

# Legal Help for Disaster Victims

## How to Deal with Contractors

### My house was damaged by the storms. What can I do?

A contractor can help you fix your house. But some contractors try to cheat disaster victims. A dishonest contractor may:

- charge too much or do sloppy work, or
- leave before the job is finished.

### How do I find a good contractor?

Ask for recommendations. Talk to:

- Friends and family
- Neighbors and coworkers
- Insurance agents or claims adjusters

### How do I know if a contractor is good?

Follow these steps before you hire a contractor:

1. Make sure the contractor is licensed and insured.
2. Call your Better Business Bureau to see if anyone has complained about the contractor.
3. Ask the contractor for a list of recent customers. Call them and ask if they were happy with his work.
4. Get written estimates from at least 3 contractors. Ask if the estimate is free before letting them into your house. *Important!* The lowest bidder may not be the best choice.
5. Before you sign a contract, ask someone you trust to read it.

### Warning! Watch out for contractors who:

- Sell door to door
- Are not from your community
- Offer you a very low price
- Try to rush you into signing a contract

If a contractor says s/he just did a job near your house, ask for the customer's name. Call them.

### How should I pay the contractor?

Pay by check, money order or credit card. **Do not pay cash.** Pay the final amount only when the work is done and you are happy with it.

Do **not**:

- Pay for the whole job before the work starts
- Make a big down payment
- Make expensive, temporary repairs

### What if I need to a loan to pay for repairs?

Be careful. If you put up your home as security and cannot repay the loan, you may lose your home. If you get a loan, ask someone you trust to read the loan documents.

### I think I was cheated. What can I do?

Call the consumer division of your Attorney General's office. Also call the Better Business Bureau to report the problem.

If you think a Federal Emergency Management Agency (FEMA) program was involved, call FEMA:  
**1-800-323-8603**

You can also complain to the Federal Trade Commission (FTC). If the FTC thinks a business has broken the law, it will investigate the business.

- Call toll-free at: **1-877-FTC-HELP (382-4357)**  
TDD **1-866-653-4261**
- Fill out a complaint form at: [www.ftc.gov](http://www.ftc.gov)
- Or mail a written complaint to:  
Federal Trade Commission  
600 Pennsylvania Ave, NW  
Washington, DC 20580

### Contact us for legal help with problems related to the storms:

- Call:
- Or visit:

This flyer gives you legal information, not legal advice. To know how the law applies to you, talk to a lawyer.  
Find other Emergency Flyers in plain language at: <http://writeclearly.org> & [www.transcend.net](http://www.transcend.net)