



GUIDELINES FOR CHOOSING A LICENSED CONTRACTOR

If you are considering remodeling your home, adding on or making any kind of improvement, be aware of the early warning signs of an unlicensed contractor before you hire someone. The general guidelines and cautions contained in this brochure are designed to assist consumers and should be considered when engaging contractors.

Check the contractor's background and certifications:

- First, check to see if your contractor is licensed by calling the Miami-Dade County Office of Building Code Compliance at 305-375-2901 for local licensing and complaint information, or the Florida Department of Business and Professional Regulation, (850) 487-1395, for State licensing and complaint information.
- Ask if your contractor has any unresolved complaints that have been filed against him/her and if the license has been revoked or suspended.
- Ask your contractor for references
- Check out work done by your contractor with persons for whom he/she has previously performed work
- Ask how long your contractor has been in the business
- Check with local suppliers on your contractor's reputation
- Check with the City's Building Section on the contractor's status to pull permits.

Tips on selecting the right contractor:

- Have several contractors provide you a written estimate of what you want done, specifying such items as the quality and type of materials.
- Obtain detailed estimates from all contractors for material specifications, how long the job will take to finish and the total cost. Be suspicious of an estimate that is well below the other estimates.
- Obtain a current copy of the contractor's insurances, including workman's compensation, property damage and liability. Read them carefully, including the fine print.
- If you don't understand the contract, seek help such as from an attorney.

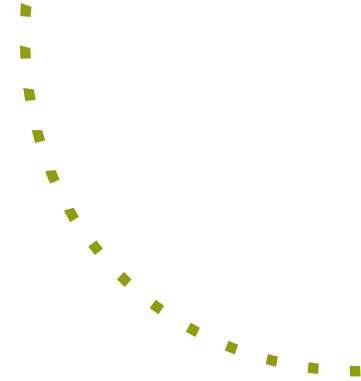


What the contract should include:

- Contractor's name, address, telephone number and Certificate of Competency or State Contractor's license number.
- Detail of quality, types of material and a detailed description of the work to be done.
- The completion date of the work to be performed and a payment schedule.
- A notarized Release of Lien will be provided to the customer by the contractor, subcontractors and suppliers of materials attesting that the contractor has paid all subcontractors and suppliers of materials for their services up to any payment being paid.
- The contractor will obtain all necessary building permits.
- If the contractor is paid more than 10% of the contract price at the time of signing, then the contractor must apply for all permits within 30 days of receiving the funds. Work must be started within 90 days after all permits are obtained.
- Make sure that all construction debris is removed by the contractor.

The early warning signs are as follows:

- A large down payment is requested before work begins.
- Many requests for money during early phases of construction.
- They ask you to obtain the permit. A licensed contractor in good standing will always obtain the permit.
- Terms are not put in writing; the contract is only verbal.
- The contractor doesn't have proof of insurance. Licensed contractors must have general liability insurance and worker's compensation in effect at all times.
- Call the Building Department if you are told that the job does not require a permit or inspections. Almost all projects, except for very minor repairs, require a permit and inspections.
- Contractor offers the fastest, cheapest job on a "you must act now" basis. This may be an indication of inferior materials and unfinished jobs or jobs taking too long to complete.
- The work is done only on weekends or after hours. Licensed contractors are full-time professionals.
- Someone, other than the person or company you contracted to do the work obtains the permit.
- Does not have a state or county certification.
- Asks that the check be made payable to his/her name or to cash, rather than a company name.
- No Certificate of Competency number on the vehicle, business cards, or advertisement.



How to file a complaint against a contractor:

FOR LOCALLY LICENSED CONTRACTORS:

To file a complaint against any local contractor licensed by the Miami-Dade County Building Code Compliance Office, call 305-375-2901.

FOR STATE LICENSED CONTRACTORS:

To file a complaint against any contractor licensed by the State of Florida, call (850) 487-1395.

