

## CONTRACTING FOR HOME IMPROVEMENTS AND STORM REPAIRS

### FIND A REPUTABLE AND RELIABLE CONTRACTOR:

- Ask to see the contractor's registered or certified license.
- Note the license number and check with the Department of Business and Professional Regulation ([www.myfloridalicense.com](http://www.myfloridalicense.com) or 850-487-1395) to verify that the license is current and active.
- Ask for references of persons for whom the contractor has done work and **CHECK THEM OUT**.

### BEFORE SIGNING THE CONTRACT, YOU SHOULD:

- Read it carefully.
- Fill in all the spaces.
- Consult your insurance agent to determine if the repairs are covered by your policy and verify the proper procedure you must follow to ensure payment of a claim.

### BE SURE YOUR CONTRACT INCLUDES:

- Contractor's name, address, telephone number and professional license number.
- Detailed description of work to be completed; and the quality and type of materials to be supplied.
- A complete list of companies or individuals supplying the contractor with labor or materials.
- The total cost and a payment schedule tied to the completion of various stages of the project.
- Any financing information that is required by law or that is part of the transaction.
- Any warranty agreements.
- A commencement and completion date.
- An agreement regarding site cleanup and debris disposal.
- A notice of the consumer's rights under the Construction Industry Recovery Fund.

### CANCELING A CONTRACT:

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

- Agreements signed anywhere other than the seller's normal place of business, unless you have requested the specific goods or services.
- Agreements resulting from door-to-door sales solicitation.
- Agreements that will pay on an installment basis for more than 90 days.

**IT IS IMPORTANT TO NOTE THAT EMERGENCY HOME REPAIRS, MADE AT THE OWNER'S REQUEST, ARE NOT SUBJECT TO CANCELLATION UNDER THE THREE-DAY RULE. TO PROTECT YOURSELF, CONSULT AN ATTORNEY.**

### SOME FINAL ADVICE:

- Avoid any contractor who requires a large advance payment. Agree to pay after the work is completed or by regular progress payments.
- Do not sign any type of completion certificate until all work is completed to your satisfaction.
- Do not pay in cash.
- Become familiar with the Florida Construction Lien Law. Obtain a notarized release of lien to ensure that you will not have to pay twice for improvements to your property.