier requirements, an approved safety cover, exit alarms on doors and windows with direct access to the pool, self-closing and self-latching doors, or a pool alarm certified to the required standard. Not every fence, alarm, cover, or door device qualifies. The feature must meet the technical standards in the statute and the Florida Building Code, and pass inspection.

One qualifying feature is the minimum. Drowning prevention works best in layers: barriers, alarms, close adult supervision, and swimming skills, especially where children can reach the pool.

Reducing your lien exposure

Under Florida's Construction Lien Law (Chapter 713, F.S.), subcontractors and suppliers who are not paid can have lien rights against your property, even after you have paid your builder in full. The documents below reduce that risk, but waivers alone do not remove every risk. When something is unclear, ask a Florida construction attorney.

- **Notice of Commencement.** Florida law generally requires a Notice of Commencement for residential pool construction projects. The owner or authorized agent records it in the county's official records and posts the required documentation at the job site. For direct contracts exceeding $5,000, additional documentation must be provided to the permitting authority before the first inspection. It does not prevent liens by itself. Confirm the requirements for your project with your local building department.
- **Notice to Owner.** A notice from a subcontractor or supplier you did not hire directly. It preserves their lien rights and tells you who needs to be paid. Keep each one.
- **Conditional and unconditional lien releases.** A conditional release is appropriate while a payment is pending and takes effect once it clears. An unconditional release takes effect when signed, so it is generally exchanged only after the matching payment has cleared.
- **Paying subcontractors and suppliers.** With each progress payment, ask your builder for releases from everyone who sent you a notice.
- **Contractor's final payment affidavit.** Before the final payment, the contractor gives you a sworn statement that everyone who served a notice has been paid, or listing who has not.

KNOW WHAT YOU'RE BUYING

How a pool is built, and what drives the price

Typical stages of residential pool construction

1 Design and specifications

2 Engineering and permitting

3 Excavation

4 Steel, plumbing, and underground work

5 Initial required inspections

6 Pool shell construction

7 Tile, coping, and decking

8 Equipment and electrical installation

9 Interior finish and pool filling

10 Startup, final inspections, orientation

The order varies by project and builder, and inspections also happen at later stages. Milestone payments usually follow these stages, so ask which completed stage or inspection each payment is tied to.

Equipment: why two quotes can differ

ITEM	WHAT TO COMPARE
Variable-speed pump	Adjusts speed to the task and generally uses less electricity. Compare model and size.
Filtration	Cartridge, sand, and DE filters differ in price, upkeep, and filtering. Compare type and size.
Sanitization	Chlorine, salt chlorine generators, and add-on systems differ in upfront and ongoing cost.
Heater or heat pump	Gas heats quickly. Heat pumps usually cost less to run but heat slowly. Often excluded.
Automation	Controls pump, lights, and heat from a panel or phone. Often an option, not standard.
Manufacturer warranties	Length and terms vary by brand and model. Some require registration.

No brand or system is best for every pool. Make sure each quote names the brand, model, and size, so you can compare like with like, including energy use and warranty.

Costs to ask about

These do not apply to every project. Ask each builder whether each one is included, excluded, or an allowance.

- ☐ Excavation challenges
- ☐ Drainage or grading
- ☐ Removal of excavated soil
- ☐ Barriers or safety features
- ☐ Landscaping, irrigation repair
- ☐ Underground surprises
- ☐ Electrical connections
- ☐ Access limits, property restoration
- ☐ Fencing or screen enclosure
- ☐ Soil or groundwater issues
- ☐ Utility relocation
- ☐ Additional decking or coping
- ☐ Permit and engineering costs

Understanding your pool warranties

- **Manufacturer warranties** cover equipment. They are provided by the manufacturer, with claims handled according to the warranty terms. A builder or authorized dealer may assist with service.
- **Structural warranty** covers the pool shell. Ask what it includes and for how long.
- **Workmanship warranty** comes from the builder and covers how the work was done.
- **Exclusions** list what is not covered. Read them before you sign.

