

BBB Urges Caution in Wake of Recent Storms!

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In the aftermath of our recent storms, the BBB urges the public to exercise caution when hiring a contractor to repair damages. Natural disasters can bring out the best in people; unfortunately, it also brings out con artists looking to capitalize off of others' grief.

Property owners will want to make repairs to their home or business as quickly as possible. Unfortunately, unscrupulous contractors or scam artists may take advantage of the post-disaster chaos to scam unsuspecting property owners out of money or provide shoddy materials or substandard work.

BBB offers these tips for selecting a contractor to repair any damage:

- Check with your insurance company about policy coverages and any specific filing requirements the company may have.
- Don't act in haste and never sign anything you do not understand. If someone is insisting that you sign immediately, this is a red flag that you need to find another contractor.
- Make temporary repairs if necessary. For major permanent repairs, take time to shop around for contractors, get competitive bids, check out references, make sure the contractor is properly licensed, and check out their BBB profile at bbb.org. Be suspicious of out-of-town contractors looking to make a quick buck off of your misfortune. Will they still be around if a problem arises later?
- Try to be patient. When an area has extensive damage, it may take some time for a local contractor to get to you. While this can be frustrating, this is where scam artists can come in and manipulate your anxiety to their advantage. Do not be pressured into making a snap decision.
- While being patient, also act promptly. Insurance policies require you to take action to prevent further damage to your property. You may need to move your personal belongings to a different location, cut off the water supply, or have a tarp placed on your roof (but only if this can be safely done). Thoroughly clean out mud and residual material from heating and cooling units, and let the units dry out before determining whether the equipment is functional or needs repairs.
- Get a written agreement with your contractor that outlines the repairs to be done, the types of materials to be used, and the price breakdown for both labor and materials. Review it carefully before signing. Insist that the contractor obtain all necessary permits and avoid anyone who asks you to provide your own permits. The person obtaining the permit is the one responsible for ensuring that all work meets code requirements. That needs to be the contractor, not you.
- Be wary if a contractor asks you to sign an estimate. Many unscrupulous contractors have you sign what you think is an estimate but in reality, is a binding contract. Also, watch out for cancellation fees, sometimes referred to as liquidation damages. These are fees charged to a homeowner if they decide to use a different contractor. If you are unsure what you are reading, ask the contractor to spell it out for you.
- Never pay for all repairs in advance, and do not pay cash.

Disasters are stressful events. Victims should never feel forced to make a hasty decision or to choose an unknown contractor. Start With Trust! For reliable information, lists of BBB Accredited Businesses by industry and BBB Business Reviews you can trust, visit BBB.org.

Kelvin Collins is president & CEO of the Better Business Bureau serving the Fall Line Corridor, serving 77 counties in East Alabama, West Georgia, Southwest Georgia, Central Georgia, East Georgia, and Western South Carolina. This tips column is provided through the local BBB and the International Association of Better Business Bureaus (IABBB). The Better Business Bureau sets standards for ethical business behavior, monitors compliance and helps consumers identify trustworthy businesses. Questions or complaints about a specific company or charity should be referred directly to the BBB at Phone: 1-800-763- 4222, Web site: BBB.org or E-mail: info@centralgeorgia.bbb.org.