



## **CHOOSING A CONTRACTOR**

When contracting for home repairs or improvements it is important to proceed with caution. Hiring an unlicensed contractor can result in other consequences, including additional damage to your property. A licensed contractor has the necessary education, skills and expertise to perform the work, and has also acquired the insurance protections his license requires.

### **CHOOSING A CONTRACTOR**

- Check to see that your contractor is licensed with either Broward County or the State of Florida. Call the Broward County Central Examining Boards at 765-4400 for local licensing and complaint information, or the Department of Business and Professional Regulation (DBPR), (954) 917-1330, for State licensing and complaint information. You can also check on-line with DBPR at [www.myfloridalicense.com](http://www.myfloridalicense.com).
- Ask if your contractor has any unresolved complaints that have been filed against him/her and if the license has been revoked or suspended.
- Ask your contractor for references
- Check out work done by your contractor with persons for whom he/she has previously performed work
- Ask how long your contractor has been in the business
- Check with local suppliers on your contractor's reputation
- Check with the Building Department on the contractor's status to pull permits.

### **SELECTING THE CONTRACTOR**

- Have several contractors provide you a written estimate of what you want done, specifying such items as the quality and type of materials.
- Obtain detailed estimates from all contractors for material specifications, how long the job will take to finish and the total cost.
- Be suspicious of a contractor who offers the fastest, cheapest job on a "you must act now" basis. This may be an indication of inferior materials and unfinished jobs or jobs taking too long to complete.
- Get the proposal, contract or agreement, in writing.
- Be wary if you are asked to obtain the building permit.
- A licensed contractor, who is in good standing, will always obtain the permit.
- Obtain a current copy of the contractor's insurances, including workman's compensation, property damage and liability. Read them carefully, including the fine print.
- If you don't understand the contract, seek help such as from an attorney.

### **THE CONTRACT SHOULD INCLUDE THE FOLLOWING**

- Contractor's name, address, telephone number and Certificate of Competency or State Contractor's license number.
- Detail of quality, types of material and a detailed description of the work to be done.
- The completion date of the work to be performed and a payment schedule.
- A notarized Release of Lien will be provided to the customer by the contractor, subcontractors and suppliers of materials attesting that the contractor has paid all subcontractors and suppliers of materials for their services up to any payment being paid.
- The contractor will obtain all necessary building permits.
- If the contractor is paid more than 10% of the contract price at the time of signing, then the contractor must apply for all permits within 30 days of receiving the funds. Work must be started within 90 days after all permits are obtained.
- Make sure that all construction debris is removed by the contractor.



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### **CANCELING A CONTRACT**

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

- *Agreements resulting from door-to-door sales solicitation.*
- *Agreements that will be paid on an installment basis for more than 90 days.*
- *Agreements signed anywhere other than the seller's normal place of business, unless you have requested specific goods or services.*
- *Emergency home repairs made at the owner's request are NOT subject to cancellation under the three-day rule.*

### **WARNING**

- *Avoid any contractor who requires large advance payments.*
- *Arrange to pay the contractor after the work is completed and according to a payment schedule.*
- *The payments should reflect approximately, the work that has been done.*
- *Avoid paying in cash. Payment by check will be a record of your payment.*
- *Make all payments by check to the company contracted to do the work, not to "cash" or a person's name.*
- *Do not sign a completion certificate unless all the work is completed according to contract, your satisfaction and an approved, final inspection has been performed by the Building Department.*
- *If your contract exceeds \$2,500.00, a Notice of Commencement must be filed by the homeowner or contractor can file it for you. Your failure to record a Notice of Commencement may result in your paying twice for improvements to your property. If you intend to obtain financing, consult with your lender or an attorney before recording your Notice of Commencement. A recorded copy of the Notice of Commencement must be posted at the job-site.*

### **HOW TO FILE A COMPLAINT AGAINST A LICENSED CONTRACTOR**

**FOR LOCALLY LICENSED:** To file a complaint against any local contractor licensed by the **Broward County Central Examining Boards**, call (954) 765-4400.

**FOR STATE LICENSED:** To file a complaint against any contractor licensed by the **State of Florida**, call (954) 917-1330 or (800) 342-7940.