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The demand for qualified contractors after a disaster usually exceeds the supply. Beware of home repair scams where “contractors” may overcharge, perform shoddy work or skip town without finishing your job. Because many legitimate licensed service companies can be booked solid for months, frustrated and anxious homeowners and landlords, eager to get their property back in shape, may neglect to take the usual precautions when hiring contractors.

- Deal only with licensed and insured contractors.
- Deal only with local contractors. Accountability for the work performed will be easier to maintain if the contractor has strong local ties. Local businesses have to protect their reputation beyond the disaster response phase.
- Verify the track record of any roofer, builder or contractor you are thinking of hiring. Ask for a list of recent customers and call them.
- Get recommendations from friends, relatives, neighbors, co-workers, insurance agents or claims adjusters.
- Check with the local consumer protection agency, building officials, and the Better Business Bureau to see if complaints have been lodged against any contractor you are considering.
- Ask for explanations for price variations, and don't automatically choose the lowest bidder.
- Get a copy of the final, signed contract before the job begins.
- Resist dealing with any contractor who asks you to pay for the entire job up-front. A deposit of up to one half of the total price is standard procedure.
- If you are in need of major work, don't pay cash. Pay only by check or credit card, and pay the final amount only after the work is completed to your satisfaction.
- If you take out a loan to pay for the work, be cautious about using your home as security: If you don't repay the loan as agreed, you could lose your home. Consider asking an attorney to review the loan documents, as well.
- If you suspect a repair rip-off, call the your local or state consumer agency and your building departments.