

CONSUMER FRAUD INFORMATION

DFS FRAUD HOTLINE AND PORTAL

1-800-378-0445
First.FLDFS.com

FLORIDA ATTORNEY GENERAL'S OFFICE

1-866-966-7226
www.myfloridalegal.com

FLORIDA DEPARTMENT OF AGRICULTURE AND CONSUMER SERVICES

www.floridaconsumerhelp.com

FLORIDA DEPARTMENT OF BUSINESS AND PROFESSIONAL REGULATION

850-487-1395
www.myfloridalicense.com

ABOUT US

Legal Services of North Florida provides free legal assistance to eligible low income persons in civil matters.

We do **not** provide legal assistance in CRIMINAL or traffic matters.

LSNF offers free educational discussions and informative brochures regarding the areas of law we practice. Call your local office for more information. LSNF offices are listed on the back of this brochure.

OFFICES

FRANKLIN, JEFFERSON, LEON, & WAKULLA COUNTIES:

2119 Delta Boulevard
Tallahassee, FL 32303
(850) 385-9007

CALHOUN, GADSDEN, JACKSON, & LIBERTY COUNTIES:

121 North Jackson Street
Quincy, FL 32351
(850) 875-9881

BAY, GULF, HOLMES, & WASHINGTON COUNTIES:

211 East 11th Street
Panama City, FL 32401
(850) 769-3581

OKALOOSA & WALTON COUNTIES:

133 Staff Drive, NE
Fort Walton Beach, FL 32548
(850) 862-3279

ESCAMBIA & SANTA ROSA COUNTIES:

1741 North Palafox Street
Pensacola, FL 32502
(850) 432-8222

**Apply online, over the phone,
or in-person!**

Legal Services
of NORTH FLORIDA
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AVOID CONTRACTOR HOME REPAIR FRAUD



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LEGAL SERVICES CORPORATION




850-385-9007



www.LSNF.org

VETTING A CONTRACTOR

Beware of potential **scams** if a contractor...

-  **Asks for all the money** for the project upfront.
-  **Asks you to “take my word for it”** and does not have a contract for you to sign.
-  **Says he does *not* need a permit** from a city or county that requires a permit.
-  **Says he needs more money** because of “unexpected” problems.
-  Drives a vehicle **with out-of-state license plates**.
-  Works for a company that has an **out-of-state address or only a P.O. Box or hotel address**.
-  Drives a vehicle that displays a **different company name from the name of the company** the contractor is supposed to work for.

CONSTRUCTION DO'S AND DON'TS:

- **DO** ask to see contractor's license and make sure it matches the person showing it
- **DO** contact the **Florida Department of Business and Professional Regulation at 850-487-1395** or **www.myfloridalicense.com** to verify the status of the license
- **DO** determine how long the contractor has been in business
- **DO** ask for references & check them
- **DO** choose several contractors and get estimates from each **AND** make sure an estimate or bid includes:
 - Contractor's information
 - Detailed description of the work that will be done,
 - Separate costs for labor & material
 - Itemized costs for specific materials the contractor intends to use
 - A timeline for the work
- **DO** get the agreement in writing. – read the contract, fill in all the blank spaces, make sure it contains the contractor's name, address, telephone number, license number, description of the work, completion date and any warranty agreements.
- **DON'T** hire a contractor who requires advance payment – arrange to pay upon completion or in installments
- **DON'T** sign the work completion certificate until **all** the work is satisfactorily completed
- **DON'T** pay cash
- **DON'T** pull the construction permits

DO YOU THINK YOU ARE A **VICTIM OF CONTRACTOR FRAUD?**

-  If you or someone you know have been a victim of contractor fraud, contact the **Florida Department of Financial Services' Division of Investigative and Forensic Services** to report the incident. **Contractor fraud is illegal and can lead to an arrest and prosecution.**
-  You may also file a complaint with the **Florida Department of Agriculture and Consumer Services**, which acts as the State's consumer complaint clearing house.

