

## CONSUMER AWARENESS TIPS FOR HIRING A CONTRACTOR

Remodeling your home can enhance the value of your investment. It's something that you won't do often, and you want to be sure that you select a contractor who is qualified to complete the work properly. Making your decision because it's a "great deal", can end up costing you much more in the long run if you hire someone who isn't properly qualified. There are a lot of "handymen" and "one truck contractors" in Florida. They may be able to do some jobs well, but protecting your home from the severe climate of southwest Florida requires an expert company with years of experience.

### ***The following information is from the Federal Trade Commission:***

Whether you're planning an addition for a growing family or simply getting new windows, finding a competent and reliable contractor is the first step to a successful and satisfying home improvement project.

Your home may be your most valuable financial asset. That's why it's important to be cautious when you hire someone to work on it. Ask for explanations for price variations. Don't automatically choose the lowest bidder.

### **Don't Get Nailed**

Not all contractors operate within the law. Here are some *tip-offs* to potential *rip-offs*. A less than reputable contractor:

- ❌ Only accepts cash payments
- ❌ Asks you to get the required building permits
- ❌ Tells you your job will be a "demonstration"
- ❌ Asks you to pay for the entire job up-front
- ❌ You can't find their number in the yellow pages

### **Hiring a Contractor**

- ✓ Interview each contractor you're considering. Here are some things to look for in a reputable contractor:
  - ✓ Look for a well-established company. How many years have they been in business?
  - ✓ Are they licensed and registered with the state? The state of Florida requires that contractors be licensed or registered. Be sure to check that their license or registration enables them to perform the specified type of work on your home. The only non-restrictive license in the state of Florida is a State-Certified General Contractor.
  - ✓ How many projects like yours have they completed in the last year? Can I get a list of references? A reputable contractor won't have a problem providing you with references.
  - ✓ Will your project require a permit? Most counties in Florida require permits for building projects, even for simple jobs like decks. Be suspicious if the contractor asks you to get the permit(s). This could mean that they are not licensed or registered with the state. A competent contractor will get all necessary permits before starting work on your project.
  - ✓ What types of insurance do you carry? Contractors should have personal liability, worker's compensation, and property damage coverage. Ask for copies of insurance certificates, and make sure they are current. Avoid doing business with contractors who don't carry the appropriate insurance. Otherwise, you'll be held liable for any injuries and damages that might occur during the project.