



- **Rebuilding in the wake of a tornado, flood or other natural catastrophe contains its own pitfalls.**
- **Always use caution in hiring a contractor or other workers to help repair and clean up storm damage.**

Avoiding Contractor Fraud and Abuse

The damage caused by a major storm can be a source of great anxiety, particularly when the structural integrity of your home or business is affected. Rebuilding is a priority, but you should exercise caution and common sense when hiring a contractor to help repair and clean up storm damage.

Following these simple tips can help ensure that the contractor you are considering is a credible and trustworthy partner.

- Before contracting for services, check references. It can be helpful to see who is working with neighbors who may also have claims.
- Be suspicious of any contractor who tries to rush you, especially on non-emergency or temporary repairs.
- Be wary of anyone knocking on your door offering unsolicited repairs to your home.
- Never pay for work up front.
- Get three written estimates for the work and compare bids.
- Check credentials with the Better Business Bureau or state attorney general's office to see if the firm has any outstanding complaints.
- Always have a written, detailed contract that clearly states everything the contractor will do, including prices for labor and materials, clean-up procedures, and estimated start and finish dates.
- Never sign a contract with blank spaces, which a crooked contractor can alter after they have obtained your signature.
- Don't believe a contractor who says they are supported by the government. The Federal Emergency Management Agency (FEMA) does not endorse individual contractors or loan companies.
- Avoid paying with cash; use a check or credit card instead. This creates a record of your payments to the contractor.

To maintain homeowners' trust and business, insurers devote many resources to ensure that the claims process is smooth, easy, and meets consumer needs. Insurers and agents are excellent resources to help access the services needed to handle claims. Contact your insurer at the start of the planning process for any repair or clean up work.

Emergency Contacts:

FEMA
(800) 621-3362
www.fema.gov