



If you have any questions or would like to file a complaint regarding a contractor's services, or if you are aware of someone working without a license, contact the Department of Business and Professional Regulation.

**Report Unlicensed Activity  
Toll-Free at:**  
1.866.532.1440

**Verify a License at:**  
[www.MyFloridaLicense.com](http://www.MyFloridaLicense.com)

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 vehicles.
- + They give a post office box address instead of a street address.
- + They demand that you obtain the necessary building permits.

# PROTECT YOUR INVESTMENT

hire only licensed contractors

*Florida's Future...*

# DBPR



## 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:**  
1.866.966.7226

**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)

Department of **Business &  
Professional Regulation**



## Choosing a Contractor

- + Check the state-issued license of all potential contractors. Make sure the license is current and active by calling 850.487.1395 or visiting [www.MyFloridaLicense.com](http://www.MyFloridaLicense.com). Beware of fake licenses and ask to see multiple forms of ID.
- + Be aware that an occupational license does not entitle a person or company to offer state licensed contracting services.
- + 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.
- + Be wary of individuals who request that checks be written directly to their name.
- + 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.
- + Become familiar with the Florida Construction Lien Law if your contract exceeds \$2,500. Details may be found online at [www.MyFlorida.com/dbpr](http://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 an unscrupulous contractor 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.

## Signing a Contract

- Be certain your contract includes:
- + The contractor's name, street address, telephone number and state license number.
  - + A precise description of work to be completed, including a draw schedule and materials to be used.
  - + A completion date, including cleanup after the work is finished.
  - + The warranty agreements, including length, terms and recourse.
  - + A 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.

