

When You Need Home Repairs

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

To report Elder Abuse, call:

1-800-96-ABUSE
1-800-962-2873

ADDITIONAL RESOURCES

Elder Helpline

1-800-963-5337

TDD: 1-800-955-8771

Seniors vs. Crime Project

1-800-203-3099

Florida Attorney General's Office - Price Gouging Hotline

1-866-966-7226

Florida Senior Legal Helpline

1-888-895-7873

The Florida Bar Association

1-888-342-8011

Florida Department of Business and Professional Regulation

1-850-487-1395

Financial Services

1-800-342-2762

Elder 
Affairs
FLORIDA

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Protect Yourself From

Home Repair Fraud



TIPS TO REDUCE YOUR RISK

Be Well Informed

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 a NOT 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.

REMEMBER:

- **ALWAYS** compare estimates carefully; the lowest 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.