



Disaster News

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HOW TO CHOOSE A CONTRACTOR

OLYMPIA— One important piece of rebuilding disaster-damaged homes and communities is hiring good, reliable contractors to do the work. The Federal Emergency Agency (FEMA) and the Washington Division of Emergency Management (WDEM) are urging consumers to use care and common sense when hiring repair contractors.

Contractors need to be licensed with the State of Washington. The Office of the Attorney General provides consumer information on their web site at www.atg.wa.gov/SafeguardingConsumers/ or call the Consumer Resource Center at 1-800-551-4636 (TDD 1-800-833-6384).

Anyone who suspects someone of posing as a contractor, an inspector, a disaster victim or of committing fraudulent activities should contact the FEMA Fraud Hotline, 1-866-720-5721. The state of Washington also provides a hotline. To report fraudulent contractors, call 1-888-811-5974 or report on the web site www.Fraud.LNI.wa.gov.

When choosing a contractor:

- Ensure the person or contractor you are considering hiring is properly licensed to do the job, before you hire them.
- Use the Lookup Violations site <https://fortress.wa.gov/lni/bbip/> to search the list of violators of the contractor laws. This search shows all violators and violations whether they are licensed or not.
- Have the contractor explain his or her project supervision and quality control procedures. Request the name of the person who will be in charge, how many workers will be required and the estimated completion time.
- Try to get three separate bids on the job.
- Ask for references.
- Ask for a Written Contract: Contracts should clearly state all the tasks to be performed, associated costs, payment schedule and the timeframe for contract cancellation. Never sign a blank contract or

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one with blank spaces. Make sure the contract clearly states who will apply for the necessary permits or licenses. Read the contract carefully. Have a lawyer review the contract if substantial costs are involved. Keep a copy of the signed contract.

Homeowners, renters, and business owners who had flood losses should call the FEMA registration line at **1-800-621-FEMA (3362)** to apply for disaster aid. Individuals with hearing or speech impairments should call (TTY) 1-800-462-7585. The lines are open from 8 a.m. to 8 p.m., seven days a week. You can also register online at www.disasterassistance.gov

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FEMA leads and supports the nation in a risk-based, comprehensive emergency management system of preparedness, protection, response, recovery, and mitigation to reduce the loss of life and property and protect the nation from all hazards including natural disasters, acts of terrorism, and other man-made disasters.

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.

The Small Business Administration (SBA) is the federal government's primary source of money for the long-term rebuilding of disaster-damaged private property. SBA helps homeowners, renters, businesses of all sizes, and private nonprofit organizations fund repairs or rebuilding efforts, and cover the cost of replacing lost or disaster-damaged personal property. These disaster loans cover uninsured and uncompensated losses and do not duplicate benefits of other agencies or organizations. Homeowners, renters and business owners with questions for the SBA should call the Customer Service Center at 1-800-659-2955 (TTY 1-800-877-8339).