Ask every builder: *"Who do I contact if something goes wrong after my pool is completed, and what exactly is covered?"*

COMPARE SCOPE, NOT JUST PRICE

Two quotes for the same pool

ILLUSTRATIVE EXAMPLE ONLY. INVENTED FIGURES, NOT ACTUAL QUOTES OR MARKET PRICING.

A homeowner asks two builders to price the same pool: 14 by 28 feet, 3.5 to 6 feet deep, pebble finish, paver deck. Quote A comes in $14,600 lower. Here is what each quote includes.

ITEM	QUOTE A: $59,900	QUOTE B: $74,500
Pool dimensions	14 × 28 ft, 3.5 to 6 ft deep	14 × 28 ft, 3.5 to 6 ft deep
Interior finish	Pebble finish, color "builder's choice"	Pebble finish, color named in contract
Equipment	"Pump and filter included," no brand or model	Pump and filter listed by brand and model
Permits and inspections	Permit fees billed separately	Permit, engineering, and inspections included
Excavation and site prep	Standard dig. Haul-off extra	Excavation and haul-off included
Decking and coping	$4,000 deck allowance	600 sq ft of pavers with coping, priced in full
Electrical work	Not included	Electrical run, bonding, and lights included
Safety feature	Not mentioned	Approved safety feature included
Yard restoration	Not included	Access repair and final grading included
Exclusions and allowances	Not listed	Listed on one page with dollar amounts
Quoted total	**$59,900**	**$74,500**

What Quote A could become

Initial quote	**$59,900**
Excluded items, once priced: permit fees, electrical work, safety feature, yard restoration	**+ $8,700**
Allowance overage: 600 sq ft of pavers against a $4,000 allowance	**+ $5,000**
Additional site preparation: haul-off	**+ $2,400**
Adjusted estimated total for Quote A	**$76,000**

A lower-priced quote is not necessarily inferior. Compare the complete scope and expected total cost, not simply the advertised starting price. With different numbers, Quote A could still be the better value. The worksheet on page 12 walks you through it.

FREE POOL QUOTE REVIEW

Could your pool quote be missing important costs?

Let Danny's Pools help you identify exclusions, allowances, and potential additional expenses before you sign. Free. No obligation.

(941) 565-8861
Call or text

BEFORE ANY MONEY CHANGES HANDS

Five questions to ask before paying a deposit

1. **Is your contractor license active, properly classified, and associated with the company on my contract?**
   A good answer comes with a license number you can check in minutes, and the record matches the contract.

2. **Who is responsible for supervising construction?**
   You should hear a name, a role, and how often that person will be on your job.

3. **What exactly is included, excluded, or listed as an allowance?**
   Look for a written list. "It's all included" is not a specification.

4. **Who handles permits, inspections, and required safety features?**
   The builder should name who applies, who pays, and which safety feature is planned.

5. **What are the payment milestones, expected timeline, and procedures for changes or delays?**
   Each payment should match a stage of work you can see, and changes should be priced in writing first.

Already signed or paid, and worried?

Before making additional payments, review your contract, document your concerns, and seek advice from a qualified Florida construction attorney if the contractor has failed to meet agreed obligations. Do not assume you can automatically withhold a payment that is contractually due.

1. **Gather your records:** the contract, proof of each payment, texts and emails, and dated photos of the site.
2. **Check the facts:** license status with DBPR, and permit status with your county building department.
3. **Know the written demand rule.** If the initial payment exceeded 10 percent and the permit or start deadlines in s. 489.126 were missed without just cause or a written extension, the law provides for a written demand, sent by certified mail with return receipt requested to the address in your contract, asking the contractor to apply for permits, start work, or refund the payment. The statute sets out a process and possible penalties. It does not guarantee a refund. An attorney can help you word the demand.
4. **File a complaint** with DBPR about a licensed contractor, or call 866-532-1440 about unlicensed activity. You can also contact your county's contractor licensing office.
5. **Report suspected fraud or theft** to your local police department or sheriff's office.
6. **Keep the site safe.** Ask your building department or a licensed professional about securing an open excavation.

