



Tips on Selecting a Contractor

If your home repairs require work done by a contractor, take care to find a reliable company or individual. Ask people you know to refer you to a contractor. You might also want to check out contractors by contacting the following organizations:

- Gulf Coast Builders Exchange in Sarasota, phone: (941) 907-7745
- Better Business Bureau of West Florida in Clearwater, phone: (727) 535-5522 or on the web at www.westflorida.bbb.org
- Florida State Department of Business and Professional Regulation (DBPR) in Tallahassee, phone: (850) 487-1395 or on the web at www.myflorida.com/dbpr

Find a contractor familiar with the type of work you need and ask if you can see some of their past work, and for references from previous jobs he/she has done.

Be sure the contractor is licensed with the Department of Business and Professional Regulation (if required) and also with local authorities. In the City of Sarasota Building Department there is a list of contractors licensed with City of Sarasota.

Verify there are no previous complaints against them. You can do that with the local government or through the Department of Business and Professional Regulation web site or phone number listed above. The contractor needs to be insured. He should carry comprehensive policies to protect his business and your home, including public liability, property damage protection, workers' compensation and coverage of damage which might become evident in the year after completion.

Ask for written quotes with all details from different contractors. Remember, the lowest price is not always the best one. There may be a misunderstanding of the nature of the work being quoted, a mistake in the quote, or differences in the type or quality of workmanship and/or materials. The details and agreements of the job must be written down.

- Include the building plans and/or specifications in the contract.
- Specify the start and finish dates in the contract to protect your interests, but realize that bad weather, unavailable materials or other problems may affect these dates.
- Include pay schedules and itemized prices for the work.
- Have a lawyer review all contracts and related documents before you sign, if possible.
- Don't make a large first payment, and don't pay for the project in full until work has been completed and after an approved final inspection.
- Clearly state any warranties or guarantees on the work.
- Be sure both you and the contractor sign the agreement, with each of you keeping original copies.

After a Disaster: Hiring a Contractor

If your house has been damaged by a natural disaster — wind, fire, flood or earthquake — a reputable contractor can help you get your home repaired. Unfortunately, disasters sometimes bring out home repair rip-off artists, who overcharge, perform shoddy work, and often leave without finishing the job. What can you do to find a quality contractor?

- Be wary of builders or contractors who go door-to-door selling their services, especially those who are not known in your community or offer reduced prices because they have just completed work nearby and claim they have materials left over.
- Be skeptical of contractors who encourage you to spend a lot of money on temporary repairs. Make sure you will have enough money to complete permanent repairs.
- Do not let anyone rush you into signing a contract. Get written estimates from at least three firms. Ask contractors if there is a charge for an estimate before allowing them in your home. Compare your insurance settlements to any estimates from contractors to minimize your out-of-pocket expenses. Ask for explanations of price variations. Do not automatically choose the lowest bidder.
- Have a knowledgeable friend, relative, or your attorney review a contract before you sign. If you get a loan to pay for the work, consider having these documents reviewed as well. Get a copy of the final, signed contract. Be careful about add-ons to contracts, as these generally increase your costs.
- Be cautious about using your home as security for a home improvement loan. If you fail to repay the loan as agreed, you could lose your home.
- **Deal only with licensed and insured contractors.** Investigate the track record of any roofer, builder or contractor you are thinking of hiring. Make sure your contractor gets applicable permits and inspections from your local government for the work performed. ***Beware of contractors who ask you to obtain the permits for them.*** Be sure the contractor has worker's compensation insurance. Contact your local Building Department to verify if a contractor is licensed.
- Ask friends, relatives, neighbors, co-workers, insurance agents or claims adjusters for recommendations. Also check with your Better Business Bureau and Building Inspector to see if complaints have been lodged against any contractor you are considering.
- Beware of contractors who ask you to pay for the entire job up-front. Never give a deposit until you have done your homework. Making down payments should be avoided, if possible. If you make a down payment, it should not be more than one-third of the total price. Pay only by check or credit card, and pay the final amount only after the work is completed to your satisfaction and has been inspected by the Building Inspector. **Do not pay cash.**