For disaster victims who need legal help with:

DEALING WITH CONTRACTORS

Call TOLL-FREE: 866-456-4995

FAQ ABOUT DEALING WITH CONTRACTORS FOLLOWING A DISASTER:

What do I need to know about dealing with contractors?

If your house was damaged by recent severe weather, an honest contractor can help you get your home repaired. Unfortunately, disasters sometimes bring out dishonest persons. These people may overcharge or perform sloppy work. They may just leave without finishing the job.

The Federal Trade Commission (ETC) and the Federal Emergency Management Agency (FEMA) offer tips for hiring and working with contractors.

How can I find a *good* contractor?

- First, beware of builders or contractors who go door-to-door selling their services.
- Be extra careful of someone not known in your community. Sometimes, someone will offer you a low price, saying he just did some work near you and has materials left over. Get the names of the people who hired him. Call the people who hired the builder or contractor and ask them if they were happy with the work done.
- Deal only with licensed and insured contractors.
- Look into the work any roofer, builder or contractor you are thinking of hiring. Get a list of recent pleased customers and call them.
- Ask friends, relatives, neighbors, co-workers, insurance agents or claims adjusters for recommendations. Also, call your Better Business Bureau to see if the contractor has any complaints filed against them.

What should I know before I sign a contract?

- Do not let anyone rush you into signing a contract.
- Get written estimates from at least three firms.
- Ask contractors if there is a charge for an estimate before letting them in your home.
- Do not automatically choose the lowest bidder. First, see if the low bidder is going to do all you need done.

What is the best way to pay the contractor?

- Beware of contractors who ask you to pay for the entire job before starting any work.
- If a contractor says you have to make a down payment, it should not be more than one-third of the total price.
- Do not pay cash. Pay only by check, money order or credit card. pay the final amount only after the work is finished and you are pleased.

What if the contractor says I should just make temporary repairs for now?

- Beware of contractors who want you to spend a lot of money on temporary repairs.
- Make sure you have enough money to finish permanent repairs.

What if I need a loan to pay the contractor?

- Be careful about putting your home up as security for a home improvement loan. If you do not re- pay the loan as agreed, you could lose your home.
- Have someone you trust read a contract before you sign it. If you get a loan to pay for the work, have someone read those documents, too.

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JUSTICE FAIRNESS HOPE
Legal Services Alabama

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What if I think a contractor has cheated me?

- Call the consumer division of your State Attorney General's office. The Alabama Attorney General's consumer hotline is 1-800-392-5658.
- If you suspect fraud, waste or abuse involving Federal Emergency Management Agency (FEMA) disaster assistance programs, you can make a confidential report to FEMA's Inspector General's Office at 1-800-323-8603.
- You can also file a complaint with the Federal Trade Commission (FTC). Although the FTC can- not resolve individual problems for consumers, it can act against a company if it sees a pattern Of possible law violations.

Ways to contact the ETC:

FTC Consumer Response Center toll-free line: 1-877-FTC-HELP (1-877-382-4357)

Hearing impaired toll-free line for FTC Consumer Response Center: 1-866-653-4261

Internet (online complaint form) at www.ftc.gov

Mailing address:
Consumer Response Center, Federal Trade Commission
600 Pennsylvania Ave, NW Washington, DC 20580

If you were affected by a natural disaster and need legal help, call toll-free:

1-866-456-4995

or

Apply on-line at www.legalservicesalabama.org/apply-for-services

LSA CALL CENTER HOURS:
8:30 a.m. to 4:30 p.m.

Legal Services Alabama is an independent, nonprofit organization that provides qualifying low-income individuals With free civil legal assistance. LSA is a statewide program serving all 67 counties in Alabama and provides a full range Of services for disaster victims. This brochure offers legal information, not legal advice. Wc try hard to make sure Our bro- churcs accurately explain your rights and options. However, this brochure does not apply the law to your personal facts. For this sort of legal advice, you should call a lawyer.