

It is extremely important to be cautious when contracting for home improvements and storm repairs. Making smart choices and becoming informed can help you protect yourself from being taken advantage of.

Beware of unscrupulous contractors who try to use your misfortune to their advantage.

- + They often target the uninformed and inexperienced, as well as the elderly.
- + They solicit door-to-door, frequently traveling in unmarked trucks and vans.
- + They give a post office box address instead of a street address.
- + They demand that you obtain the necessary building permits.

If you have any questions or complaints regarding a contractor's services or if you are aware of someone working without a license, please contact the Florida Department of Business and Professional Regulation.

Report any activity at:

at:

www.fldbpr.com

Disaster/Emergency Toll-Free Numbers

American Red Cross:
1.800.HELP.NOW (1.800.435.7669)

**Florida Emergency Information
24-hour Hotline (FEIL):**
1.800.342.3557

Federal Emergency Management Agency:
1.800.621.FEMA (3362) TTY: 1.800.462.7585

**Attorney General's
Price Gouging Hotline:**
1.800.646.0444

**Department of Financial Services
Insurance Claim Hotline:**
1.800.22.STORM (1.800.227.8676)

Elder Affairs:
1.800.96.ELDER (1.800.963.5337)

State Volunteer and Donations Hotline:
1.800.FL.HELP1 (1.800.354.3571)

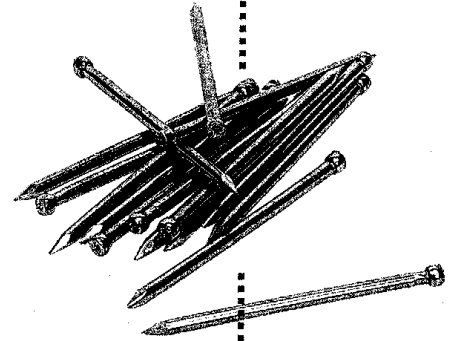
PROTECT YOUR INVESTMENT

hire only licensed
contractors

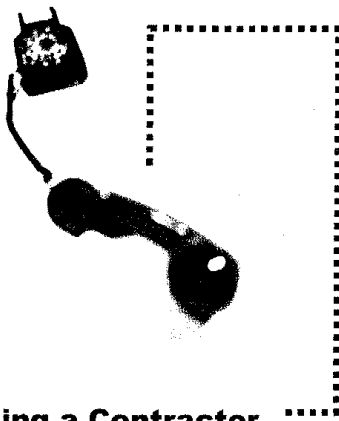
Florida's Future...

DBPR

*Right Here,
Right Now.*



Department of **Business &**
Professional Regulation



Choosing a Contractor

- + Check all potential contractors' state-issued licenses. Make sure a contractor's license is current and active by calling 850.487.1395 or visiting www.MyFloridaLicense.com. Beware of fake licenses and ask to see multiple forms of ID.
- + Ask for references. A legitimate contractor will be happy to provide you with the names and contact information of recent customers.
- + Obtain a written estimate from several licensed contractors. Make sure the estimate includes the work to be done, materials involved, completion date and total cost. Beware of contractors purporting to be the fastest or the cheapest, which may result in poor workmanship, inferior materials or unfinished jobs.
- + Bring estimates to your insurance agent before you sign a contract. Verify that the repairs are covered by your insurance policy and be sure you know the proper procedure you must follow to ensure payment of a claim.

Some Helpful Tips:

- + Avoid paying cash.
- + Avoid any contractor who requires payment in advance. Arrange to pay after the work is completed or in agreed-upon installments.
- + Don't sign the completion certificate until all work is finished to your satisfaction and all permits are cleared via a final inspection.
- + If your contract exceeds \$2,500, become familiar with the Florida Construction Lien Law. Details may be found at www.MyFlorida.com/dbpr.

A contractor's license from DBPR is required for any roofing, structural additions, air conditioning, plumbing, electric/alarm work and most jobs requiring permits. DBPR neither licenses nor has jurisdiction over other trades such as concrete contractors, painters, drywall contractors or those doing repairs of a minor nature.

The rush to complete repairs may lead you to do business with unscrupulous contractors or to consider hiring an unlicensed contractor. While hiring an unlicensed contractor may provide a quick fix in the short term, it could result in many serious and lasting consequences, including further damage to your property.

By hiring a licensed contractor, you will have peace of mind knowing that the project will be done by someone who has taken the time to acquire the appropriate education, the proper workers' compensation and/or liability insurance and possesses the necessary experience.

For more information, or to file a complaint, visit www.MyFloridaLicense.com, or call 850.487.1395.

Signing a Contract

Be certain your contract includes:

- + Contractor's name, street address, telephone number and state license number.
- + Precise description of work to be completed, including a draw schedule and materials to be used.
- + Completion date, including cleanup after the work is finished.
- + Warranty agreements, including length, terms and recourse.
- + Notice of consumers' rights under the Florida Homeowners' Construction Recovery Fund for contracts involving general, residential and building contractors.

Read your contract carefully and personally fill in any blank spaces. Consider having an attorney review the contract. If you do not have an attorney, the Florida Bar offers an attorney referral service, which may be reached at 1.800.342.8011.

