



IMPORTANT DISASTER REPAIR ADVICE

• **Assignment of Benefits (AOB):** This agreement transfers all insurance claim rights and benefits to a third party, and gives them the authority to collect insurance payments without your involvement. Be aware that if a contractor overcharges for work the insurance company deems excessive, you will have to pay the difference. In extreme cases, a lien can be placed on your home. Do research or contact a lawyer before signing an AOB. **You DO NOT have to sign an AOB in order to get work done on your home.**

• **Price gouging:** It's illegal to take advantage of consumers during a disaster or disaster recovery period. If you suspect price gouging has happened, call the Florida Attorney General's office at **1-866-966-7226**.

• **Advance fee loan scams:** Beware of loan brokers who offer a guaranteed loan with an up-front fee.

WHAT ARE MY RIGHTS?

• You and the contractor (legally called a "third party vendor") must both sign a written contract. It must include a written, itemized, per-unit cost estimate.

• The contract must allow you to cancel by sending a signed written notice of your intent to cancel to the contractor within 14 business days, or at least 30 days after the scheduled start of the contract if the contractor fails to have completed a substantial amount of work. If the contract does not state a start date and the contractor has not begun substantial work, you may cancel the contract by sending a signed written notice at least 30 days after the date the contract was signed.

• If you think your contractor or lender is committing fraud, notify the police, the local consumer protection agency and the Florida Attorney General.

• You may be able to pursue legal action.

CONTACT INFORMATION

For questions or additional information about AARP Florida's resources please contact:

[f /AARPFLL](#) | aarp.org/FL | [@AARPFLL](#) | email: flaarp@aarp.org

Review the documentations on the sheet provided to assure you do not become a victim of home repair fraud.

GETTING BIDS & SELECTING A CONTRACTOR

	Contractor #1	Contractor #2	Contractor #3
I saw proof of the contractor's license, insurance and bond, and confirmed with the state.			
I checked for complaints and verified references given by contractor.			
The contractor gave me a detailed and itemized written bid that describes work to be done, materials, labor charges, with start and end dates.			

TIP: Never pay for the entire job up front or allow a contractor to get paid directly from the loan without your specific approval. If the contract allows the contractor to get partial payments as work progresses, the contract should specify that the lender can make the payment only after you and the appropriate local inspection authority are satisfied with the work.

BEFORE SIGNING THE CONTRACT

<i>Before you sign a contract, be sure it includes:</i>	In Contract	Missing From Contract
Detailed description of the work to be done itemizing labor and cost of materials to be used.		
A provision that the contractor will get all necessary permits.		
Warranties on materials and workmanship. Release of Lien from all parties.		
Your right to cancel in three business days if contract is signed at your home.		

TIP: Stipulate in your contract that before any payment is made, have **ALL** contractors, suppliers, subcontractors provide you with a Release of Lien. And before you make final payment, obtain an affidavit from your contractor that specifies all unpaid parties and provides you with final releases from these parties. Before signing contract, consult a legal professional.

GETTING BIDS & CONTRACTORS' INFORMATION

If you compare at least three contractor's prices, you may find a better deal. When you compare, be sure all bids are for the same job and the same quality materials. Remember, the lowest bidder may not be your best choice.

PHONE NUMBERS

FLORIDA EMERGENCY INFORMATION
For State & County Emergency Management Specifics
.....**1-800-342-3557**

FEMA
Federal Emergency Management Services
.....**1-800-621-3362**

FLORIDA DEPARTMENT OF BUSINESS & PROFESSIONAL REGULATION
For Checking Contractors' Licenses
.....**1-850-487-1395**

FLORIDA ATTORNEY GENERAL'S OFFICE
Price Gouging Hotline
.....**1-866-966-7226**

FLORIDA CONSUMER HOTLINE
General Consumer Problems
.....**1-800-435-7352**

FLORIDA ELDER HELPLINE
County Specific Information & Assistance
.....**1-800-963-5337**

LETTER FROM AARP FLORIDA STATE DIRECTOR JEFF JOHNSON



JEFF JOHNSON
AARP FLORIDA STATE DIRECTOR

Floridians know that hurricane recovery is challenging. You will have to navigate recovering from the widespread damage that a strong tropical weather system can inflict, understanding how to deal with insurance claims and warding off fraudsters and con artists.

