How to Avoid CONTRACTOR FRAUD & ABUSE

Following a severe storm or natural disaster it is common for crooked contractors to try and take advantage of consumers needing repairs. These contractors often make false promises, take full payment upfront and never finish the work or may even create damage where none existed.

How to Hire the Right Contractor:



BE ALERT FOR CONTRACTOR FRAUD & ABUSE

Reputable contractors do not solicit business by going door-to-door. Don't let contractors rush you into siging a contract.



CONTACT YOUR INSURER

File your claim and let your insurer verify what repairs are necessary. Then find a licensed contractor to make the necessary repairs.



VERIFY INSURANCE & LICENSES

Make sure the contractor you hire has liability and workers compensation insurance. Check your state licensing board to be sure the contractor is licensed and bonded. Be sure the contractor has a legitimate local address.



GET THREE BIDS & CHECK REFERENCES

Get three written estimates for the work and compare the bids. Require the contractor to give three local references. Be sure to contact those references to confirm the work was done on time and up to code.



NEVER PAY UPFRONT

Pay for the work in installments as the job is completed. Avoid paying with cash; use a check or credit card instead. This creates a record of your payment. Verify that the work was done before paying all the invoices.



GET A WRITTEN CONTRACT

Always get a detailed written contract that clearly states everything the contractor will do, including prices for labor and materials. Make sure the contract includes clean-up procedures and estimated start and finish dates. Never sign a contract with blanks that can be filled in later by the contractor.

✔ **Check your local Better Business Bureau or your state's attorney general to see if complaints have been filed against the contractor.**

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