

Avoid being scammed during flood clean-up!!

Follow these tips to hiring a reputable contractor.

1. **Beware of “fly-by-night” contractors or “storm chasers” who swarm the area after a storm.** They may not be properly licensed or insured, may be using inferior materials and may be hard to locate later if there is a problem with their work.
2. **Check out the company with the BBB.** Call 800-273-1002 or visit www.wisconsin.bbb.org to check out the BBB’s rating on the company. Ratings can range from A+ to F and will tell you how many complaints (if any) the company has, how long it has been in business and where it is located.
3. **Ask for and check references.** Trustworthy businesses should be able to direct you to references that will vouch for their credibility. Follow through and confirm the company’s reliability with multiple references before you hire.
4. **Beware of price gouging.** Some unethical businesses may be marking up their products or services by as much as 500 percent. If you can wait to do any repairs until this busy time passes, do it.
5. **Make any temporary repairs, then take the time to hire ethical business contracts.** Beware of companies who claim your home is structurally unsafe and needs expensive repairs.
6. **Check with your insurance company,** and make sure to take pictures and document any repair needs as soon as possible.
7. **Compare bids, but determine which company will provide the best quality and not just the lowest price.** Some “storm chaser” companies will offer rock-bottom prices, but may be unlicensed or providing inferior services. Legitimate contractors can provide a “Certificate of Insurance” that verifies they have current liability and workmen’s compensation coverage. Every consumer should verify that contractors are properly insured and licensed before allowing them to work on their property.
8. **Remember that reputable companies don’t ask for the entire fee up-front.** Never pay more than one-third of the cost before repairs are complete. Also, pay by check or credit card instead of cash. These more secure methods of payment ensure that you will be more likely to track and retrieve your money in case of a scam.
9. **Did you call them?** If you need a product or service in a time of need like this, it should come from a person or company you called, not someone knocking on your door. Reputable companies generally are not going to send people out knocking on doors in cases like this in order to get some quick business.