DPOR
Department of Professional and Occupational Regulation

AFTER A DISASTER, DON'T GET SCAMMED
Be wary of unlicensed contractors, deals too good to be true

The need for repairs after a natural disaster can make consumers vulnerable. **Unlicensed contractors or scam artists may try to exploit the situation.** The Virginia Board for Contractors warns the public to be cautious after any severe weather.

Virginia law requires a state license—not just a local business license—for most contracting work over $1,000. A license is generally not required just for tree trimming; stump-grinding or other below-grade, land-disturbing work usually triggers the need for licensure.

Consumers can best protect themselves by checking for a valid contractor's license, insisting on a detailed written contract, and **never paying in full up front**. This becomes even more important after emergencies if you can't get multiple estimates or check references as thoroughly.

TOP TEN TIPS

1. Hire the licensed contractor **qualified** to perform the type and amount of work you need **(right class, right specialty)**

2. **Check for a current license** online (http://www.dpor.virginia.gov/LicenseLookup/) or by calling (804) 367-8511.

3. Check **references** and review past work.

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 percent down or $1,000, whichever is less. *(Unless the job requires custom-made items/special orders, then limit to 30% of the contract's total value.)*

7. Do not let payments get ahead of the work.

8. Don't pay 100% of the bill until the work is complete and you are satisfied with the job.

9. **Do not pay cash.**

10. Keep records of all payments and documents (change orders, warranties, etc.).

SCAM SIGNALS

- High-pressure or scare tactics ("offer good today only")
- Over-friendly sales pitches
- "Material left-over"
- Escalating prices
- Deals that sound too good to be true