



WHAT EVERY PROPERTY OWNER SHOULD KNOW ABOUT HIRING A CONTRACTOR

By using this simple checklist you, the property owner, can be assured that you are complying with the law, protecting yourself against unwarranted insurance claims and that you have an avenue of recourse in the event that you do not receive what you contracted for.

- ◆ Get a clearly written proposal or contract that spells out exactly what will be done, the cost and the payment methods. Included in the contract/proposal should be a written explanation of everything that is covered in your warranty. Be sure that both labor and materials are covered. Most manufacturers guarantee their materials but this does not mean that the labor for replacement is included. Be sure the labor guarantee is specified separately.
- ◆ Before signing any contract, call your local Building Department at 772-288-5482 and the Florida Department of Business and Professional Regulation at 850-487-1395. They can verify that the company has an active status license and advise you of any complaints that have previously been filed.
- ◆ Beware of any requests for unusually large sums of up-front money before beginning work. Make sure the contractor has workers' compensation, which is required by state law, and general liability insurance. As a homeowner, you could be held liable if a worker is injured and there is no workers' compensation. Likewise, if the contractor has no general liability insurance, any damage to your house becomes your problem. To verify workers' compensation coverage, call 850-413-1601. Ask the contractor for current certificates of insurance for both types of coverage.
- ◆ Require that the contractor obtain the building permit and that it be posted on the property before work begins. **Never apply for a permit for the contractor.**
- ◆ Get a "lien waiver" from the contractor upon making a lump sum or final payment for any project. If for any reason the contractor does not fulfill the terms of the contract, you should contact the Florida Department of Business and Professional Regulation. You may also file a complaint against licensed contractors or report unlicensed contractors by calling the Florida Construction Industry Licensing Board at 850-487-1395 or 772-288-5482.