

## AFTER A DISASTER DON'T GET SCAMMED!

If your home or property has been damaged by a fire, flood, earthquake, or other disaster, don't let unscrupulous individuals take advantage of you during this vulnerable time.

Before you hire a contractor or sign any documents for repairs, the California Contractors State License Board offers the following basic advice:

- Don't rush into repairs, no matter how badly they are needed.
- Get at least three bids. Don't hire the first contractor who comes along.
- Be cautious about door-to-door offers of repair services and flyers or business cards that are left on your doorstep.
- Ask friends, family and associates for recommendations about contractors they have hired.
- Never pay in cash.
- Even for the smallest job, get proof that the person you are dealing with has a contractor's license for the type of work that needs to be done.
- Get a written contract that details every aspect of the work plan.

### Additional Resources

For a free copy of other helpful publications, visit [www.cslb.ca.gov](http://www.cslb.ca.gov) or call 800.321.CSLB (2752).

#### *What You Should Know Before You Hire a Contractor*

- Provides information about hiring and working with contractors

#### *Terms of Agreement—A Consumer Guide to Home Improvement Contracts*

- Information about what to look for in a home improvement contract

#### *Preventing Mechanic's Liens*

- A guide to make sure subcontractors and suppliers are fully paid

CSLB Hotline for disaster victims only: 800.962.1125

California Governor's Office of Emergency Services  
3650 Schriever Avenue  
Mather, CA 95655  
916.845.8510 or [www.oes.ca.gov](http://www.oes.ca.gov)

Federal Emergency Management Agency (FEMA)  
[www.fema.gov](http://www.fema.gov) or 800.621.FEMA

Regional Office (Region IX)  
1111 Broadway, Suite 1200  
Oakland, CA 94607-4052  
510.627.7100



#### CONTRACTORS STATE LICENSE BOARD

P.O. Box 26000  
Sacramento, CA 95826-0026  
800.321.CSLB (2752)  
[www.cslb.ca.gov](http://www.cslb.ca.gov)

DEPARTMENT OF CONSUMER AFFAIRS

AFTER A DISASTER

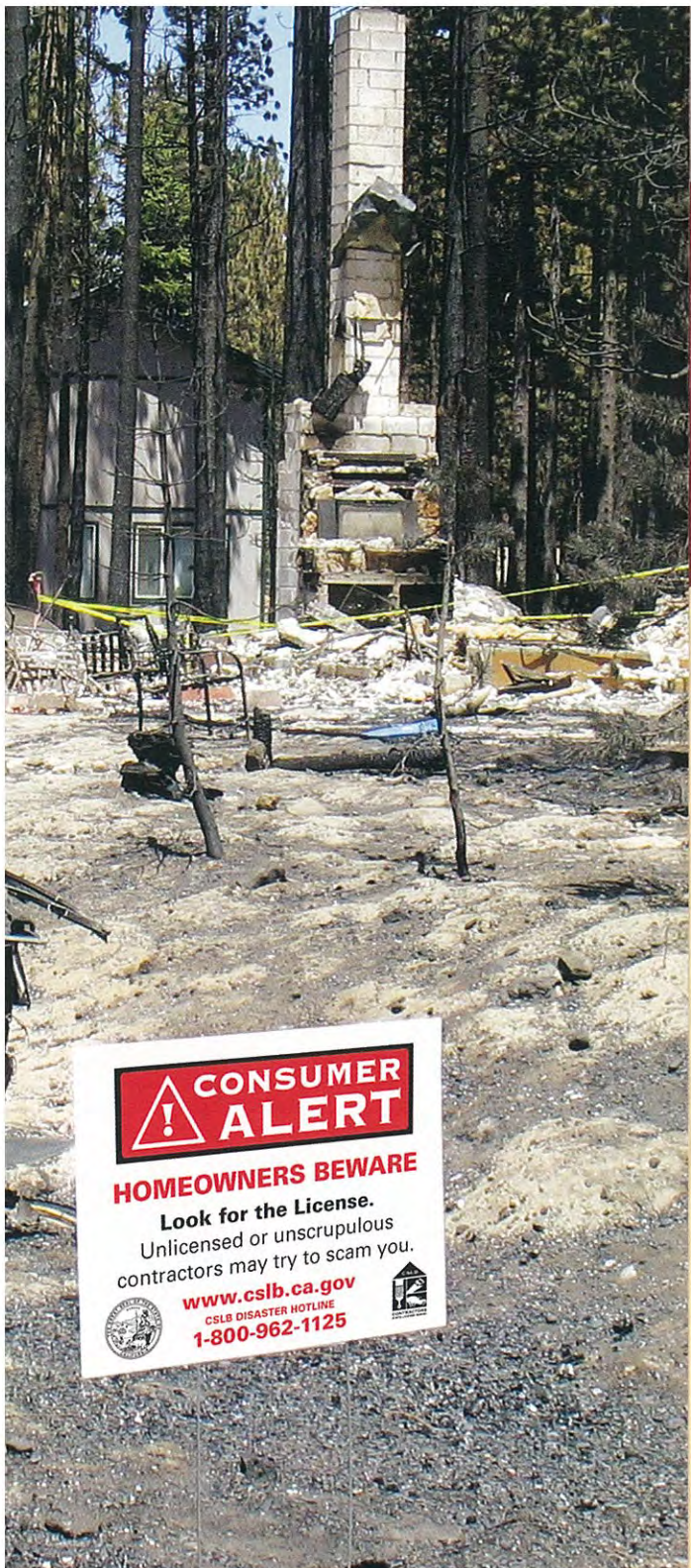
# Don't Get Scammed!



