



Choosing a Contractor

Home repair and improvement scams flourish in warm weather, following severe weather, and after a natural disaster. Unscrupulous, unlicensed, and unqualified out of state contractors are all too eager to take advantage of unsuspecting homeowners who just want to start putting their lives back together.

Many of these “storm chaser” contractors misrepresent their true business reputations, skill levels, and completion dates. Often they obtain temporary office locations in Nassau County so they can advertise as a local business, then offer work guarantees that immediately become worthless when the contractor skips town after the work is completed.

Warning Signs:

Recognize the tip-offs to ‘fly-by-night’ home repair or improvement swindlers. They include:

- Use of an unmarked vehicle; high pressure sales tactics or very low bids; requiring advanced non-refundable payments or payment in full before the work is completed;
- Refusal or failure to give written estimates and contracts, or to provide references, proof of insurance, or required licenses.

Consider local, reputable contractors.

Quick Tips:

If the contractor is not a local business or has just set up an office, ask when the company first located to Nassau County, check the phone directory for a local business listing to see if the company has previously been a local business, and don't rely on promises that the company intends to stay in Nassau County.

Make sure your potential contractor is properly licensed. (Contractors engaging in contracts must be licensed by the Nassau County Building Department). Check with the Florida Department of Business and Professional Regulations to determine if those contractors are licensed and registered with the State, by calling 850-487-1395 or www.myfloridalicense.com

Contractors must also must be registered with Nassau County Building Department; you may call to verify that there license is valid at 904-530-6250 or 800-948-3364.



Research Your Project:

Before selecting a contractor, research the project so you will be knowledgeable about what the job involves. Your research should include what has to be done, the best way to do the work, and the types and costs of materials that should be used. You also may want to contact your local Building Department to find out what building permits are required for your job.

Bids:

Get bids from several contractors. Friends and neighbors who have undertaken similar projects may give you the names of contractors they recommend. Trade associations, hardware, building supply, and home improvement stores may also be good sources for reputable contractors.

Get Written Bids:

Get at least two or three written bids for your project. Never accept a verbal estimate. Prepare a detailed list of work that needs to be done and the materials required. Meet with each contractor about the bid. In order to protect yourself, ask the contractor these questions:

- Is the business locally owned? How long has the business been established in the community? What is the permanent business address?
- Does the contractor have a driver's license? Obtain the name, address, and driver's license number for future reference.
- Will the contractor provide references? Get a list of names, phone numbers and call them.

Compare Bids:

Carefully compare the written bids. Be sure each includes everything you want. The bid should serve as a starting point in your negotiations with the contractor. It is not necessarily the bottom line; less reputable contractors may cut corners for low bids.

Look Out For "Special Deals":

Be cautious when unfamiliar contractors offer "special deals" after a disaster or want to use your home as a "model home". Ask for complete financial details in writing and for an explanation of any differences from regular prices. Sales are worthwhile and they do exist, but be sure you are getting the services and products you are paying for.

References:

Contractors should be willing to provide names of previous customers. Call some of the customers and ask if they would hire the contractor again.



Ask For Proof of Insurance:

Worker's Compensation and General Liability insurance are absolutely essential. If a contractor is not insured, you may be liable for accidents on your property, including damages to their personal property.

Get a Written Contract:

The identification of the contractor, including name, business location and telephone numbers should be written into the contract. Answers to the following questions should also be in the written contract:

- When will the work begin? How long will it take? What will it involve?
What type, grade and quality of material will be used? How much will it cost?
Will subcontractors be used? If so, who-and how will they be paid?
- What guarantees and warranties will I receive? Will the contractor obtain the necessary licenses and permits?

Never sign a blank contract or one with blank spaces. If a lot of money is involved, it may be worth your while to have the contract reviewed by a lawyer.

Ask for guarantees in writing:

If the contractor provides guarantees, a written statement should include what is guaranteed, who is responsible for the guarantee (the dealer, the contractor, or the manufacturer), what is covered beyond the written guarantee, and its duration.

Obtain a copy of the final signed contract:

Once signed, it is binding on both you and the contractor.

Cool Off:

Do not sign a contract when a salesperson/contractor has pressured you. Federal law requires a three-day "cooling off" period for unsolicited door-to-door sales of more than \$25. If you want to cancel such a contract within three days of signing it, send your cancellation by registered mail. Other types of sales may have contracts with varying decision clauses.

Don't sign off before the job is finished:

Wait until the work is completed to your satisfaction before signing completion papers or making the final payment. A reputable contractor will not threaten you or pressure you to sign if the job is not done.



Get Your Permits:

All new construction and most home improvement work require a permit from Nassau County Building Department. A permit is needed before the project is started to be sure that it is in compliance with all Florida Building Codes.

Get Your Inspections:

The Nassau County Building Department needs to inspect building, roofing, electrical, mechanical and plumbing at different intervals of your building process to ensure your project is being performed according to the Florida Building Code.

Rebuilding:

Rebuilding after a natural disaster? Find detailed information about *Disaster Scams* online at www.contractorfraud.net/disasters.htm on the News/Publications/Forms link, or call the Nassau County Building Department at 904-530-6250.

Get Help:

If you are a victim of fraud or have problems with a less-than-reputable contractor, the Nassau County Building Department would like to hear from you, so that an investigation can be made and a possible revoke of that contractor's license.

Report suspected fraud to your local law enforcement agency or the **Florida** Attorney General's office.