Don't Get Nailed! A Consumer's Guide to Choosing the Right Contractor

(retyped from the State of Florida brochure)

Contracting for home improvements and storm repairs can pose many difficult problems if you're not careful. This brochure can help you make smart choices - and help your avoid an unlicensed contractor.

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.
- ✓ Ask for all the money up front.
- ✓ Hurt themselves at your job site. They could sue you if they're not insured!

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 dealers. 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 building officials 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 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.
- ✓ Get the agreement in writing.

- ✓ 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.

✓ Be 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.

Cancelling a Contract

Some home improvement or repair contracts may be cancelled 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.

Tips

roofing professional • Hire a licensed roofing professional • Hire a licensed roofing professional • Hire a licensed roofing professional

- ✓ Avoid any contractor who requires advanced 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.
- ✓ Avoid paying cash.
- ✓ 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. (A copy of the Lien Law is available on the Consumer Page of the FRSA website.)

How to File a Complaint

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