

Choosing a Contractor

Choosing a contractor for your construction project can be a little frightening to some. So here are a few tips on choosing a contractor:

- Ask to see their license and call the appropriate licensing agency ([PCCLB](#) for county license [DBPR](#) for state license) to verify the status and insurance.
- Ask for and verify references from past customers.
- Check with the [Pinellas County Consumer Protection](#), local Chamber of Commerce and the [Better Business Bureau](#).
- Get a written estimate from several licensed contractors. Be sure that the estimate includes all work to be done by the contractor, the materials involved, date of completion and the total cost.
- If the project is for repairing damage, check with your insurance company first to verify that your insurance will cover the repairs before you sign a contractor.
- An occupational license is not sufficient in the construction trades.
- Beware of alleged contractors who ask to be paid in cash or ask for large payments up front.

After You Choose a Contractor:

Make sure your contractor obtains a permit and posts it on the front of the property.

- If the contractor request a final payment before all final inspections are completed and the permit placard has been signed by the appropriate inspectors, request that he/she obtains all final inspections prior to your final payment. However you must abide by your contract.
- Make sure your contractor provides you with releases of liens from his subcontractors and suppliers.

Signing a Contract be certain your contract includes:

The contractors name, street address, telephone number and state or local license number.

- A precise description of the work to be completed, including a draw schedule and list of materials.
- Completion date, including cleanup after work is finished.
- Warranty agreements, including length, terms and recourse.
- A notice of consumers' rights under the Florida Homeowners' Construction Recovery Fund for contracts involving general, residential and building contractors.
- Read your contract carefully and personally fill in any blank spaces. Consider having an attorney review the contract. If you do not have an attorney the Florida Bar offers a lawyer referral services.

Beware of Unlicensed Contractors:

If you are planning to build a new home, a room addition, add on a second story, begin remodeling on your home, or have work done that requires a building permit, take care to select a qualified person to perform the work. Under state and local ordinances, any person you hire under contract (verbal or written) to perform construction on your property must be a licensed contractor. The contractor must be state certified or registered. All printed advertising material such as business cards, newspaper ads and telephone book ads must show his or her state license number.

- Beware of anyone that asks you to obtain the building permit as an "owner/builder", this may indicate that they themselves are not properly licensed to obtain the permit.
- Also beware of people that claim that you will save quite a bit of money by not obtaining a permit. A permit will only lead to compliance with the appropriate building codes, these are only minimum requirements.
- Unlicensed contractors do not have insurance coverage. Any injury that occurs on your property will be a claim against your insurance.
- If you wish to check on the license of an individual you can call the Pinellas County Construction Licensing Board at 536-4720.

Did You Know?

The law requires that written notice of a buyer's cancellation rights be provided to the consumer in either a sale of future consumer services or a home solicitation sale.