



FEMA

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News Release

VERMONTERS ADVISED TO BE CAUTIOUS WHEN HIRING CONTRACTORS

BURLINGTON, Vt. – Contractors are essential to Vermont’s recovery following Tropical Storm Irene, but state and federal officials are advising Vermonters to use care when hiring them.

The Federal Emergency Management Agency does not recommend or endorse any contractors, nor does the state. “If contractors claim they are authorized by FEMA to do repair work, do not believe it,” said Federal Coordinating Officer Craig A. Gilbert.

Recently, some scammers have been offering to haul away destroyed manufactured housing at a reduced cost. But all they do is strip materials for resale and leave the debris behind on the owner’s property.

One way to avoid being taken by con artists when hiring contractors to make repairs is to make sure they are licensed. To find out whether a contractor is registered, you can check with the Office of the Vermont Secretary of State at www.sec.state.vt.us. Licensure is required for asbestos, plumbing and electrical work. A listing of licensed electrical and plumbing contractors can be found on the Vermont Department of Public Safety/Division of Fire Safety’s web site at: <http://firesafety.vermont.gov> and clicking on the Licensing/Certification tab.

Other tips for hiring contractors include:

- **Get a written estimate and read the fine print** – Always try to get estimates from several reputable contractors before making a decision. You may want to hire a local contractor if at all possible.
- **Ask for a written contract** – A complete contract should clearly state all the work to be performed, all associated costs, and the payment schedule, and obligate the contractor to pay for what was agreed upon, such as materials, etc.

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- **Permits** – Make sure the contract clearly states who will obtain the necessary permits. You may want to have a lawyer review the contract if substantial costs are involved. Keep a copy of any signed contract.
- **Proof of insurance** – Make sure the contractor carries general liability insurance, workers' compensation and is bonded. A homeowner could be liable for accidents on the property when working with an uninsured contractor.
- **Pay by check** – Avoid paying in advance and making payments in cash if at all possible. A reasonable down payment is 30 percent of the total cost of the project.
- If you have a question about a contractor or suspect fraud, call the Attorney General's Consumer Assistance Program office at (800) 649-2424 or (802) 656-3183. Vermont Attorney General web site: www.atg.state.vt.us

FEMA and state officials are also encouraging Vermonters to register with FEMA even if they've already made repairs. You will most likely be required to submit receipts for the work, but you may be eligible for reimbursement for uninsured losses.

To register, call **800-621-FEMA (3362)**. Multilingual registration assistance is also available. Those with a speech disability or hearing loss who use a TTY can call **800-462-7585** directly, or **800-621-3362**, if using 711 or Video Relay Service. Vermonters may also register online anytime at **www.DisasterAssistance.gov** or through web-enabled mobile phone devices at m.fema.gov.

FEMA's mission is to support our citizens and first responders to ensure that as a nation we work together to build, sustain, and improve our capability to prepare for, protect against, respond to, recover from, and mitigate all hazards.

Disaster recovery assistance is available without regard to race, color, religion, nationality, sex, age, disability, English proficiency or economic status. If you or someone you know has been discriminated against, call FEMA toll-free at 800-621-FEMA (3362). For TTY call 800-462-7585; or call 800-621-3362 if using 711 or Video Relay Service (VRS).

FEMA's temporary housing assistance and grants for public transportation expenses, medical and dental expenses, and funeral and burial expenses do not require individuals to apply for an SBA loan. However, applicants who receive SBA loan applications must submit them to SBA loan officers to be eligible for assistance that covers personal property, vehicle repair or replacement, and moving and storage expenses.

SBA disaster loan information and application forms may be obtained by calling the SBA's Customer Service Center at 800-659-2955 (800-877-8339 for people with speech or hearing disabilities) Monday through Friday from 8 a.m. to 6 p.m. ET or by sending an e-mail to disastercustomerservice@sba.gov. Applications can also be downloaded from www.sba.gov or completed on-line at <https://disasterloan.sba.gov/ela/>.