



## When Disaster Strikes...Important Considerations

1. Stay Calm – don't make rash decisions under pressure
2. Contact your Insurance Agent BEFORE you hire any contractors
3. Never sign any contract for work without checking references
4. Be careful of unscrupulous contractors - that don't provide references or proof of licenses or insurance; and ask for money up front
5. Secure your property; recover and remove valuables as soon as possible
6. Prevent further damage by securing your property with tarps, board windows, etc.
7. Make informed decisions related to repair contracts & costs, understand what your insurance will provide; discuss with your contractor the options you have
8. Utilize community, business and organization resources to provide assistance

### **As you begin repairing your home, please consider some important advice:**

- Before you hire a contractor, do some homework
- Verify a permanent business address in the area ( not out of state address )
- Be sure you are dealing with a reputable business
- Ask for proof of business license and/or general contractor license
- Ask for proof of general liability and workman's compensation insurance
- Ask for references and follow up with those references
- Check the Better Business Bureau for any history of unsatisfied complaints
- Insist on a complete and clearly written contract
- If you get more than one bid – make sure you compare "apples to apples"
- Be wary of low bids – low bids are not always the best
- Be wary of any contractor who wants full payment before any work begins
- DO NOT pay any up-front deposits until contracts are finalized
- Understand your contract and warranties that builder will provide for the work performed - the contract should outline scope of work, the price and what points of completion that payment is due
- Utilize the Greensboro Builders Association website for a list of industry members or call the office at (336) 855-6255 - [www.GreensboroBuilders.org](http://www.GreensboroBuilders.org)

## **Warning Signs of Unscrupulous Contractors...Be Aware and Avoid!**

- You're told that on this job, a contract "won't be necessary"
- You're asked to pay for the entire job "up front"—or pay cash to a salesperson instead of a check or money order to a company
- You are confronted with scare tactics
- You're told you've been "chosen" as a demonstration project at a special, low price
- You're told a low price is good only if you sign a contract today
- The contractor won't give you references—or the references can't be located
- You can't verify the contractor's business address