
AFTER A DISASTER, DON'T GET SCAMMED

Be wary of unlicensed contractors, deals too good to be true

The need for repairs after a natural disaster can make consumers vulnerable. Unlicensed contractors may try to exploit the situation. The Virginia Board for Contractors cautions the public to be wary of home repair scam artists after any severe weather. Virginia law requires a state license—not just a local business license—for most contracting work over \$1,000.

TOP TEN TIPS

1. Hire the licensed contractor **qualified** to perform the type and amount of work you need **(right class, right specialty)**
2. **Check for a current license** online (<http://www.dpor.virginia.gov/LicenseLookup/>) or by calling (804) 367-8511.
3. Check **references** and review past work.
4. Get at least three **estimates** whenever possible.
5. Insist on a **written contract** and do not sign anything until you understand the terms.
6. **Limit your deposit.** Pay 10 percent down or \$1,000, whichever is less. *(Unless the job requires custom-made items/special orders, then limit to 30% of the contract's total value.)*
7. Do not let payments get ahead of the work. Keep records of all payments.
8. Don't pay 100% of the bill until the work is complete and you are satisfied with the job.
9. **Do not pay cash.**
10. Keep a job file of all papers relating to your project (written change orders, warranties, etc.).

SCAM SIGNALS

- High-pressure or scare tactics ("offer good today only")
- Over-friendly sales pitches
- "Material left-over"
- Escalating prices
- Deals that sound too good to be true