Do Your Homework When Hiring Disaster Repair Contractors

The Better Business Bureau reminds those who experience storm damage to take certain precautions when cleaning up and making repair decisions.

Natural disasters like tornados, hurricanes, floods, fires and earthquakes can bring out the best in people, as strangers reach out to help others in need. Unfortunately, crises also bring out persons who choose to take advantage of the victims.

Some of the most common "after-disaster" scams involve your auto, home and yard repairs or clean-up. Your Better Business Bureau offers the following tips to homeowners who suffer auto and property damage in the wake of a natural disaster.

- Check with your insurance company about policy coverage and specific filing requirements. Save all receipts, including those for food, temporary lodging, or other expenses that may be covered under your policy.

- Although you may be anxious to get things back to normal, avoid letting your emotions get the better of you. Don't be pressured into making an immediate decision with a long-term impact. Be pro-active in selecting a business, not simply react to sales solicitations. Make temporary repairs if necessary.

- For major repairs, take time to shop around and get 3-4 estimates based on the same specifications and materials.

- Check with your local business licensing agency or Department of Consumer Affairs to verify that:
  - businesses need to be licensed/registered to do work in your area
  - all work inside homes that pre-date 1978 must be done by contractors that are Certified to Conduct Lead-Based Paint Activities and Renovations
  - the contractors you are considering hiring are properly licensed and registered to work in your area.

- In addition to proper licensing, make sure your contractors have up-to-date workers compensation and liability insurance. Ask to see proof of a current insurance certificate covering workman’s compensation, property damage and personal liability.

- Ask for customer references that are at least a year old (and actually call them) and check them out with the Better Business Bureau (www.bbb.org).

- Make sure they are approved by your insurance company before entering into an agreement.

- Be wary of door-to-door workers who claim to have left-over materials from a job “down the street” or who do not have a permanent place of business. If sales people
go door-to-door, check to see if your community requires them to have solicitation permits.

- Be leery if a worker shows up on your doorstep to announce that your home is unsafe. If you are concerned about possible structural damage in your home, have an engineer, architect or building official inspect it.

- Require a written contract agreement with anyone you hire. It should specify the work to be done, the materials to be used and the price breakdown for both labor and materials. Any promises made orally should be written into the contract, including warranties on materials or labor. Be sure their name, address, license number, if applicable, and phone number along with a start and end date for the work are included in the contract. Read and understand the contract in its entirety and don’t sign a blank contract. A copy of the signed contract is to be given to you at time of signature.

- Never pay in full for all repairs in advance, and do not pay cash! While many businesses may ask for a deposit, BBB suggests that no more one-third of the job be paid up front. Be sure the contract specifies the schedule for releasing payments to the contractor.

Disaster victims should never feel forced to make a hasty decision or to choose an unknown business. Start With Trust. For reliable information, lists of BBB Accredited Businesses by industry and BBB Business Reviews you can trust on local businesses, visit www.bbb.org or call (212) 533-6200.