



Rebuilding and Repairing Your Home After a Natural Disaster

As the community prepares for hurricane season, home builders are warning residents to be aware of scammers that may pose as legitimate contractors after the storm. The Collier Building Industry Association encourages all residents to thoroughly research contractors to avoid paying for substandard home repairs.

The following is a list of things to remember when hiring a professional contractor. Always do your homework and proceed with care.

- Ask for proof of a current license from the Florida Department of Business & Professional Regulation. Licenses can should be verified at www.myfloridalicense.com.
- Ask for proof of general liability and workman's compensation insurance. A reputable contractor should be able to show you an insurance certificate, and expect you to ask for it. Usually we would tell you to contact his insurance carrier and have a copy of the certificate sent directly from the agency, however, this may not be realistic during this time of disaster.
- In the south Florida region, jobs should always be permitted and inspected. You should check with the inspection department in your area for complete information or fees are currently required.
- Ask for references and check those references.
- Check with the Better Business Bureau for any history of unsatisfied complaints.
- Verify the company's permanent business address is in this area and not from out of state.
- If you get more than one bid, be sure you read through the estimates and are comparing similar scopes of work with comparable materials and labor
- You should understand your contract and warranties that the builder will provide for the work performed. **The contract should outline the scope of the work, the price, and at what points of completion payment is due.**
- Be wary of low bids – lowest bid is not always the best.
- Be wary of a contractor who wants full or cash payments before the job begins and utilizes high pressure sales tactics to sign a contract.

Visit the Collier Building Industry Association website, www.cbia.net for more information and for a complete listing of builders and subcontractors. The office can also be reached at (239) 436-6100.

