

10 mistakes homeowners make when hiring a contractor after a storm

A Florida homeowner checklist from SOS Roofing and Construction



Start with safety and verification

A damaged roof creates pressure to decide quickly. Protect people and prevent further damage first, then make the permanent repair decision with a clear scope, verified credentials and a written contract. Use these checks with every contractor, including SOS.

Stay off damaged roofs and away from unsafe structures or electrical hazards. Follow emergency officials' instructions. Document conditions only where it is safe.

01 Choosing the first available contractor without checking credentials

A truck logo, business registration or license number on a flyer is only a starting point. Search Florida DBPR yourself. Match the contractor's name, license status, license category and qualified business to the company on your contract. Confirm that the proposed work fits its license. A contractor's home base alone does not establish competence or trustworthiness. ^[1]

Ask: "Which legal business will sign my contract and perform this work?"

02 Accepting an insurance certificate without checking what it covers

Request current evidence of general liability insurance and workers' compensation coverage or applicable exemptions. Verify details with the issuing insurance agency using independently confirmed contact information. Ask who will supervise subcontractors. Florida DFS provides workers' compensation coverage and exemption searches; an exemption for one person does not establish coverage for an entire crew. ^[2]

Keep the verification with your estimate.

Protect the record and your rights

03 Letting cleanup erase the evidence

Photograph visible damage before and after temporary work, when safe. Save original photos, invoices, receipts, damaged-item lists and communications. Report the loss promptly to your insurer and ask about inspection and documentation requirements before permanent repairs or disposal. Necessary protective work should not be delayed just to preserve a photo opportunity. ^[3]

Ask for a dated inspection report that separates observations from assumptions about the cause.

04 Treating a repair estimate as an insurance decision

A construction estimate does not establish coverage or guarantee payment. Contact your insurer about policy terms, deductibles and required steps. A contractor can explain its repair bid. If you want claim representation, choose an appropriately licensed public adjuster or Florida attorney separately. Florida prohibits a public adjuster from also doing the repairs on the same claim. ^[4]

Ask: "Are you explaining construction work, or offering to represent my claim?"

05 Signing away rights or accepting a deductible deal

Read inspection authorizations, payment directions and repair contracts before signing. Florida generally prohibits post-loss benefit assignments under covered property policies issued on or after January 1, 2023. Older policies and exceptions require individual review. ^[5]

Do not accept false invoices or promises to hide or improperly waive your deductible. Be cautious about rewards tied to a roof inspection or insurance claim. ^[6]

Make the scope and contract clear

06 Comparing prices without comparing the work

When conditions allow, obtain multiple written estimates. Compare materials, tear-off, flashing, decking allowances, ventilation, debris removal and permit responsibility. Ask which costs are excluded and how concealed damage will be priced. The cheapest proposal may leave necessary work unaddressed. ^[7]

Ask: "What could change this price, and will I approve changes in writing?"

07 Signing a vague contract under pressure

Separate a limited emergency repair authorization from the full replacement decision. Record scope, price, payment stages, estimated dates, cleanup, warranty terms and change-order procedure. Fill every blank and retain a signed copy. Avoid cash-only demands or pressure to decide immediately. ^[8]

Ask about cancellation rights before work or permitting starts. Florida has specific emergency-related residential roofing cancellation rules; timing and the statutory definition of starting work matter. Do not assume every contract has the same cancellation period. ^[6]

08 Paying without milestones and lien protections

Avoid full payment before the work is performed. Agree on documented payment stages. Florida construction lien law can expose owners to claims from unpaid subcontractors or suppliers even after paying the contractor. Ask a Florida construction attorney about appropriate releases, notices and final-payment documents for your project. ^[9]

Keep payments traceable and save every receipt.

Finish with a usable project record

09 Rebuilding finishes before resolving the underlying damage

Ask for a repair sequence covering temporary protection, required permits, roof or structural work, moisture assessment, drying and interior restoration. Have qualified professionals decide when affected materials are ready to be enclosed. Confirm inspection requirements directly with your local building department. Ask who coordinates roofing, electrical, HVAC and interior trades so one repair does not undo another.

10 Finishing without a closeout file

Before final payment under your contract, review completed work, required inspection results and unresolved items. Obtain written workmanship and manufacturer warranties. Check exclusions, registration requirements, maintenance duties and who handles service calls. "Lifetime" alone does not explain protection. Save final photos, product information, payment records and applicable lien releases together.

Ask: "Who do I contact if a leak returns after the next storm?"

Before you hire

- ☐ Verify the contracting business, license and insurance evidence
- ☐ Save damage photos and contact your insurer
- ☐ Compare detailed scopes and exclusions
- ☐ Read every authorization and payment term
- ☐ Plan permits, repair sequencing and final inspections
- ☐ Keep warranties and closeout documents

Sources and support

1. [DBPR verification guidance](#)

myfloridalicense.com

2. [DFS workers' compensation resources](#)

myfloridacfo.com

3. [Florida DFS disaster guidance](#)

myfloridacfo.com

4. [DFS on contractor and adjuster roles](#)

myfloridacfo.com

5. [Florida Statutes § 627.7152](#)

leg.state.fl.us

6. [Florida Statutes § 489.147](#)

leg.state.fl.us

7. [FTC contractor guidance](#)

consumer.ftc.gov

8. [FTC home repair warnings](#)

consumer.ftc.gov

9. [Florida's construction lien warning](#)

leg.state.fl.us

For roofing or construction needs, [contact SOS Roofing and Construction](#). Apply this checklist to SOS and any other contractor you consider.

General educational information for Florida property owners. Sources reviewed October 12, 2026. This guide does not determine insurance coverage or replace advice from your insurer, a qualified design professional or a Florida attorney. Requirements depend on the property, policy, contract and work.