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How do I find a reliable contractor?

- Try to get recommendations from friends, family and neighbors.
- Check with the local consumer protection office or the Better Business Bureau to see if there are any complaints against the contractor. But remember, even if there have been no complaints filed, it is not a guarantee of reliability.
- Have the contractor prove that he is licensed, bonded, and insured. State licenses can be checked through the Department of Business and Professional Regulation by calling 1-850-487-1395. Specialty licenses such as drywall, painting, carpentry, etc., are only locally regulated. To check on these licenses, call the St. Lucie County Contractor Licensing Department at 772-462-1673 or 772-462-1672.
- Get two or three written estimates that give details about the work to be done, materials, labor charges, and start and finish dates.
- Remember: A clear and detailed contract can protect you if something goes wrong. In general, a contract

should spell out who does what, where, when, and for how much.

- Whether it is the purchase of services, materials or goods, **READ ALL CONTRACTS CAREFULLY!** Wait until the job is completed before you make the final and complete payment.
- Prior to final payment, have the supplier sign a lien waiver. This signed document relinquishes a supplier's right to apply a lien on your property if the contractor does not make payment for services or materials provided.
- Keep track of all estimates, contracts, repairs, and dates of work completed.

What are my rights?

- If the contract was signed in your home or somewhere other than the contractor's permanent place of business, you can cancel the home repair contract by sending a letter within three business days.
- You can cancel the financing by sending a letter within three business days, maybe even later, if your home is used as security for the loan.
- **Report fraudulent activity:** If you think your contractor or lender is committing fraud, notify the police, the local consumer protection agency, the Florida Attorney General, and the Florida Department of Business and Professional Regulation.
- Contact a lawyer. You may be able to pursue legal action under state or federal regulations.

Iwould like to remind you to get the facts before a bad contractor or a bad loan gets you.

Your home is worth a lot to you...but dishonest home contractors see the value in it, too. After disasters, people spend billions of dollars for home repairs. Usually the work is done well, but each year many homeowners are victims of poor, overpriced, or never-completed work. Some people posing as home repair specialists are simply con artists looking for easy money. Others are front men for predatory lenders.

How do I protect myself from crime and scams?

- **ID theft:** Watch out for any effort to obtain your personal information such as bank account numbers, pin numbers, credit card numbers, and social security numbers. Criminals can use your personal information to access your accounts and much more. When giving personal information, make sure it is appropriate and that you initiated the contact or call.
- **Door-to-door or telephone solicitations:** Be highly suspicious of any individuals going door-to-door or calling regarding fund raising efforts, home repair scams, phony inspections, etc. Know that most of these unsolicited efforts are highly suspect. Representatives of actual companies or organizations will always show identification and no cash is required.
- **Price gouging:** It's against the law to take advantage of consumers during a disaster or disaster recovery period. If you suspect price gouging has happened, call the Florida Attorney General's Office at 1-800-646-0444.
- **Advance fee loan scams:** Beware of loan brokers who offer a guaranteed loan with an up-front fee.

What if I need to borrow money for the job?

If you need to finance the work to be done, know how much you can afford to borrow and repay. Make a budget and stick to it.

- Be cautious of financing offered by the contractor. Dishonest mortgage brokers and contractors often work together to take advantage of homeowners.
- Get several estimates for the financing, apart from the contractor's estimate.
- Ask a lawyer or housing counselor to explain all the terms of the financing agreement.

Important Numbers

- 1-850-413-9900** Florida Emergency Information (*For state & county emergency management specifics*)
- 1-800-621-3362** FEMA (Federal Emergency Management Agency) *Registration & housing assistance*
- 1-800-342-3450** FEMA (Federal Emergency Management Agency) *Work relief and placement program*
- 1-850-487-1395** **Florida Department of Business and Professional Regulation** (*For checking contractor's licenses*)
- 1-800-227-8676** Florida Department of Financial Services (*For claim information or insurance problems*)
- 1-800-646-0444** Florida Attorney General's Office (*Price gouging hotline*)
- 1-800-435-7352** Florida Consumer Hotline (*General consumer problems*)
- 1-800-963-5337** Florida Elder Helpline (*County specific information and assistance*)
- 1-866-319-4480** Free, Unrestricted 24-hour Crisis Hotline (Provided by United Healthcare of Florida)

Contractor Repair Advice



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