

## Defrauding hurricane victims is a multimillion-dollar industry. Here's how you can avoid getting scammed.

Virginians can protect themselves by verifying legitimate licenses at dpor.virginia.gov/LicenseLookup or by calling (804) 367-8511.

Insist on a written contract, don't pay in cash, and never pay for the entire job upfront. Make sure your contractor is licensed to do the work you're looking for. Be wary of door-to-door solicitations promising repairs at a discount.

Consumers have very little recourse against unlicensed contractors. For more information and resources, visit dpor.virginia.gov/Boards/Contractors



## 10 Tips for Protecting Yourself

- 1. Hire a contractor licensed to perform the type and amount of work you need (right class, right specialty).
- 2. Check for a current license at dpor.virginia.gov or by calling (804) 367-8511.
- 3. Do not pay cash.
- 4. Get at least three estimates whenever possible.
- 5. Insist on a written contract and do not sign anything until you understand the terms.
- 6. Limit your deposit. Pay 10% down or \$1,000, whichever is less.
- 7. Do not let payments get ahead of the work. Keep records of all payments.
- 8. Don't pay 100% of the bill until work is completed and you're satisfied with the job.
- 9. Check references and review past work.
- 10. Keep a job file of all papers relating to your project: written change orders, warranties, etc.

