

Commissioner Nicole "Nikki" Fried

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**Service/Contractor Scams**

# Service/Contractor Scams

A frequent problem after a disaster is “fly-by-night” contractors who take deposits before starting work or who take final payment before finishing the job. Service scams all have the same target: your wallet.

Be cautious of repair businesses or individuals who:

- Solicit door-to-door,
- Arrive in unmarked vehicles,
- Have a post office box or temporary address,
- Claim they are from another county or state and are in the area solely to help disaster victims, or
- Claim that they were doing work in the area and noticed that your home needed repairs.

## Protect Yourself from Service/Contractor Scams

Follow these tips to protect yourself:

- If your home is in need of repair, you should get at least three itemized estimates. Check each contractor’s address, license and complaint history by calling the Florida Department of Business and Professional Regulation (DBPR)

- Never agree to a cash-only deal. Ask for a written estimate and inspect the terms carefully before signing and agreeing to any offer.
- Remember that honest contractors earn the majority of their business through referrals from satisfied customers. They don't have to travel door-to-door to find business.
- Ask contractors to justify their bids by listing the work/materials that are included. This allows you to make valid comparisons between estimates.

## Scams and Fraud

Business Opportunities (<https://www.fdacs.gov/Consumer-Resources/Scams-and-Fraud/Business-Opportunities>).

Card Skimmers (<https://www.fdacs.gov/Consumer-Resources/Scams-and-Fraud/Card-Skimmers>).

Charity Scams (<https://www.fdacs.gov/Consumer-Resources/Scams-and-Fraud/Charity-Scams>).

Concealed Weapon License Fraud (<https://www.fdacs.gov/Consumer-Resources/Scams-and-Fraud/Concealed-Weapon-License-Fraud>).

Emergency Scams (<https://www.fdacs.gov/Consumer-Resources/Scams-and-Fraud/Emergency-Scams>).

E-Skimming (<https://www.fdacs.gov/Consumer-Resources/Scams-and-Fraud/E-Skimming>).

Game Promotions/Sweepstakes (<https://www.fdacs.gov/Consumer-Resources/Scams-and-Fraud/Game-Promotions-Sweepstakes>).

Government Imposters and Deceptive Advertisements  
(<https://www.fdacs.gov/Consumer-Resources/Scams-and-Fraud/Government-Imposters-and-Deceptive-Advertisements>).

Identity Theft (<https://www.fdacs.gov/Consumer-Resources/Scams-and-Fraud/Identity-Theft>).

Military Servicemembers and Families (<https://www.fdacs.gov/Consumer-Resources/Scams-and-Fraud/Military-Servicemembers-and-Families>).

**Money Transfer/Check Scams** (<https://www.fdacs.gov/Consumer-Resources/Scams-and-Fraud/Money-Transfer-Check-Scams>).

**Online Shopping Scams** (<https://www.fdacs.gov/Consumer-Resources/Scams-and-Fraud/Online-Shopping-Scams>).

**Payday Loans/Lending Scams** (<https://www.fdacs.gov/Consumer-Resources/Scams-and-Fraud/Payday-Loans-Lending-Scams>).

**Phishing and Other Internet Scams** (<https://www.fdacs.gov/Consumer-Resources/Scams-and-Fraud/Phishing-and-Other-Internet-Scams>).

**Service/Contractor Scams** (<https://www.fdacs.gov/Consumer-Resources/Scams-and-Fraud/Service-Contractor-Scams>).

**Tax Scams** (<https://www.fdacs.gov/Consumer-Resources/Scams-and-Fraud/Tax-Scams>).

**Tech Support Phone Scams** (<http://www.consumer.ftc.gov/articles/0346-tech-support-scams>).

**Telemarketing Fraud** (<https://www.fdacs.gov/Consumer-Resources/Scams-and-Fraud/Telemarketing-Fraud>).

**Travel Scams** (<https://www.fdacs.gov/Consumer-Resources/Scams-and-Fraud/Travel-Scams>).

## Program Resources

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- **Federal Trade Commission (FTC): Hiring a Contractor**  
(<https://www.consumer.ftc.gov/articles/0242-hiring-contractor>).
- **FTC's Online Complaint Form** (<https://www.ftccomplaintassistant.gov>).
- **Florida Department of Business and Professional Regulation**  
(<http://www.myfloridalicense.com/dbpr/>).



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Questions? 1-800-HELP-FLA (1-800-435-7352), or 1-800-FL-AYUDA (1-800-352-9832).,

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