MIAMI—As Floridians recover from the severe storms and tornadoes that occurred on March 27, many will seek contractors to repair or rebuild their homes. Most contractors are reputable individuals. Some, however, may try to take advantage of disaster victims during the reconstruction phase.

Don’t be a victim twice.

Look first to licensed local contractors who have performed well in the past. If they cannot help you, ask them to recommend reputable contractors.

Some government building departments and trade associations keep lists of contractors who work in the community.

Be especially alert for door-to-door solicitors who hand out homemade flyers and ask for large cash deposits or advance payments in full. To protect yourself, use the following information as a guide:

- **Does the Federal Emergency Management (FEMA) or Division of Emergency Management (FDEM) license contractors?**
  No. Neither federal nor state emergency management approves or licenses contractors. Beware of any contractors displaying signs or paperwork stating they are approved, licensed, authorized or commissioned by FEMA or FDEM.

- **What types of payment arrangements are best when contracting for home improvement work?**
  Most reputable contractors accept payments based upon the percentage of work completed. When negotiating a payment schedule with a contractor, never make a full payment up front and always insist on a receipt for any partial payment.

- **Should an agreement for home improvement work be made in writing?**
  It’s a good idea to get it in writing. If a contractor refuses to enter into a written agreement and a problem occurs, you may have no legal recourse.

- **Do reputable contractors solicit door-to-door?**
  Most reputable contractors do not solicit door-to-door.

- **What should be done if a contractor starts a project and does not return to complete it?**
  If a contractor starts a project but does not return to complete it, you should immediately call the Florida Attorney General’s fraud hotline at 1-866-966-7226. Price gouging can be reported by calling 1-800-646-0044.

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More disaster information is available on the Internet at [http://www.fema.gov](http://www.fema.gov) or SBA information at [www.sba.gov](http://www.sba.gov)
State of Florida Division of Emergency Management has an information website at [www.floridadisaster.org](http://www.floridadisaster.org)
Information is also available through the FEMA 24-hour fax-on-demand service by calling 202-646-FEMA.