

Advice to Property Owners Hiring a Contractor

The inventory of buildings that need repair in the aftermath of a hurricane is a lure to unscrupulous and unlicensed contractors who follow disasters for the purpose of preying upon a community eager to rebuild. The use of unqualified or unlicensed contractors often leads to unsafe and hazardous construction as well as additional cost, rework, and fines to the consumer.

The best way to safeguard against faulty and hazardous construction work is to make sure the contractor you hire has a valid contractor license. Even though your initial reaction is to get repairs started, do not allow unscrupulous people to take advantage of you because you are anxious to have your home repaired. Obtain more than one estimate and investigate the contractor's qualifications.

The tips contained below are intended to assist you in getting value from the repairs made on your home or business and that all work is performed by qualified individuals, permits are obtained and inspections made.

Warning Signs - Protect Yourself

- The contractor does not display his contractor license on all vehicles, contracts and business cards. Ask to see a copy of the contractor's license you are considering hiring.
- The contractor shows you only an occupational license number or business tax number. These are not a contractor's license.
- The contractor does not have proof of insurance. Licensed contractors must have general liability, property damage, and workers' compensation insurance in effect at all times.
- The contractor informs you that the job does not require a building permit. Check with your local Building Official. Almost all projects, with a few exceptions, require a building permit.
- The contractor claims it is cheaper and quicker for you to get the building permit yourself. A licensed contractor who is in good standing will always obtain the permit.
- The contractor is not willing to put all terms in writing. Never accept a verbal contract. Do not make any payment without a written contract.
- Someone other than the person or company contracting to do the work obtains the permit. A licensed contractor in good standing will always obtain his/her own permit.
- A large down payment is requested before work begins. Payments should only be for a part of the work. In order to be licensed, contractors must demonstrate sufficient financial ability to perform the type of work for which the license is specified.
- The progress payments should reflect approximately the work that has been done. Do not make final payment until proof of the final inspection is provided.
- You are asked to make your check payable to an individual instead of a company name. You are asked to make a payment in cash, or you are asked to make the check payable to cash. Licensed contractors will almost always have a separate business account.