MSFH Contractor Checklist

Your Guide to a Smooth Project

REMEMBER: Choosing the right contractor is crucial!

Your contractor will handle permits, coordinate inspections, and ensure your project meets MSFH requirements. Take time to compare quotes and verify credentials - it's worth the effort.

BEFORE Contractor Visit

- [ ] **Have your MSFH inspection report ready** ★
  Print copies or have it accessible on your phone/tablet
- [ ] Verify contractor license on MyFloridaLicense.com
  Check for active status, insurance, and any complaints
- [ ] Ask if they have MSFH program experience
  Experienced contractors know the paperwork and timelines
- [ ] Clear access to all areas needing work
  Remove items from attic, clear garage, unlock gates
- [ ] Take "before" photos of all work areas
  Document current condition from multiple angles
- [ ] Prepare list of questions about the work
  Include timeline, warranty, and payment terms
- [ ] Schedule 3+ contractors for competitive quotes
  MSFH requires multiple quotes for best value

DURING Contractor Visit

- [ ] **Walk through ALL items on inspection report together** ★
  Ensure contractor understands full scope of work
- [ ] Confirm quote will match inspection report exactly
  MSFH only approves work specified in the report
- [ ] Get specific start and completion timeline
  Work must be completed within 1 year of grant approval

- [ ] Ask who pulls permits and who pays permit fees
  Contractor should handle permits; clarify if included in quote
- [ ] Discuss specific materials and brands to be used
  Get product specs for windows, doors, roofing materials
- [ ] Get warranty details in writing
  Ask for manufacturer AND installation warranties
- [ ] Clarify payment terms and schedule
  Never pay deposits before grant approval!
- [ ] Ask about crew size and supervision
  Know who will be on your property

RED FLAGS to Watch For

- [ ] **Contractor pressures for immediate signature**
  MSFH gives you time to compare quotes - use it!
- [ ] **Requests large deposit before grant approval**
  This violates MSFH rules - huge red flag!
- [ ] **Asks for cash-only payments**
  MSFH requires traceable payments only
- [ ] **Suggests work outside inspection report**
  Extra work won't be covered by grant
- [ ] **Cannot provide license/insurance info**
  All MSFH contractors must be properly licensed

AFTER Contractor Visit

- [ ] **Get detailed written quote within 48 hours** ★
  Should include line items matching inspection report
- [ ] Create comparison spreadsheet of all quotes
  Compare price, timeline, warranty, and materials
- [ ] Call at least 3 recent references
  Ask specifically about MSFH projects if possible
- [ ] Check BBB rating and online reviews
  Look for patterns in complaints
- [ ] Verify general liability and workers comp insurance
  Request certificates of insurance before signing

- [ ] Upload quotes to MSFH portal when requested
  Keep copies of all documentation

Contract Signing Checklist

- [ ] **WAIT for official MSFH grant approval letter** ★
  Never sign or pay before approval!
- [ ] Verify contract matches approved grant scope
  Any differences could delay payment
- [ ] Ensure permit responsibility is clearly stated
  Contract should specify who pulls and pays for permits
- [ ] Confirm completion date in contract
  Must allow time for final MSFH inspection
- [ ] Understand change order process
  Changes may not be covered by grant
- [ ] Review lien waiver procedures
  Protects you from subcontractor claims

Documentation Best Practices:

- Take photos of EVERYTHING - before, during, and after work
- Keep all emails and texts with your contractor
- Never pay in full until work passes final MSFH inspection
- If issues arise, document them immediately in writing
- Stay in communication with MSFH staff throughout the process

Questions to Ask Every Contractor: How many MSFH projects have you completed? Can you provide MSFH-specific references? What's your permit closing success rate? Do you handle the final MSFH inspection scheduling?

MSFH Help: 1-866-345-2934 | MyFLLicense.com for contractor verification

Checklist v1.0 - July 2025. ★ = Critical steps that can affect your grant approval or payment.