

Legal Aid of North West Texas



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CONTRACTOR FRAUD DISASTER RESPONSE

Important tips: For any work that you hire someone to do for you, you must ask for a written contract, signed by you and the person you hired. Don't sign a contract containing blank spaces. You have 3 days to cancel this type of contract.

WHEN HIRING A CONTRACTOR

- Compare estimates from at least three different contractors.
- Make sure the contractor has a local physical address. Some contractors come to town right after a disaster and work out of their trucks, making it hard to track them down if you have problems with them.
- Ensure that the contractor has general liability insurance and workers' compensation insurance before work is started, and make sure that is written in the contract.
- Check out each contractor's references, look at online reviews, and contact the Better Business Bureau in your area, either online or by phone, to check whether the contractor is listed there and if so, that the rating is positive.
- Be aware that neither FEMA nor its housing inspectors hire or recommend specific contractors to fix homes or make repairs. If you suspect fraud, call the FEMA Disaster Fraud Hotline at 866-720-5721.
- Do not let a contractor rush you into making a quick decision by offering big discounts if you sign up right away or by telling you that you will not have to pay a deductible.
- Only use a contractor who agrees to get a building permit; you should not get the permit yourself. It should be in the contract that the contractor will get the permit.
- Get a written estimate that lists all the repairs to be completed and how much they will cost; this needs to be in the contract. The estimate should have enough detail so that you understand what will be done.
- Insist that any verbal agreements and/or warranties the contractor promised are included in the written estimate or contract. If you or the contractor make any changes to the job, these changes need to be in writing as an amendment to the contract.

PAYMENT

- Never pay cash or agree to pay for a project upfront. Payments should be made over time, as the job progresses. The contract should include the schedule of work and payments.
- If you are a fraud victim, call the Texas Attorney General's office, 800-252-8011.
- Pay the remaining balance of the contract after you have thoroughly inspected and are satisfied with the work. Make sure that the contractor has paid any subcontractors and building supply companies. This should be written in the contract.

Need more information? Call our Disaster Assistance Hotline at 855-548-8457

Legal information not legal advice. Visit www.texaslawhelp.org for more legal information.