

•Beware Of Contractor Fraud

How can you find a reputable contractor to repair your flood-damaged home? Every disaster has its share of con artists trying to take advantage of disaster victims. Always take the time to evaluate the contractor!

"Scam artists are often ready to seize the opportunity to capitalize on the misfortune of others," Federal Coordinating Officer Bill Lokey warned. "Be particularly cautious when selecting a contractor to repair your chimney. Not everyone is qualified to repair or rebuild a chimney. It takes specialized skill and training. Take your time, talk to building officials and contractors and the recovery process will be a positive one."

The Michigan Department of Consumer & Industrial Services recommends the following steps when hiring a contractor:

- Be wary of contractors soliciting business door-to-door.
- Ask contractors if they have done this type of repair work before, if they will be purchasing necessary permits, and if the work will be inspected.
- Determine if a contractor, electrician or plumber is registered or licensed. All contractors doing business in the state are required to register. While not a guarantee of performance, registration does mean the contractor has minimal liability insurance and a surety bond that can protect the consumer if there is a problem.
- For information, call Michigan Consumer & Industry Services at 517-373-1820 or visit their web site, <http://www.cis.state.mi.us/> The caller can also find out how long the contractor has been in business and whether there have been any complaints against them.
- Try to get three separate bids on the job.
- Ask for references.
- Obtain a written contract.
- Be cautious in dealing with a contractor who asks for a large down payment.
- Pay the contractor at the end of the job, or pay only for the portion of the job that has been completed.
- Avoid making final payment until you have received a lien release.

Additional information to consider:

- Check for a permanent place of business, telephone number, tax I.D. number and business license.
- Look for a company with a proven track record that readily offers client references and a list of completed projects. Call these clients to find out whether they were satisfied.
- Check to see if the contractor is a member of any regional or national industry associations.
- Contact your local Better Business Bureau to check for a business report or any complaints that have been filed on a contractor at www.bbb.org/bureaus.
- 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.
- Carefully read and understand any warranty offered and watch for provisions that would void it. The lowest bid is not always the best option. Remember, a price is only one criterion for selecting a contractor. Professionalism and quality workmanship also should weigh heavily in your decision.

We have included below a list of some of the requirements for completing your project in line with the building code and current floodplain requirements. Additionally, please consider your choice for a contractor very carefully and if at all possible obtain more than one estimate. Please discuss this list with your contractor and call our office if you have any questions, 734-848-6495.

17. Provide for footer depth of 42" from finished grade.
18. Provide venting of crawl space at 1 square inch of vent per square foot of crawl.
19. Vents must be within 12" of all finished grades.
20. Interior crawl space grade shall meet exterior grade (within 12").
21. Bring all stairways, decks, guardrails and handrails up to code.
22. Provide flood elevation certificate before final and occupancy will be issued.
23. All work must conform to the city adopted building code.
24. Complete name (all owners of record) and address lines on Agreement including signatures.

For Additional help and information contact the City of Luna Pier Building Department at 743-848-6495