

AVOID SCAMS



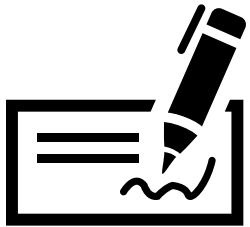
Use local companies

Check references, phone numbers, and addresses.



Get more than one bid

Get bids in writing. Reject offers to waive your deductible. That's contractor fraud.



Don't pay up front

If a disaster is declared, contractors from outside your area can't ask for payment before they start work.