



In the blink of an eye, a natural disaster like a hurricane, tornado, or flood can turn your world upside down. After disaster strikes, getting your home back to normal will help you and your family get back to normal. But remember, when the storm is over, the worst is not. Damaged homes can pose great danger.

Don't become a victim a second time

Contractors who have had training through the Disaster Contractors Network understand the stress and strain disaster survivors experience – the feelings of anger, disbelief, denial, questioning, and acceptance.

Recovery is a slow and painful process, but there are some steps you can take to ensure you don't become a victim a second time.

Disasters can bring out dishonest individuals posing as licensed contractors, attempting to win your confidence. Remember the old adage: "If it sounds too good to be true, it probably is."

Be cautious about hiring contractors to repair or rebuild your damaged property.

These DCN partners are here to help you



Federal Emergency Management Agency (FEMA)
www.fema.gov



Associated Builders and Contractors of Florida (ABC)
www.abcfloida.com



Florida Roofing, Sheet Metal and Air Conditioning Contractors Association (FRSA)
www.floridarroof.com



Associated General Contractors (AGC)
www.flagc.com



Florida Home Builders Association (FHBA)
www.fhba.org



Center for Disaster Risk Policy
in association with the Florida Public Affairs Center, Florida State University
www.fpac.fsu.edu



Florida Department of Community Affairs
www.dca.state.fl.us



Florida Department of Business and Professional Regulations
www.myfloridalicense.com

Follow these common-sense guidelines

- Get estimates from at least three licensed, insured contractors. Beware of contractors soliciting work door-to-door.
- Ask for and check references of other work the contractor has done.
- Ask for proof of insurance. If the contractor does not have disability and workers' compensation insurance, you may be liable for accidents on your property.
- Ask for a written estimate. Read the fine print. Make sure it includes everything you expect the contractor to do.
- Get a contract in writing. It should cover what is to be done, when work will start, cost and payment schedules, and the quality of materials to be used. Once signed, the contract is legally binding on both you and the contractor.
- Never make full payment up front. Don't sign over an insurance settlement check to the contractor. Most reputable contractors accept payment based upon the percentage of work completed. To report any complaints regarding contractors call 1-850-488-6603.
- Don't make final payment until the job is finished. Obtain lien waivers to ensure that no one who supplied materials can put a lien on your home because the contractor did not pay them.
- Make sure all work that requires city or county inspection is officially approved in writing before final payment is made.
- If you have questions on contractor licensing check the homeowner information part of the DCN website or call 1-850-487-1395.

For more information, please visit: **www.dcnonline.org**