



If your house has been damaged by a natural disaster - flood, fire, snow/ice, tornado or earthquake - chances are you're on the hunt for a reputable contractor to help with repair and restoration. Inevitably, the demand for qualified contractors after a disaster usually exceeds the supply. Enter the home repair rip-off artist, who may overcharge, perform shoddy work or skip town without finishing your job.

Attorney General Kelly A. Ayotte has noted that consumers should be aware of the possibility that unscrupulous individuals may attempt to take advantage of the flooding that is impacting much of southern and central New Hampshire. Unfortunately, it is common following a disaster for criminals to take advantage of those who are most in need. Be cautious of thieves or unqualified individuals who represent themselves to be home repair contractors.

### **Contractor Scams**

Thieves acting as contractors or unqualified contractors soliciting work are a particular threat during times of natural disaster. Attorney General Ayotte cautions consumers to be wary and to take the following precautions when hiring someone to make home repairs:

Warning signs of a Scam or Unqualified Contractor:

- Anyone selling his or her services door-to-door.
- Pressures you into a quick agreement or payment in cash.
- Wants all payments up front, or checks made out to someone other than the business name.
- Offers you discounts for finding new customers
- Has inaccurate or incomplete information about the business, or has only a cell phone number and PO Box for contact information.
- Pressures you into agreeing to anything you do not understand or do not want.

## **NH Building Contractor Information**

Attorney General Ayotte also offers the following guidelines for shopping for home improvement, repair, or home building contractors at any time, not just following floods or catastrophes.

Contractors are not currently required to be licensed in New Hampshire, so there is no central repository of information regarding home contractors.

- Find out as much as you can about the business, especially if they make unsolicited contact with you or have only become known to you after you become the victim of a natural disaster;
- Ask for proof that they are bonded or insured.
- Ask if this particular job requires a permit. Many construction and home repairs of major significance require a local building permit. If they are unwilling to apply for a local building permit on your behalf, ask questions.
- Get a written estimate. Try to limit the down payment, and don't make final payment until the work is done to your satisfaction
- Put any agreement in writing. Do not sign an agreement with any blank spaces or unexplained terms.
- Request a contract that includes:
  - Description of the work to be done
  - Start and end dates
  - Total cost
  - Schedule of ALL payments
  - How to cancel the contract, and how a refund will be handled
  - A lien waiver for the work of subcontractors
- Get references, with names and locations of the most recent work done by the contractor. Follow-up on those references, and consider checking examples of work they have done.
- Make sure you can contact them. Be wary if they can only give you a pager number or a cell phone number. Businesses with established office locations may be safer.

For more information, contact:

NH Consumer and Antitrust Bureau  
33 Capitol St., Concord NH 03301  
(888) 468-4454  
(603) 271-3461

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