

# AFTER A DISASTER



**Don't let unscrupulous people take advantage of you during a vulnerable time. Follow these guidelines before hiring a contractor for any repairs.**

- Don't rush into repairs, no matter how badly they are needed.
- Get at least three bids. Don't hire the first contractor who comes along.
- Be cautious about door-to-door offers of repair services and flyers or business cards that are left at your door.
- Ask friends, family and associates for recommendations about contractors they have used.
- NEVER pay in cash.
- Contractors may not undertake projects in North Carolina where the cost is \$30,000 or more unless they hold a license from the North Carolina Licensing Board for General Contractors
- Get a written contract that details every aspect of the work plan.
- If you have any questions before you hire a contractor, contact the North Carolina Licensing Board For General Contractors at 919-571-4183  
**www.nclbgc.org**



**North Carolina Emergency Management**  
919-825-2500  
[www.nc.gov/agency/emergency-management](http://www.nc.gov/agency/emergency-management)

**North Carolina Consumer Protection**  
1-877-5-NO-SCAM or 1-877-566-7226  
[www.ncdoj.gov/consumer](http://www.ncdoj.gov/consumer)

**Better Business Bureau**  
(703) 276-0100  
[www.fbbb.org](http://www.fbbb.org)

**North Carolina Department of Insurance  
Engineering and Codes - Building Code Enforcement**  
1-800-634-7854  
[www.ncdoi.com/OSFM/Engineering\\_and\\_Codes](http://www.ncdoi.com/OSFM/Engineering_and_Codes)



North Carolina Licensing Board For  
General Contractors  
919-571-4183  
**www.nclbgc.org**  
5400 Creedmoor Road, Raleigh, NC 27612

## A CONSUMER'S GUIDE TO

# PROTECTING YOURSELF AFTER A DISASTER



## What to know before signing a contract.



*After a disaster, don't get scammed!*

*If your home or property has been damaged by a fire, flood, earthquake or other disaster, please follow these tips and guidelines before you hire a contractor or sign any documents for repairs.*

*After a disaster, don't get scammed!*

## Only Hire A Licensed Contractor

- Deal only with state licensed contractors.
- Get proof that the contractor you may be working with is licensed. Contact the North Carolina Licensing Board for General Contractors to check the status of the contractor's license. Only work with currently licensed contractors.
- Some out-of-state contractors and unlicensed contractors want to help with rebuilding in disaster areas; however, it is illegal and punishable as a misdemeanor to perform contracting work in North Carolina without a contractor's license.
- Get your contractor's license number and check its validity by contacting the North Carolina Licensing Board for General Contractors.
- Ask your contractor for three written references. When speaking with the references, ask if they were satisfied with the contractor's work and if the contractor kept to the schedule and contract terms.
- Require a written contract. The contract should be a detailed description of the work to be done, the material to be used and the equipment to be installed. Be sure there is a schedule of payments and a time line for when the work will be completed. Be sure you understand the contract before you sign it. Any changes that occur should be noted in writing.
- Contact your local building permit office to see if permits are required to assure code compliance before construction to protect your health, safety and welfare.
- Before making the final payment, make sure that you are satisfied with the completed work. Verify that any and all liens have been released.

## Get It In Writing

Obtain a written contract that clearly states all tasks to be performed, all associated costs and the payment schedule. Any guarantees made by the contractor should be written into the contract. The guarantee should clearly state what is guaranteed, who is responsible for the guarantee and how long the guarantee is valid. Avoid verbal promises, agreements or contracts.

## Avoid Payment Pitfalls

Don't let the payments get ahead of the work. Keep records of all payments and receipts. Avoid on-the-spot cash payments. The safest method of payment is by check. Make sure you have the names of the subcontractors and material suppliers, and confirmation that they have been paid.

## If You Have A Complaint

- File complaints against contractors at the North Carolina Licensing Board for General Contractors. [www.nclbgc.org](http://www.nclbgc.org)
- Contact the North Carolina Attorney General's Consumer Protection Division.
- Call your local sheriff or police department if a crime is in progress.



North Carolina Licensing Board  
For General Contractors  
919-571-4183  
[www.nclbgc.org](http://www.nclbgc.org)  
5400 Creedmoor Road  
Raleigh, NC 27612