

DON'T GET TAKEN 60 SECONDS

THE FOLLOWING HURRICANE RECOVERY ANNOUNCEMENT IS PRESENTED
BY YOUR UNIVERSITY OF FLORIDA, IFAS EXTENSION OFFICE.

NOW THAT THE STORM IS OVER, IT'S TIME TO CLEAN UP AND REPAIR.

HERE ARE SOME WAYS TO PROTECT YOURSELF FROM UNETHICAL REPAIR
PEOPLE.

IF SOMEONE COMES TO YOUR HOME ASKING FOR WORK, YOU HAVE
THREE WORKING DAYS TO CANCEL ANY AGREEMENT YOU MAKE WITH
HIM, UNLESS YOU SIGN A WAIVER.

BE SURE YOU HAVE THE ADDRESS AND PHONE NUMBER OF THE
COMPANY.

IF YOU CALL TO CANCEL A JOB, IT IS SMART TO FOLLOW-UP WITH
CERTIFIED LETTER SENT "RETURN RECEIPT REQUESTED."

NEVER PAY FOR WORK BEFORE IT IS DONE, AND NEVER GIVE WORKERS
MONEY TO BUY SUPPLIES UNLESS YOU KNOW THEM WELL.

IF SUPPLIES MUST BE PURCHASED AHEAD OF TIME, BUY THEM AND BRING
THEM HOME YOURSELF.

DON'T GET TAKEN

Now that the storm has passed, it is time to survey the damage and to start cleaning up and making repairs. This is a stressful period and a time when homeowners may easily be victimized by unethical workers who take advantage of the need to get repair work done quickly.

Before having any work done, whether it is removing a tree or making home repairs, know who you are dealing with. Do they have a license, if so, by whom? Any person or company doing home repairs in Florida must have a license issued by the state and follow certain practices designed to protect the consumer.

Ask to see evidence that the worker or company has liability insurance. Without liability insurance the homeowner could be sued by the worker in case of an accident.

Have a written, signed contract before any work begins. Be sure all details are clearly stated, for example, the number of trees to be cut, the stump height, and who will remove the trees from the property. Make sure the contract has a beginning and a completion date clearly stated. Include the mailing address and the physical location of the business.

If a company or individual comes to your door (residence) and solicits work, you have three working days within which to cancel the agreement without a penalty. Make sure you are given an address and telephone number where you can contact the company. Although you call to cancel it is wise to also send a letter. Send it certified mail and request a returned signature.

Never pay for work before it is done. Do not give money to a worker or company to buy supplies unless you know them well. If supplies must be purchased before the work can begin, the homeowner should purchase them and take them to his/her home.

Never sign a completion statement until all work is done satisfactorily. If credit is used be sure all blanks in the contract are filled in before signing. Know the annual percentage rate, if it is a fixed or a variable rate, the total amount of the payments, how long the loan will last and if a lien is being placed against your home.

You have experienced one loss. Protect yourself against another. Contact your Extension Agent for more information.