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LEGAL SERVICES

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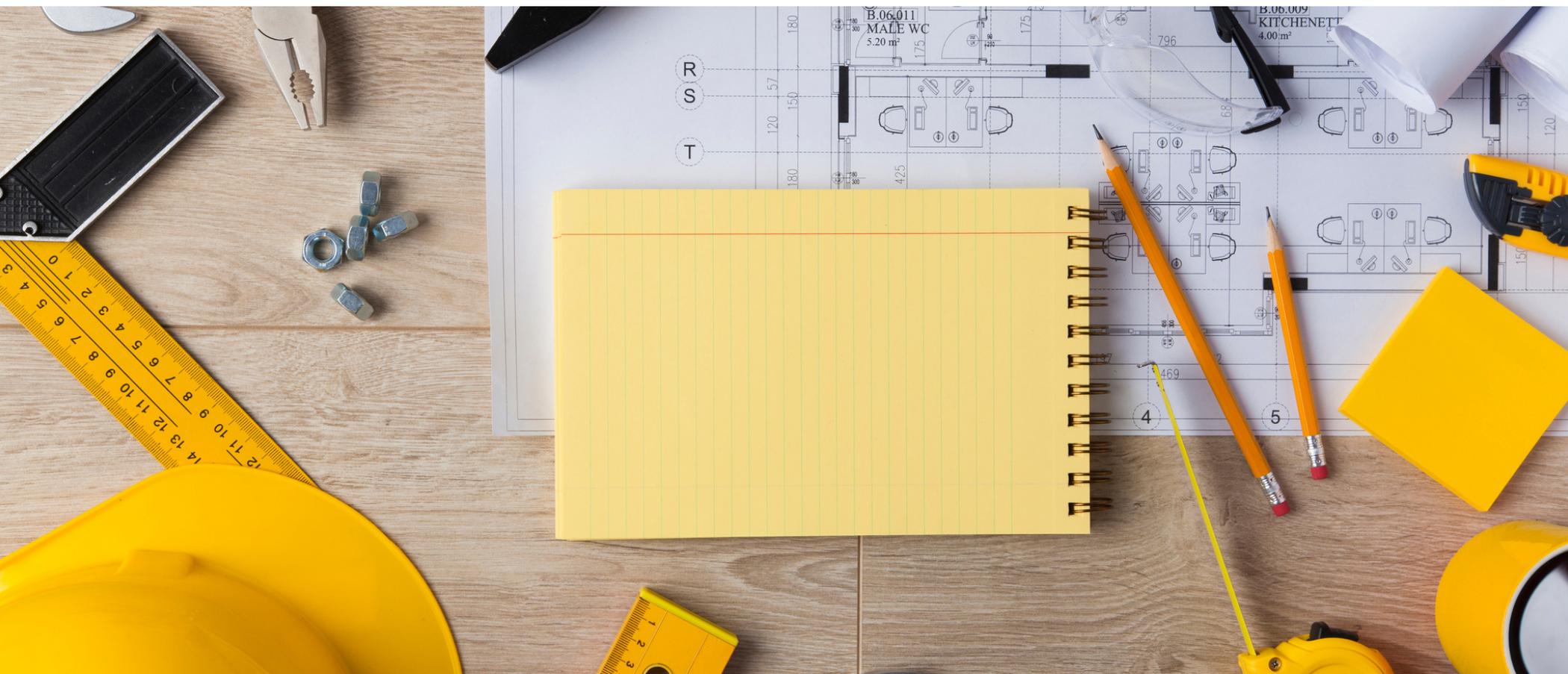
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# TIPS FOR AVOIDING DISASTER RELIEF SCAMS

West Tennessee Legal Services



**After a natural disaster, many homeowners fall victim to home repair scams. Use these tips to help prevent you from becoming a victim to one of these scams:**

## **TIP #1: CONTACT YOUR INSURANCE AGENT IMMEDIATELY.**

Before you hire a contractor to do any repairs, contact your insurance agent. Your insurance might not pay for any repairs until an adjuster can assess the damage to your home.

## **TIP #2: MAKE SURE THE PERSON/COMPANY YOU ARE HIRING IS LICENSED AND INSURED.**

Ask for proof of their insurance and license, do not just take their word for it. You can verify a state license online at [www.verify.tn.gov](http://www.verify.tn.gov).

## **TIP #3: CHECK OUT THEIR REFERENCES.**

Ask the contractor for a list of references. Call the references, and check them out. Additionally, check the Better Business Bureau for any past complaints made against the contractor.

## **TIP #4: BE SUSPICIOUS OF DOOR-TO-DOOR SOLICITATIONS.**

Contractors who approach your home and pressure you into buying their services are usually trying to prey on vulnerable victims of natural disasters.

## **TIP #5: DO NOT HIRE A CONTRACTOR WHO PRESSURES YOU INTO PURCHASING THEIR SERVICES.**

If a contractor is offering you a special price but only if you agree to their services now or if they offer a special price because they will be using "leftover materials," these are probably scams.

## **TIP #6: READ THE CONTRACT CAREFULLY.**

Do not sign anything without reading it first. Make sure it states the right amount of money you have agreed to pay, the date the work should be completed by, and what work the contractor has agreed to do. If there are blanks in the contract, do not sign it until they have been filled out. Do not sign the contract if any of the information in it is incorrect.

## **TIP #7: NEVER PAY THE FULL CONTRACT PRICE UP FRONT.**

At most, you should only pay approximately one third of the total project cost. You should never pay anything to a contractor until you sign a contract expressly stating what the contractor is agreeing to do and what you are agreeing to pay.

## **TIP #8: DO NOT PAY IN CASH.**

Whenever you pay your contractor, it is important to have a record of the amounts paid and the dates they were paid on.