

# Tips & Suggestions When Choosing and Working With Contractors.

**1. Do thorough research:** Spend time researching and gathering information about potential contractors. The Florida Insurance Consumer Advocate has great resources to help you avoid pitfalls when selecting construction contractors to perform home improvements. You can use tools like the below run by private entities to help you narrow the options down to find a reliable contractor:

[FLsafe.profilegorilla.com](http://FLsafe.profilegorilla.com)

(A Florida based company. No cost to MSFH Participants.)

[Angi.com](http://Angi.com)

[Yelp.com](http://Yelp.com)

[Google.com](http://Google.com)

**Word of mouth** - talk to neighbors & friends in your area who have used the contractor you are considering.

- 2. Clearly define your needs:** Remember that the MSFH Program will ONLY pay for improvements recommended by a MSFH Program inspection. Before meeting with contractors, make a list of your requirements and preferences for your recommended MSFH Retrofit grant project. Be clear about your budget, timeline, and specific functionality features you desire. This will help contractors understand your expectations and provide accurate estimates.
- 3. Get multiple quotes:** Obtain quotes from multiple contractors to compare prices, project timelines, and included services. Consider the value and reputation of the contractor alongside the price when making your decision.
- 4. Request a detailed contract:** You can and should seek legal counsel on any contracts before you sign. Have a written contract that clearly outlines the scope of work, payment schedule, milestones, warranty information, and any other important terms and conditions. Review the contract thoroughly before signing and seek legal advice if needed.
- 5. Maintain open communication:** Establish open and regular communication with your contractor. Request regular updates on progress, concerns, and changes in plans. Clear channels of communication will help prevent misunderstandings and ensure a smooth working relationship.
- 6. Regularly monitor the project progress** and ensure that the work is being done according to your expectations and specifications. Address any concerns or changes promptly.
- 7. Document everything:** Keep a record of all communication, contracts, change orders, and payments related to the project. This documentation will be valuable in case of any disputes that may arise or when submitting documentation for reimbursement.
- 8. Stick to the payment schedule:** Make payments according to the agreed-upon schedule and hold back a reasonable amount until after the completion of the project. This ensures that the contractor fulfills all obligations before receiving full payment.
- 9. Trust your instincts:** Pay attention to your instincts when working with the contractor. If you feel uneasy about anything during the process, address it and, if necessary, consider seeking advice from a professional.



**ATTENTION HOMEOWNERS:** Please only work with licensed, certified, and insured contractors. You can check a contractor's licensure status at: [MyFloridaLicense.com](http://MyFloridaLicense.com)

*A Program Administered by the Florida Department of Financial Services*



**MySafeFLHome.com**



**AS OF JULY 1, 2024**, the My Safe Florida Home Program is allowing homeowners to choose any Certified Florida State contractor to make reimbursable upgrades to their homes.

To be eligible to make any recommended home-hardening improvements for reimbursement, your designated contractors must:

**1. BE LICENSED & CERTIFIED** with the state of Florida Department of Business and Professional Regulation as:

- General Contractor
- Building Contractor
- Residential Contractor
- Specialty Contractor
- Roofing Contractor

The My Safe Florida Home Program will no longer maintain or provide grantees with a list of authorized program contractors or require their use for new MSFH program construction. The MSFH Authorized Contractor Program ends June 30, 2024.

It will now be up to every MSFH Grantee/homeowner to find and manage their own eligible contractor and relationship. The program and FL Dept. of Financial Services is not involved in any way with the grantee's contractor selection and/or the grantee construction and payment process.



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