



Consumer's Guide to Choosing the Right Contractor

Contracting for home improvements and storm repairs can pose many difficult problems if you're not careful. This information can help you make smart choices – and help you avoid an unlicensed contractor. **Note: You are at risk if you hire an unlicensed contractor.**

--> [Click here for information on Florida's Construction Lien Law](#)

Beware of Con Artists! THEY MAY:

- Target the elderly, uninformed, and the young and inexperienced.
- Focus on driveway paving, roofing, and painting.
- Solicit door-to-door claiming to have "just finished a job down the street."
- Arrive in unmarked vans or trucks, some from out-of-state.
- Have a post office box address with no street address or give a local motel as their address.
- Promise to use your home as a "demonstration model" at a bargain price.
- Offer to work for you, only if you will obtain any necessary building permits, which makes you responsible for the work done.
- Hurt themselves at your job site. They could sue you if they're not insured!

More Tips to Avoid Unlicensed Contractors:

- Avoid paying cash.
- Avoid any contractor who requires advance payment. Arrange to pay after the work is completed or in regular payments.
- Don't sign the work completion certificate until all work is completed to your satisfaction.
- If your contract exceeds \$2,500, become familiar with the Florida Construction Lien Law. A notarized release of lien will help ensure that you will not have to face double payment or possible loss of property to the unpaid workers. For complete details, write to: Construction Lien Law Brochure, 7960 Arlington Expressway, Suite 300, Jacksonville, FL 32211.

**** Code Compliance Hotline to turn in Unlicensed Contractors: (239) 574-0425****

How to Find a Reputable and Reliable Contractor:

- Ask to see the state contractor's license. All state-generated licenses come with a wallet card printed on the same paper stock as the main license. Check that the license you are shown matches the person showing it. Ask to see additional identification if you're still not sure.
- Determine how long a contractor has been in business. You may wish to check with local building supply retailers. An established contractor with a reputation for using quality materials and paying his bills with suppliers is more likely to do quality work for you.
- Check with the Department of Business and Professional Regulation or local licensing department to verify that the license is current.
- Ask for references of persons for whom the contractor has done work and CHECK THEM OUT.

Narrowing the Field:

- Choose several contractors and always obtain a written estimate from each. Explain what you want to be done, specifying such items as the quality and type of materials.
- Bring the estimates to your adjuster or agent to verify the proper procedure you must follow to ensure payment of the claim.
- Obtain detailed estimates from several contractors for material specifications, how long the job will take, and the total cost.
- Be suspicious of a contractor who offers the fastest, cheapest job on a "you must act now" basis. Poor workmanship, inferior materials, and unfinished jobs are often the result.

Before Signing the Contract:

- Read it carefully.
- Fill in all blank spaces.
- Consult your insurance agent to see if the repairs are covered by your insurance.
- Have an attorney review the contract before you sign. Take every reasonable precaution to protect your interest.

Make Sure the Contract Includes:

- Contractor's name, address, telephone number, and professional license number.
- Precise description of work to be completed and materials to be supplied.
- Construction completion date.
- Any financing information that is required by law or that is part of the transaction.
- Any warranty agreements.
- All necessary building permits or licenses. Make sure the job site will be cleaned thoroughly and that no debris will remain after the job is completed.

Canceling a Contract:

Some home improvement or repair contracts may be canceled without penalty or obligation by midnight of the third business day after signing. These contracts may include:

- Agreements signed anywhere other than the seller's normal place of business unless you have requested the specific goods or services.
- Agreements resulting from door-to-door sales solicitation.
- Agreements that will be paid on an installment basis for more than 90 days.

It is important to note that emergency home repairs, made at the owner's request, are not subject to cancellation under the three-day rule. **To protect yourself, consult an attorney.**

How to File a Complaint:

All complaints must be in writing to:
Business and Professional Regulations
1940 N. Monroe Street
Tallahassee, FL 32399-0782

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