

## **Tips to avoid contractor fraud**

Flood victims looking for contractors to help return their homes to normal as soon as possible are encouraged to do their due diligence when hiring help, advised Caddo Sheriff Steve Prator.

"This is a devastating time for so many people who've lost homes or property," the Sheriff said, "but in our haste to rebuild and get back in our houses, it's important that we not make things worse by hiring the wrong people."

Prator said homeowners should take the time to do research and hire only legitimate, licensed contractors. Going that extra step can prevent you from being victimized again - this time by scammers or con artists.

FEMA recommends the following when hiring a contractor:

- Ask friends, neighbors, and co-workers for contractor referrals. Avoid door-to-door solicitors. Contractors coming door to door may not be from a local, established business, and many state licenses do not allow contractors to operate in another state. If a contractor says he was sent by your insurance company, check with your insurance company first.
- Contact local trade organizations, such as the Builder's Association for the names of members in the area.
- Check out the contractor with your local or state consumer protection officials.
- Ask the contractor for customer references who have projects similar to yours.
- Ask for a copy of the contractor's current insurance certificates and licenses, if required.
- Get written estimates from several contractors.
- Get all guarantees, warranties and promises in writing. Make sure your contract says who will obtain necessary permits, what work will be done, materials to be used, price, and payment schedule. Save a copy for your records. Avoid anyone who says a contract isn't necessary. Agree on start and completion dates and have them written into the contract.
- Pay by check. Avoid making cash or advance payments and always get a receipt. A reasonable down payment is 30 percent of the total cost of the project. Check Louisiana law regarding contractor deposits before agreeing to pay an especially large sum up front.

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