

MORE IMPORTANT TIPS

- ⦿ Take photos of the damage.
- ⦿ Get emergency repairs done.
- ⦿ Keep all receipts for insurance purposes.
- ⦿ Make sure you know what damages are (or are not) covered by your homeowner's policy.
- ⦿ An unlicensed "handyman" cannot legally perform any work valued at more than \$1,000 for the entire job. Seek the advice of your local government's building department first.
- ⦿ If you suspect anything is wrong, report it to the authorities immediately.

IMPORTANT CONTACTS

Local City or County Building Department: Government section of phone book

Florida Department of Business and Professional Regulation: 1-850-487-1395

Florida Attorney General's Office - Price Gouging Hotline: 1-866-966-7226

Seniors vs. Crime Project: 1-800-203-3099

Insurance Information: 1-800-342-2762

**Local Sheriff's Office, Police Department or State Attorney (to report fraud or a crime):
Front section of phone book**

Florida Department of Elder Affairs, Elder Helpline: 1-800-963-5337

The Florida Bar: 1-800-342-8011 or a local legal services organization

Elder Abuse Hotline: 1-800-96-ABUSE (1-800-962-2873)

Senior Legal Helpline: 1-888-895-7873

**TDD (for hearing impaired): Elder Abuse Hotline number 1-800-453-5145
Elder Helpline number 1-800-955-8771**

Local Information



**PROTECT YOURSELF
FROM**

**HOME
REPAIR
FRAUD**

This brochure is published by the statewide TRIAD to provide basic consumer information to assist Floridas seniors from becoming victims of home repair fraud. It is not intended as a substitute for legal advice.



PROTECT YOURSELF FROM HOME REPAIR FRAUD

The best way Florida seniors can protect themselves from becoming victims of home repair fraud and other crimes is to be careful, informed and prepared.

BEFORE you agree to or sign any contract, including one for financing, have your lawyer review and explain the terms. If you do not have a lawyer, call The Florida Bar or your local legal services organization and ask for a list of those who specialize in construction or contracts. You may also find a good lawyer through a family member or a trusted adviser.

After a hurricane or other disaster, home repair fraud, including price gouging against Florida elders, increases significantly.

An occupational license is **NOT** a construction license. It is a business registration only.

NEVER fall for phone or door-to-door offers of free estimates, home inspections or “special deals” of any kind. Very few, if any, legitimate contractors do this, especially after a storm.

NEVER pay cash. Never pay for unfinished work or jobs that have not been inspected. Paying by check or money order provides a written record. If a contractor wants money in advance, you should consider paying the material supplier directly. Keep copies of all paperwork and records of all phone calls, conversations and activities.



Protect yourself from liens against your home. Make sure your contract states that the contractor will obtain notarized, written releases of lien from all subcontractors and suppliers **BEFORE** you will pay each payment.



Some people posing as home repair specialists are simply con artists looking for easy access and easy money. For your safety, do **NOT** open your door, step outside or be distracted.

IMPORTANT TIPS

- ⦿ **ALWAYS** compare estimates carefully; the lowest bid/price is not always the best one.
- ⦿ **NEVER** agree to get your own permits; that will make you directly responsible for everything.
- ⦿ **NEVER** be pressured into making hasty decisions.
- ⦿ **NEVER** accept an offer to take you to the bank to withdraw money for any reason.

Ask contractors for customer references and contact previous customers to see if they were satisfied with cost, quality of materials and workmanship.