



Consumer Tips

From
Attorney General Roy Cooper



Disaster Repair Tips for Homeowners

Hit and run scam artists travel to disaster areas following a hurricane, ice storm, or tornado to prey on residents. These crooked contractors can cause you additional financial harm by taking large deposits and then disappearing, by performing work in a shoddy manner, or by failing to perform work in the manner or time expected.

The vast majority of contractors in North Carolina are good business people, but some are inept or out to scam you. To make sure that you don't get taken advantage of when you need your home repaired or trees removed from your property after a natural disaster, follow these tips:

- **Be Safe.** Make sure that you and your family are safe. Do not attempt to move downed power lines. Call your utility immediately for assistance.
- **Contact your insurance company.** Some insurance companies require an adjuster's prior approval before work can be done. Take pictures and videos, if possible, of the damage.
- **Do not pay for work up front. Never pay a large sum of money in advance for work.** A reasonable down payment may be required for large projects, but no money should be paid until you have a signed, written contract. Avoid paying with cash; use a check or if the business is reputable, a credit card.
- **Beware of any contractor who tries to rush your decision or who comes to your home offering assistance.** If you are in a position to wait, carefully shop around for a contractor. Don't rush into non-emergency repairs. If an offer is good "now or never," you can bet that it will never be good. Seek recommendations from people you know who have had work performed on their homes recently.
- **Obtain three written estimates for the work and compare the bids.** Check contractors credentials. Contact the Attorney General and the Better Business Bureau to learn about the contractor's complaint history. Ask to see the contractor's insurance policy, especially if the work involves roofing, painting or tree removal. If the contractor is uninsured, you may be liable if an accident occurs on the property.
- **Make sure the contractor supplies you with a written contract detailing all the work to be performed, its costs and a completion date.** The contract should specify the quality of materials to be used, the total price for labor and materials, any warranties or guarantees which come with the contract, starting and finishing dates, and who will be responsible for clean-up and trash removal.
- **Inspect the work and make sure you are satisfied before you pay.**