

HIRING A CONTRACTOR

AVOID SCAMS: Guidelines for Repairing Home Damage After a Disaster

A disaster which damages or destroys ones home and belongings is a huge emotional impact. Many survivors react to recovering from the damage rather than act on a plan.

DO NOT:

- Give anyone money upfront, especially cash.
- Feel pressured into signing a contract.
- Hire non-local or unlicensed contractors.
- Be impatient; recovery takes some time.

DO:

- What needs to be done for safety and health reasons first.
- Take pictures and document any expenses.
- Hire local, licensed contractors.
- Get more than one estimate or bid.
- Ask for a contract. Make sure it specifies every item to be worked on and a timetable to begin and complete the work.
- Check credentials.
- Make sure the contractor you hire carries workers' compensation and liability insurance and check with the insurance company to verify.
- Call the local police or local Code Enforcement Office if you suspect fraud.

CAN I DO THE WORK MYSELF?

- Feel free to act as your own contractor. Some tasks require a license, such as electrical, plumbing, mechanical or roofing.
- **GET A PERMIT** from the local building department. **THEY ARE YOUR QUALITY CONTROL!**
- Those projects valued at over \$2500 will also require a notice of commencement.

WHAT ABOUT VOLUNTEERS?

- After a disaster, many come to assist. If they are with an agency, non-profit or faith-based group specializing in disaster relief; they will have credentials and follow the same rules and guidelines as above.