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Choosing a Contractor Post Hurricane Milton

VOLUSIA COUNTY, FLORIDA – As Volusia County residents recover from the Hurricane Milton, property owners are cleaning up, repairing and rebuilding their homes and businesses. Officials from Volusia County's Emergency Management and Building and Code divisions urge residents to be extra careful when hiring unknown contractors.

Residents should be especially alert for door-to-door solicitors who promise to speed up the permit process or ask for large cash deposits or advance payments in full. Look first to licensed local contractors who have performed well in the past. If they cannot help you, ask them to recommend another reputable contractor.

Most contractors in the building industry are honest, but disasters attract scam artists. Residents should hire contractors who are licensed by the state and/or the county. If a contractor is not properly licensed, the homeowner could be sued if he or she is injured on the job. Most homeowners' insurance policies will not pay a claim if the homeowner has contracted with an unlicensed individual. Additional tips include:

- Use reliable, licensed contractors. To find out if a person is locally licensed or state certified, call Volusia County's Contractor Licensing Office at 386-736-5957, option 2, or visit the county's Connect Live site at www.connectlivepermits.org and choose the contractor tab. You can also search for state-certified or registered contractors by clicking on the "Verify a license tab" at www.myfloridalicense.com/dbpr.
- **Get a written estimate.** Compare services and prices before making a final decision. Read the fine print. Some contractors charge a fee for a written estimate, which may be applied to the price of subsequent repairs they make.
- **Check references.** Contractors should be willing to provide the names of previous customers. Call former customers who had similar work done to make sure they were satisfied with the job.
- Ask for proof of insurance. Make sure the contractor carries general liability insurance and workers' compensation. If the contractor is not insured, the homeowner may be liable for accidents that occur on the property.
- Insist on a written contract. A complete contract should clearly state all the tasks to be performed, all associated costs and the payment schedule. Never sign a blank contract or one with blank spaces. Make sure the contract clearly states who will apply for the necessary permits or licenses. Have a lawyer review the contract if substantial costs are involved, and keep a copy for your records.

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- **Get guarantees in writing.** Any guarantees made by the contractor should be written into the contract. The guarantee should clearly state what is guaranteed, who is responsible for the guarantee and how long the guarantee is valid.
- **Obtain a local building permit.** Permits may be required for site work, demolition and reconstruction. For permit information, call Volusia County's Permit Center at 386-736-5929, option 5, or visit <u>www.volusia.org/permitcenter</u>.
- **Have work inspected.** If excavation work is being performed, make sure a city or county building inspector examines the work before it's hidden from view to avoid future problems.
- Make final payments when the work is completed. Do not sign completion papers or make the final payment until the work is completed to your satisfaction.

To report unlicensed contracting in unincorporated areas of Volusia County, call the Contractor Licensing Office at 386-736-5957, option 2. You can also report unlicensed activity by clicking on the "Report unlicensed activity" tab on the left side of the screen at <u>www.myfloridalicense.com/dbpr</u>.

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