About the Homeowners' Construction Recovery Fund

The fund is a limited remedy of last resort, not insurance that a project will be completed. A claim generally requires a court judgment, arbitration award, or board restitution order against a contractor who was licensed when you signed, after other remedies and collection efforts are exhausted, and a claim generally must be filed within one year after that action concludes (s. 489.141, F.S.). For Division II contractors, a group that includes pool contractors, the maximum is $30,000 per claim on contracts signed on or after July 1, 2024 (s. 489.143, F.S.).

PRINT THIS PAGE

Pre-signing checklist

LICENSE AND QUALIFICATION

- [ ] I looked up the license myself on the state's Verify a License page, and the status is Current, Active
- [ ] The license classification covers building a pool, not only servicing one
- [ ] The company on my contract is connected to that license on the state record
- [ ] I know who the qualifying contractor is and who will supervise my project
- [ ] I reviewed the complaint and discipline information and spoke with local references

INSURANCE, PERMITS, AND POOL SAFETY

- [ ] The insurance agent sent me a current general liability certificate
- [ ] I checked workers' compensation coverage or exemption with the state
- [ ] The permit will be issued under the contractor's license
- [ ] The contract names an approved pool safety feature, and I know which final inspections are required

PROPERTY AND INSURANCE PROTECTION

- [ ] I understand that unpermitted pool construction may complicate a future home sale
- [ ] I contacted my homeowners insurance company to confirm pool construction and coverage requirements
- [ ] I understand that unlicensed or unpermitted construction may result in corrective work, inspections, or additional expenses
- [ ] I confirmed who will handle inspections and provide documentation of final approval
- [ ] I understand the potential lien risks associated with unpaid subcontractors and suppliers
- [ ] I know which permits and inspections are required before construction begins
- [ ] I understand the legal and financial risks of signing an owner-builder permit when I am not actually acting as my own contractor

THE CONTRACT

- [ ] I compared at least two or three written quotes on the same scope
- [ ] Specifications, equipment brands and models, and finishes are written out
- [ ] Allowances have dollar amounts, exclusions are listed, and I estimated the total cost with them included
- [ ] Payments are tied to milestones, and I am paying the company named in the contract
- [ ] Changes require a written change order, priced and signed before the work
- [ ] Start date and estimated completion are in writing
- [ ] Warranty coverage is in writing, and I know who to call for service after the pool is finished
- [ ] The Recovery Fund notice and the lien law warning are in the contract
- [ ] I had time to read everything, and no one pressured me to sign today

LIEN PROTECTION AND BEFORE DIGGING STARTS

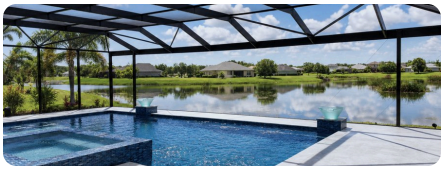
- [ ] I know how lien releases and the final payment affidavit will be handled
- [ ] I confirmed on my county's permit portal that the permit has been issued
- [ ] A Notice of Commencement has been recorded and posted, when required

PRINT AND FILL IN BY HAND

Pool quote comparison worksheet

	BUILDER 1	BUILDER 2	BUILDER 3
Contractor name			
License verified Number, status, classification			
Quoted price			
Pool dimensions			
Finish specifications			
Equipment Brands and models			
Permits included?			
Decking included? Material and square feet			
Safety feature included?			
Exclusions and allowances			
Estimated total cost After exclusions and allowances			
Payment milestones			
Estimated completion			
Warranty terms			
Insurance verified			
Questions or concerns			





Pools built by Danny's Pools of Southwest Florida. Photos digitally enhanced.

HOLD US TO THE SAME STANDARD

Verify us first

Everything in this guide applies to us too. Before you call, look us up. When we meet, ask us for the same documents you would ask of anyone else.

Our license

CPC1459370

Certified Pool/Spa Contractor
License holder: Danny Lazaro Cartaya
Licensed since November 25, 2019

State record on November 16, 2026: Current, Active, expires August 31, 2028. Confirm it yourself on the state's Verify a License page.

What to ask us for

- Who will supervise your project day to day
- Current insurance certificates, sent by our agent
- The permit, issued under our license, before work begins
- A written contract with specifications, payment milestones, and warranty terms

Deposits and payments. Each pool builder has its own payment requirements. Whatever the percentage, make sure the contract includes a clear schedule showing each payment and the milestone that makes it due. Ask us to walk you through ours.