CONTRACTORS STATE  
LICENSE BOARD

Department of Consumer Affairs





## Other Considerations

With service and repair contracts, a consumer's 3-day right to cancel expires when the work begins. Check the paperwork before you sign to determine if it is a home improvement contract or a service and repair contract.

Renters should check with their landlords and their rental agreements about damages and repairs. Major repairs are almost always the responsibility of the landlord. Renter insurance policies may cover personal property damage.

If you're a homeowner, contact your insurance company to find out what's covered and how to proceed.

## Hire a Licensed Contractor

- Deal only with state-licensed contractors—Ask to see the contractor's CSLB-issued "pocket license" and a valid photo identification. If the person claims to represent a contractor, but can't show you a "salesperson registration card," call the contractor to find out if the person is authorized to act on their behalf.
- Contractors working on a job—from debris removal to rebuilding—totaling \$500 or more for labor and materials must be licensed by the CSLB. To become licensed, a contractor must pass a licensing examination, verify at least four years of journey-level experience, and carry a surety bond.
- Some out-of-state contractors and unlicensed California contractors want to help with rebuilding in disaster areas. However, it is illegal and punishable as a felony to perform contracting work in a declared disaster area without a California contractor's license. Punishment may include a fine of up to \$10,000 or up to 16 months in state prison.
- Get the contractor's license number and check its history on the CSLB Web site at: [www.cslb.ca.gov](http://www.cslb.ca.gov) or call the toll-free automated telephone number at 800.321.CSLB (2752) to verify that the license is valid.

## Get it in Writing

- Don't sign the contract until you fully understand the terms.
- Make sure everything you have asked for is in writing and clearly described. A verbal promise may not give you the desired results.

## Avoid Payment Pitfalls

- By law, a down payment on a home improvement contract cannot exceed 10 percent of the contract price or \$1,000, whichever is less.
- Don't let payments get ahead of the work.
- Keep receipts and records of payments.
- Don't pay in cash.
- Make sure you have the names of subcontractors, material suppliers and confirmation that they have been paid.
- Don't make the final payment until you are satisfied with the job and the building department has signed off on the completed work.

## Where to Complain

If you do have problems with a licensed or unlicensed contractor, there are places to turn:

- File complaints against contractors at: [www.cslb.ca.gov](http://www.cslb.ca.gov) or call 800.321.CSLB (2752)
- Small Claims Court—for disputes and losses under \$7,500
- The Consumer Division of your local district attorney's office
- Your local sheriff or police department if a crime is in progress