CONSUMER FRAUD INFORMATION

DFS FRAUD HOTLINE AND PORTAL

1-800-378-0445
First.FLDFS.com

FLORIDA ATTORNEY GENERAL'S OFFICE

1-866-966-7226
www.myfloridalegal.com

FLORIDA DEPARTMENT OF AGRICULTURE AND CONSUMER SERVICES

www.floridaconsumerhelp.com

FLORIDA DEPARTMENT OF BUSINESS AND PROFESSIONAL REGULATION

850-487-1395
www.myfloridalicense.com

COAST TO COAST
LEGAL AID
SOUTH FLORIDA

CONTACT US

954-736-2400

www.CoastToCoastLegalAid.org

AVOID
CONTRACTOR HOME REPAIR FRAUD

Prepared by Legal Services of North Florida, Inc.

VETTING A CONTRACTOR

Beware of potential **scams** if a contractor...

- **Asks for all the money** for the project upfront.
- **Asks you to "take my word for it"** and does not have a contract for you to sign
- **Says he does *not* need a permit** from a city or county that requires a permit
- **Says he needs more money** because of "unexpected" problems.
- Drives a vehicle **with out-of-state license plates.**
- Works for a company that has an **out-of-state address or only a P.O. Box or hotel address.**
- Drives a vehicle that displays a **different company name from the name of the company** the contractor is supposed to work for.

CONSTRUCTION **DO'S AND DON'TS:**

- **DO** ask to see contractor's license and make sure it matches the person showing it
- **DO** contact the **Florida Department of Business and Professional Regulation at 850-487-1395** or **www.myfloridalicense.com** to verify the status of the license
- **DO** determine how long the contractor has been in business
- **DO** ask for references & check them
- **DO** choose several contractors and get estimates from each ***AND*** make sure an estimate or bid includes:
  - Contractor's information
  - Detailed description of the work that will be done,
  - Separate costs for labor & material
  - Itemized costs for specific materials the contractor intends to use
  - A timeline for the work
- **DO** get the agreement in writing – read the contract, fill in all the blank spaces, make sure it contains the contractor's name, address, telephone number, license number, description of the work, completion date and any warranty agreements.
- **DON'T** hire a contractor who requires advance payment – arrange to pay upon completion or in installments
- **DON'T** sign the work completion certificate until **all** the work is satisfactorily completed
- **DON'T** pay cash
- **DON'T** pull the construction permits

DO YOU THINK YOU ARE A **VICTIM OF CONTRACTOR FRAUD?**

If you or someone you know have been a victim of contractor fraud, contact the **Florida Department of Financial Services' Division of Investigative and Forensic Services** to report the incident. **Contractor fraud is illegal and can lead to an arrest and prosecution.**

You may also file a complaint with the F**lorida Department of Agriculture and Consumer Services**, which acts as the State's consumer complaint clearing house.