



City of Fernandina Beach

BUILDING DEPARTMENT

TIPS ON CHOOSING AND HIRING A CONTRACTOR

The following are the guidelines and items that you should consider when hiring a contractor:

- First check to see if your contractor is licensed and insured. Contact any of the following for license verification:
 - Florida Department of Business and Professional Regulation
www.myfloridalicense.com or call 850-487-1395
 - City of Fernandina Beach Building Department 904-310-3139
- Ask if your contractor has any unresolved complaints that have been filed against him/her and if the licensed has been revoked or suspended.

Following your background check, you should:

- ✓ 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 licensed and been in business
- ✓ Check with local suppliers on your contractor's reputation
- ✓ Check with the Building Department on the contractor's status to pull permits.

Which Contractor Should I Select?

- 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, when the work will start and how long the job will take to finish and the total cost.
- Be suspicious of a contractor who 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.
- Get the proposal, contract or agreement in writing.
- Be wary if you are asked to obtain the building permit as owner/builder.
- A licensed contractor, who is in good standing, will always obtain the permit.
- Obtain a current copy of the contractor's insurances, including workman's compensation, property damage and liability. Read them carefully, including the fine print. To verify insurance if the contractor is exempt, go to Florida division of Worker's Compensation website.
- <http://www.myfloridacfo.com/sitePages/agency/sections/WorkersComp.aspx> or call 800-742-2214 or 850-413-1601.
- If you don't understand the contract, seek help such as an attorney.

The Contract Should Include The Following:

- ✓ 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 start by date and 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 up to any payment being paid.
- ✓ The contractor and his/her subcontractor's will obtain all necessary building permits.



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- ✓ 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, unless the customer agrees in writing to a delay. Any contractor who violates the law is guilty of theft.
- ✓ Make sure that all construction debris is removed by the contractor.

Canceling a Contract

Some home improvement or repair contracts may be canceled without penalty or obligation by midnight of the third day after signing. These contracts may include:

- Agreements resulting from door-to-door sales solicitation.
- Agreements that will be paid on an installment basis for more than 90 days.
- Agreements signed anywhere than the sellers normal place of business, unless you have requested specific goods or services.
- Emergency home repairs made at the owner's request are not subject to cancellation under the three-day rule.

WARNING:

- Avoid any contractor who requires large advance payments.
- Arrange to pay the contractor after the work is completed and according to a payment schedule.
- The payments should reflect approximately, the work that has been done.
- Avoid paying in cash whenever possible. Payment by credit card or check will be a record of your payment.
- Make all payments by check to the company contracted to do the work, not "cash" or a person's name.
- Do not sign a completion certificate unless all the work is completed according to contract, your satisfaction and an approved, final inspection has been performed by the Building Department.
- If your contract exceeds \$2,500.00, a Notice of Commencement must be filed by the homeowner or contractor can file it for you. Your failure to record a Notice of Commencement may result in your paying twice for improvements to your property. If you intend to obtain financing, consult with your lender or an attorney before recording your Notice of Commencement. A recorded copy of the Notice of Commencement must be posted at the job-site.

How To File a Complaint Against a Licensed Contractor:

If you feel you are the victim of fraud by a contractor, you can file a complaint:

- For locally licensed contractors- Nassau County Building Department
Call 904-491-7337.
- For State licensed contractors-State of Florida call 850-487-1395 or go to <http://www.myfloridalicense.com/dbpr/>.
- Florida Attorney General's Seniors vs. Crime Project, Call 800-203-3099 or go to www.seniorsvscrime.com.
- Better Business Bureau, call 904-721-2288 or go to <http://www.bbb.org/north-east-florida/accredited-business-guide/>

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