Please know that as you and other Floridians 50-plus work through these challenges, AARP will be with you every step of the way.

To help older Floridians recover, we are equipping you with information and tools, helping families fight fraud and working with storm-shattered communities to become more livable for people of every age. And we'll fight for older Floridians and their families before Congress and Florida state government.

As fellow Floridians, we are rooting for you to have a smooth and safe recovery from any storm damage.

A handwritten signature in black ink that reads "Jeff Johnson". The signature is written in a cursive, flowing style.

JEFF JOHNSON
AARP FLORIDA STATE DIRECTOR

PUTTING THINGS BACK TOGETHER

Advice on disaster repair. Get the facts before a bad contractor or loan gets you.

Your home is worth a lot to you...but dishonest home contractors see the value in it, too. After disasters, people spend billions of dollars for home repairs. Usually the work is done well, but each year many homeowners are victims of poor, overpriced, or never-completed work. Some people posing as home repair specialists are simply con artists looking for easy money. Others are front men for predatory lenders.

If you are planning on making repairs to your home, it is important to pick the right contractor and the right financing. Here's how...

WHERE DO I MAKE CLAIMS?

- **Report Loss and File Claims:** If your home or property was damaged or destroyed, contact your insurance company and report your damage or loss. If your policy or claim information was lost or destroyed, call the Florida Department of Financial Services Storm Line at **1-850-413-3089**.
- **Apply for FEMA Disaster Relief:** Contact FEMA if your home was damaged or destroyed. Call **1-800-621-3362** to apply for housing assistance.
- **Find Emergency Centers:** There are established emergency centers in each county where government and community organizations are located to help. Call **1-800-342-3557** to find the center closest to you.
- **Employment and Unemployment Claims:** If you have lost your job due to a disaster, you may apply for Disaster Unemployment Assistance. There is also temporary work cleaning up the debris. In both cases, call FEMA at **1-800-621-3362**.
- **FEMA Application and Inspection:** There are **no fees** for this service.
- **Keep Records:** Document all contacts and dates related to claims, inspections, names, etc.

WHAT NEEDS TO BE DONE?

- You are likely very anxious to get your life back to normal as quickly as possible. Don't take actions too quickly that you will regret later.
- Write a detailed description of the work you want done, including the quality of materials, brand names and model numbers you want to be used.

WHAT IF I NEED TO BORROW MONEY FOR THE JOB?

- If you need to finance the work to be done, know how much you can afford to borrow and repay. Make a budget and stick to it.
- Be cautious of financing offered by the contractor. Dishonest mortgage brokers and contractors often work together to take advantage of homeowners.

- Get several estimates for the financing, apart from the contractor's estimate.
- Ask a lawyer or housing counselor to explain all the terms of the financing agreement.

HOW DO I FIND A RELIABLE CONTRACTOR?

- Get recommendations from friends, family and neighbors.
- Check with the local consumer protection office or Better Business Bureau to see if there are any complaints against the contractor. But remember, even if there have been no complaints filed, that is not a guarantee of reliability.
- Have the contractor prove that he is licensed, bonded, and has insurance, and confirm with the Department of Business and Professional Regulation at **1-850-487-1395**
- Get two or three written estimates that give specific details about the work to be done, materials, labor charges, and start and finish dates.
- In general, a contract should spell out who does what, where, when, and for how much. Whether it is the purchase of services, materials or goods, **READ ALL CONTRACTS CAREFULLY!** Wait until the job is completed and all inspections passed before you make the final and complete payment.
- Keep track of all estimates, contracts, repairs and dates of work completed.

HOW DO I PROTECT MYSELF FROM CRIME AND SCAMS?

- **ID theft:** Scammers will use a disaster to obtain your personal bank account, Social Security, credit card information. When giving personal data, make sure you initiated the contact or call.
- **Door-to-door or telephone solicitations:** Be highly suspicious of any individuals going door to door or calling with fund raising efforts, home repair scams, phony inspections, etc. Representatives of real companies or organizations will always show identification and no cash is required.