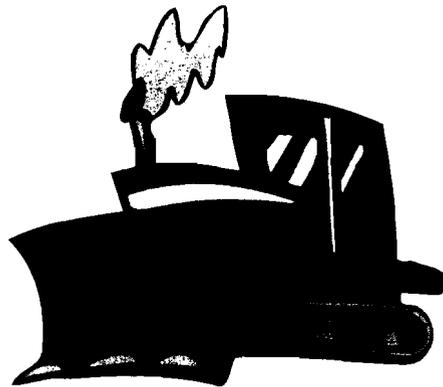


COUNTY OF CLARION
CITIZENS GUIDE
TO
DISASTER PREPAREDNESS

**AFTER A DISASTER:
HIRING A CONTRACTOR**



If your house has been damaged by a natural disaster - snow/ice, fire, flood or earthquake -- a reputable contractor can help you get your home repaired.

Unfortunately, disasters sometimes bring out home repair "rip-off artists" who overcharge, perform shoddy work and often leave without finishing the job. What can you do to find a quality contractor?

The Pennsylvania Emergency Management Agency offers the following tips:

- ❖ Be wary of builders or contractors who go door-to-door selling their services, especially those who are not known in your community or offer reduced prices because they've just completed work nearby and claim they have materials left over.
- ❖ Deal only with licensed and insured contractors. Investigate the track record of any roofer, builder or contractor you're thinking of hiring. Get a list of recent satisfied customers from any prospective contractor.
- ❖ Ask friends, relatives, neighbors, co-workers, insurance agents or claims adjusters for recommendations. Also check with your Better Business Bureau to see if complaints have been lodged against any contractor you're considering.
- ❖ Don't let anyone rush you into signing a contract. Get written estimates from at least three firms. Ask contractors if there's a charge for an estimate before allowing them in your home. Ask for explanations of price variations. Don't automatically choose the lowest bidder. Get a copy of the final, signed contract.
- ❖ Beware of contractors who ask you to pay for the entire job up-front. Never give a deposit until you've done your homework. When you make a down payment, it should not be more than one-third of the total price. Pay only by check or credit card -- and pay the final amount only after the work is completed to your satisfaction. Don't pay cash.
- ❖ Be skeptical of contractors who encourage you to spend a lot of money on temporary repairs. Make sure you'll have enough money to complete permanent repairs.
- ❖ Be cautious about using your home as security for a home improvement loan. If you fail to repay the loan as agreed, you could lose your home.
- ❖ Have a knowledgeable friend, relative or your attorney review a contract before you sign. If you get a loan to pay for the work, consider having these documents reviewed as well.

Protecting yourself is your responsibility. If you suspect a repair rip-off, call the Bureau of Consumer Protection, Office of the Commonwealth's Attorney General at 1-800-441-2555 or visit the website at www.attorneygeneral.gov/pei/disaster/strikes.cfm.

The Pennsylvania Builders Association can also help answer your questions about builders/contractors. Call 1-800-692-7339 or visit their website at www.pahomes.org.