



FEMA



WEST VIRGINIA
ATTORNEY GENERAL'S OFFICE

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Fact Sheet

West Virginians: Tips for hiring contractors

CHARLESTON, W. Va. – Many survivors of the recent floods that affected West Virginia are facing the challenge of repairing and rebuilding their damaged homes. That experience can be made much worse when repairs and rebuilding are put into the hands of an incompetent or even criminal contractor.

Disasters bring out the best in many people who unselfishly help others. Unfortunately, they also attract scam artists who seek to take advantage of disaster survivors.

Tips for hiring reliable contractors include:

- **Get a written estimate.** Compare services and prices before making a final decision. Also, read the fine print. Some contractors charge a fee for a written estimate, which is often applied to the cost of subsequent repairs they make.
- **Check references.** Contractors should be willing to provide names of previous customers. Call several former customers who had similar work done to make sure they were satisfied with the job.
- **Use a licensed contractor before you sign a contract or pay any money.** Search for a licensed contractor at the website of the West Virginia Division of Labor at wvlabor.com (www.wvlabor.com/newwebsite/pages/contractor_searchNEW.cfm) or check to see if a contractor has a valid license by contacting the state's Contractor Licensing Board at **304-558-7890**. If you trust a contractor you have hired in the past, consider hiring the same contractor again.
- **Check the type of license a contractor has.** Make sure the contractor you hire has a license to do the specific repair work that is needed.
- **Ask for proof of insurance.** Make sure the contractor carries general liability insurance and workers' compensation. If the contractor is not insured, you may be liable for accidents that occur on your property.
- **Insist on a written contract.** A complete contract should clearly state all tasks to be performed, all associated costs and the payment schedule. Never sign a blank contract or

one with blank spaces. Make sure the contract clearly states who will apply and pay for the necessary permits or licenses. Have a lawyer review the contract if substantial costs are involved, and keep a copy for your records. Track any change orders if they are agreed upon.

- **Get guarantees in writing.** 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.
- **Obtain a local building permit, if required.** Permits may be required for site work, other than demolition, and for reconstruction. Contact your local city- or county-level government for permit information.
- **Make final payments when the work is completed.** Do not sign completion papers or make the final payment until the work is completed to your satisfaction. A reputable contractor will not threaten you or pressure you to sign if the job is not finished properly.
- **Pay by credit card, if possible, or by check.** Avoid on-the-spot cash payments. The safest way is to use a credit card, if at all possible. A reasonable down payment is 30 percent of the total cost of the project, to be paid upon initial delivery of materials.
- **If necessary, cancel a contract in the proper manner.** In a door-to-door sale, this should be done within three business days of signing the contract. Be sure to follow the procedures for cancellation that are set out in the contract. Send the notification by registered mail with a return receipt to be signed by the contractor.
 - West Virginia has a special rule concerning roofing contracts. A property owner who enters into a contract with a roofing contractor and who expects to pay the contractor from the proceeds of a homeowners' insurance policy may receive notification after signing the contract that the insurance company has deemed all or part of the loss to be not covered by insurance. In that case, the owner may cancel the contract prior to midnight of the fifth business day after receiving the denial notice from the insurer.

For more online information on repairing your home and property after flooding, enter go.usa.gov/xYV6A into your internet address bar. For more about protecting your property from future flooding, visit go.usa.gov/xYVMH.

If you think you might be the victim of a storm-related home repair scam or other violation, call the Attorney General's Consumer Protection Division at **1-800-368-8808** or file a report online at www.ago.wv.gov.

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*West Virginians seeking information about disaster-related services and unmet needs should call **West Virginia 211**, a statewide information and referral service. Contact **211** for help finding food, childcare, crisis counseling, and many other resources in your local community. The West Virginia Voluntary Organizations Active in Disasters (VOAD) has set up a hotline for flood survivors: **800-451-1954**. Volunteers who wish to help with flood response and recovery may sign up at www.volunteerwv.org or wvoad.org. Visit the flood pages at www.wvflood.com.*

All FEMA disaster assistance will be provided without discrimination on the grounds of race, color, sex (including sexual harassment), religion, national origin, age, disability, limited English proficiency, economic status, or retaliation. If you believe your civil rights are being violated, call 800-621-3362 or 800-462-7585(TTY/TDD).

FEMA's mission is to support our citizens and first responders to ensure that as a nation we work together to build, sustain, and improve our capability to prepare for, protect against, respond to, recover from, and mitigate all hazards.