



Rebuilding or Restoring? Honest Contractors Can Help

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Disasters such as the High Park Fire – as well as tornadoes, hail storms and floods – is a boon for contractors and businesses of all kinds. And because there is a lot of business to be had when tragedy strikes, contractors from far and wide are drawn to the area like bees to honey.

Although the majority of businesses responding to help disaster victims are honest and trustworthy, there are always those few aiming to cash in on others' misfortune. Time and time again the Better Business Bureau hears of less-than-ethical contractors traveling from disaster to disaster taking advantage of homeowners wherever they go.

Often referred to as "storm chasers," "travelers" and even "door knockers," they show up at your doorstep – or what's left of it – and offer to repair your home with "leftover materials" from another job in a nearby neighborhood. Or they might offer a huge discount if you agree to the contract on the spot. And they might ask for an upfront fee (all or part) to purchase supplies only to never be seen again.

Many victims of the High Park Fire have much to do in returning home. Being conned out of financial reserves should not be one of them.

The BBB offers the following 10 tips when selecting businesses to help repair/rebuild your home:

1. Ask friends and family for recommendations and check out the list of BBB Accredited contractors at wynco.bbb.org. Seek at least three bids from prospective contractors based on the same specifications, materials and labor needed to complete the project. Discuss bids in detail with each contractor and ask questions about variations in pricing. The lowest-priced contractor may not be the best.
2. Ask whether the company is insured against claims covering workers' compensation, property damage and personal liability in case of accidents. Be sure to obtain the name of the insurance carrier and call to verify coverage. Ask if the contractor meets licensing and bonding requirements set by the state, county or city. Check with local authorities to find out whether permits are needed before proceeding with the work. The contractor should be aware of any required permits. Obtaining building permits is the job of the contractor, not the homeowner. Consider it a red flag if the contractor asks that you get the permit.

3. Local or national companies may both do a fine job with your needed repairs. If you choose to do business with someone who is not local, be sure to understand who will take care of any service needs that may arise after the completion of the project – and most importantly, how they can be contacted.
4. Ask if the contractor will provide a lien waiver upon completion of the job. A lien waiver is a statement by the contractor that all suppliers and subcontractors have been paid for their work. Read and understand the contract before signing. Get all verbal promises in writing. Include start and completion dates in the contract.
5. Understand the differences between warranties and guarantees. The manufacturer warranties its products and contractors have warranties on service. Contractors may also offer customer-service guarantees. Get copies of any/all warranties and guarantees.
6. Ask your contractor to explain his process for working with insurance companies and to describe what you can expect to experience during the process. For example, the claim may need to change depending on whether or not additional damage is found during the restoration process. Also, checks may be issued in stages by your insurance company.
7. Check with your insurance agent about what is or isn't paid for by insurance with regard to repair or replacement.
8. Refrain from filing an insurance claim that you do not intend to fix. There could be repercussions from your insurance company when you are being compensated to make certain repairs. Keep in mind that if you hold a mortgage on your home, your mortgage company may have a vested interest in you making the repairs and most mandate you to make the repairs.
9. Before signing final paperwork, read it carefully and make sure you understand it fully. Don't be afraid to ask questions. You've already been through enough, this is your home and you need to make sure that you are getting the service you need and deserve. Keep copies of all contracts, receipts and other related documents for future reference.
10. Remember the rule of thirds and follow it: Pay one third at the start of the project, one third when work is 50 percent completed and one third after completion.

Start With Trust. For trustworthy consumer tips and information, visit wynco.bbb.org or call 970-484-1348 or 800-564-0371.