

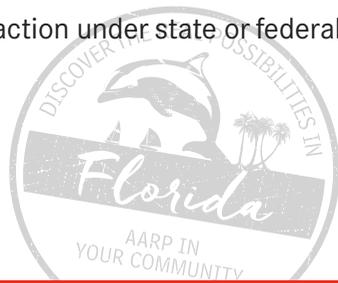
- **Assignment of Benefits (AOB):** This agreement transfers all insurance claim rights and benefits to a third party, and gives them the authority to collect insurance payments without your involvement. Be aware that if a contractor overcharges for work the insurance company deems excessive, you will 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 can cancel the home repair contract by sending a letter within three business days, if the contract was signed in your home or somewhere other than the contractor's permanent place of business.
- You can cancel the financing by sending a letter within three business days, and maybe even later, if your home is used as security for the loan.
- If you think your contractor or lender is committing fraud, notify the police, the local consumer protection agency, the Florida Attorney General, and state or city office of banking.
- You may be able to pursue legal action under state or federal regulations.



**CONTACT INFORMATION**

For questions or additional information about AARP Florida's legislative priorities, please contact Advocacy Manager Jack McRay at [jmcray@aarp.org](mailto:jmcray@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 about the 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.			
The contractor gave me references that I have verified.			

**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 that itemizes labor and cost of materials to be used.		
A provision that the contractor will get all necessary permits. Release of lien from all parties.		
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 the bids are for the same job and use the same quality materials. Remember, the lowest bidder may not be your best choice.



**IMPORTANT DISASTER REPAIR ADVICE**

**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

*Eleven tropical storms or hurricanes hit Florida from 2016 through 2018, affecting Floridians from the Keys to Pensacola. In October 2018, a strong Category 4 storm, Hurricane Michael, carved an 80-mile wide swath of loss and destruction across the Panhandle. Recovery will take years.*

*As Floridians 50-plus rebuild, AARP will be with them every step of the way.*

*We are equipping older Floridians with recovery 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. We have assembled this information to help you recover.*

*As fellow Floridians, we wish you warm and sunny skies for all the tomorrows to come.*

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.