



Mississippi Emergency Management Agency

BEWARE WHEN HIRING HOME REPAIR CONTRACTORS

JACKSON – Local, state and federal disaster recovery officials are advising Holmes, Lowndes, and Oktibbeha county residents who have storm-related damage to be careful when obtaining contracting services for clean-up and repairs.

“Scam artists are often ready to seize the opportunity to capitalize on the misfortune of others,” warns Robert Latham, director of Mississippi Emergency Management Agency. The following is suggested to avoid problems:

Use Reliable, Licensed Contractors: Check with the local Better Business Bureau at the telephone number listed in local telephone books or the local business trades council to make sure the firm has no outstanding consumer complaints filed against it.

Get a Written Estimate: Be sure to obtain a written estimate for the job and read the fine print. Compare the services and prices of several reputable contractors before making a final decision. Deal locally if possible.

Ask for References: Call former customers who had similar work done to see if they were satisfied with the job.

Proof of Insurance: Make sure the contractor carries general liability insurance and workers’ compensation. If the contractor is not insured, the homeowner may be liable for accidents that occur on the property or to the house/building.

Use Licensed Contractors: If possible, use licensed contractors, ones with a permanent street address and who are listed in their local telephone directory.

Obtain a Contract: A complete contract will state the tasks to be performed and all associated costs. Never sign a blank contract or one with blank spaces. Make sure the agreement states who will apply for the necessary permits or licenses. Have a lawyer review the contract if substantial costs are involved.

Written Guarantees: Ask for a written guarantee stating who is responsible for equipment and materials.

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Pay by Check: If possible, avoid on-the-spot cash payments; the safest route is to write a check made out to a contracting agency. Federal law requires a three-day “cooling off” period for unsolicited door-to-door sales of more than \$25.

Canceling a Contract: Canceling a contract should be done within three business days of signing. Be sure to follow the agreements stated in the cancellation clauses and send the notification by registered mail.

Have Work Inspected: If excavation work is being performed (e.g., sewers or basement walls) make sure a qualified inspector inspects the work before it is hidden from view to avoid similar problems in the future.

Consumers who have problems with a contractor or suspect they have been victims of fraud are urged to contact their local Better Business Bureau or the Attorney General’s Consumer Protection Section in Jackson at 1-800-281-4418 or www.ago.state.ms.us

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