Hiring a Contractor Checklist

LICENSES, CONTRACTS, DEPOSITS, AND STORM SCAMS

Use this before you sign anything or hand over money. Full detail is in the companion article: **domuncula.com/hiring-contractor-florida-storm-scams/**

Check them out

- [ ] **1** **Verify the license with DBPR**
  Look up the contractor's Florida license on the state's DBPR license search, and make sure the name on the license matches the company on the contract.

- [ ] **2** **Ask for proof of insurance**
  Get certificates for liability insurance and workers' compensation, and call the insurer to confirm they are current.

- [ ] **3** **Check the company and the courts**
  Look the business up on Sunbiz, the state's business registry, and search the county clerk's records for liens and lawsuits.

Get it in writing

- [ ] **4** **Get an itemized written estimate**
  Compare at least two or three bids line by line: materials, labor, permits, and cleanup.

- [ ] **5** **Read the contract before you sign**
  It should list the work, materials, start and finish dates, payment schedule, and who pulls the permits. Residential contracts over $2,500 must include a notice about the state's Construction Industries Recovery Fund.

- [ ] **6** **Make sure permits are pulled**
  Most structural, roofing, electrical, plumbing, and HVAC work needs a permit. Unpermitted work can cause trouble with insurance and when you sell.

Protect your money

- [ ] **7** **Watch the deposit rule**
  If you pay more than 10% up front, the contractor must apply for permits within 30 days and start work within 90 days after the permit is issued.

- [ ] **8** **Never pay in cash**
  Pay by check or card so there is a record, and tie payments to finished stages of work, not dates.

- [ ] **9** **Record a Notice of Commencement when required**
  Jobs over $2,500 generally need a recorded Notice of Commencement. It is part of protecting yourself under Florida's construction lien law.

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- [ ] **10** **Get lien releases before the final payment**
  Ask for the contractor's final affidavit and lien waivers from subcontractors and suppliers so they can't put a lien on your home.

After a storm

- [ ] **11** **Say no to door-to-door pressure**
  Be wary of anyone who offers to waive your deductible, gives gift cards or rebates, or offers to handle your insurance claim. Those offers are illegal for contractors in Florida.

- [ ] **12** **Know your 10-day cancellation right on roofs**
  For roofing contracts signed within 180 days of a declared emergency, you can cancel within 10 days, or before work officially starts, whichever comes first.

- [ ] **13** **Report problems**
  Report unlicensed activity or fraud to DBPR, and storm-related insurance fraud to the Department of Financial Services.

This checklist is for general informational purposes only and isn't financial, legal, insurance, or tax advice - for guidance specific to your situation, talk to a licensed professional.

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