

Disaster
recovery

Avoid
home repair fraud

1 Get several bids.

- Try to get written bids or estimates from at least three different contractors.

2 Check out the contractor.

- Get the contractor's full name, address and phone number.
- Ask for references and call them.
- Check with the Better Business Bureau and courthouse for criminal history and civil cases against the contractor.
- For repairs that cost more than \$10,000, ask the contractor for a copy of their Certificate of Registration with the Texas Residential Construction Commission.
- Be careful when dealing with contractors who have out-of-state license plates.

3 Get it in writing.

- Get a written contract.
- Specify the work to be done.
- Specify the price.
- Don't sign anything you don't understand.

4 Control the money.

- Do not pay for the entire job up front.
 - Try to pay as little as possible up front.
 - It is against the law for contractors in disaster areas to take any money up front unless they have a local office in your county or one county over for at least one year.
 - Insist on waiting to pay the full amount until after the work is finished.
- You are protected by special rules if the contractor does not have a local office in your county or the next county over.
- Do not make the final payment until you have inspected the work. Make sure you are completely satisfied with the repairs.
- Do not pay in cash.

Report bad contractors to: Better Business Bureau; the Texas Attorney General; the local district attorney; and Lone Star Legal Aid.

1-800-504-7030 | www.lonestarlegal.org

