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### AFTER A DISASTER, DON'T GET SCAMMED

Be wary of unlicensed contractors, deals too good to be true

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The need for repairs after a natural disaster can make consumers vulnerable. **Unlicensed contractors or scam artists may try to exploit the situation.** The Virginia Board for Contractors warns the public to be cautious after any severe weather.

Virginia law requires a state license—not just a local business license—for most contracting work over \$1,000. A license is generally not required just for tree trimming; stump-grinding or other below-grade, land-disturbing work usually triggers the need for licensure.

Consumers can best protect themselves by checking for a valid contractor's license, insisting on a detailed written contract, and **never paying in full up front**. This becomes even more important after emergencies if you can't get multiple estimates or check references as thoroughly.

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### TOP TEN TIPS

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1. Hire the licensed contractor **qualified** to perform the type and amount of work you need (**right class, right specialty**)
2. **Check for a current license** online (<http://www.dpor.virginia.gov/LicenseLookup/>) or by calling (804) 367-8511.
3. Check **references** and review past work.
4. Get at least three **estimates** whenever possible.
5. Insist on a **written contract** and do not sign anything until you understand the terms.
6. **Limit your deposit.** Pay 10 percent down or \$1,000, whichever is less. (*Unless the job requires custom-made items/special orders, then limit to 30% of the contract's total value.*)
7. Do not let payments get ahead of the work.
8. Don't pay 100% of the bill until the work is complete and you are satisfied with the job.
9. **Do not pay cash.**
10. Keep records of all payments and documents (change orders, warranties, etc.).

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### SCAM SIGNALS

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- High-pressure or scare tactics ("offer good today only")
- Over-friendly sales pitches
- "Material left-over"
- Escalating prices
- Deals that sound too good to be true