READY TO TAKE THE NEXT STEP?

Already received a pool estimate?
FREE Pool Quote Review
Understand what's included, identify potential missing expenses, and know what questions to ask before signing.

Still exploring your options?
FREE Pool Planning Consultation
Discuss your pool ideas, budget considerations, and next steps with a licensed Southwest Florida pool contractor.

Scan to visit our website

Call or text: (941) 565-8861 **Website: www.dannyspoolsofswfl.com**

No cost. No obligation.

How to get started

1
Contact us
Call, text, or submit your request.

2
Tell us about your project
Share your existing estimate or describe your pool plans.

3
Let's talk
We'll review your questions and discuss your options.

4
You decide
Choose whether to request a construction proposal. No pressure or obligation.

The Free Pool Quote Review and the Free Pool Planning Consultation are educational. They are not legal, engineering, or insurance advice, and they are not an independent safety inspection or a certification of another contractor's proposal. Serving Sarasota, Manatee, and Charlotte counties, Florida.

REFERENCES

Sources, legal references, and disclaimer

Research reference date: November 16, 2026. Statute links open the current (2026) Florida Statutes. Laws, fund limits, and agency contact details change, so confirm current requirements before relying on them. In a digital copy, every underlined title is a working link.

FLORIDA STATUTES: CONTRACTING (CHAPTER 489)

- Owner-builder exemption and required disclosure. Section 489.103(7)
- Insurance and workers' compensation as a condition of licensure. Section 489.115(5)
- Qualifying agents, and license numbers on ads and contracts. Section 489.119, Section 489.1195
- Deposits over 10 percent, permit and start deadlines, written demand. Section 489.126
- Prohibitions, including work without a permit and unlicensed contracting. Section 489.127
- Homeowners' Construction Recovery Fund: eligibility, limits, and contract notice. Section 489.141, Section 489.143, Section 489.1425

FLORIDA STATUTES: LIENS AND POOL SAFETY

- Lien law warning required in residential contracts over $2,500. Section 713.015
- Notice to Owner, proper payments, and the final payment affidavit. Section 713.06
- Notice of Commencement, and the copy filed with the permitting authority. Section 713.135, Section 713.13
- Lien waivers and releases. Section 713.20
- Residential swimming pool safety feature options. Section 515.27

STATE AGENCIES AND RULES

- Florida Department of Business and Professional Regulation (DBPR). Verify a License, File a Complaint, Contact Us
- DBPR license record for CPC1459370, viewed November 16, 2026. Search by license number
- Florida Division of Workers' Compensation. Coverage Requirements, Proof of Coverage search, Exemption search
- Minimum liability and property damage insurance for certified contractors. Rule 61G4-15.003, Florida Administrative Code
- Florida Department of Health summary of the Residential Swimming Pool Safety Act. Pool safety: State Laws
- Florida Building Code, as adopted and enforced by your county or city building department.

NEWS REPORTING: WINK NEWS (FORT MYERS), WINK INVESTIGATES

- "In the deep end: SWFL homeowners face financial ruin over unfinished pool projects" September 23, 2026
- "'A slap on the wrist': Collier County revokes pool builders permit privileges as victims push for more actions" October 29, 2026
- "State licensing board rejects settlement for Modern Lux Pools qualifier, contractor calls police when questioned by WINK Investigates" November 12, 2026

Project photographs show pools built by Danny's Pools of Southwest Florida and have been digitally enhanced. Dollar amounts attributed to homeowners are their accounts as reported by WINK News. The state licensing matter described on page 4 was pending as of November 2026. Danny's Pools has no connection to the company or individuals in that reporting.

DISCLAIMER

This guide provides general consumer information. It is not personalized legal, insurance, engineering, or real estate advice, and reading it does not create a professional relationship. Requirements vary by county and by project. For advice about your situation, consult a Florida construction attorney, your insurance company, and your local building department. The quote comparison on page 9 is a hypothetical illustration and does not represent actual quotes or pricing.

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