

# Hurricane Survivors Advised to Hire Legitimate Contractors

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**ST. CROIX, Virgin Islands** – With millions of dollars in recovery funds flowing to Virgin Islanders whose homes were damaged or destroyed during the hurricanes, territorial and federal emergency management officials are offering some sound advice: hire legitimate contractors for your repair or reconstruction jobs.

The Virgin Islands Emergency Management Agency (VITEMA) and Federal Emergency Management Agency (FEMA) recommend that survivors who have received FEMA grants to repair or rebuild homes make sure their contractor is experienced and trustworthy, and that all appropriate building permits are obtained before any work begins.

The Virgin Islands requires that home builders obtain business licenses and that some specialty builders, including electricians and plumbers, be certified. Homeowners may obtain additional information through the Virgin Islands Department of Licensing and Consumer Affairs at <http://dlca.vi.gov>.

“Checking a contractor’s credentials before signing any paperwork will start your rebuilding project off on the right foot,” said Federal Coordinating Officer William Vogel of FEMA. “We want federal recovery funds to help get hurricane survivors back into safe and well-constructed homes.”

Other tips for avoiding fly-by-night builders include:

- **Get a written estimate and read the fine print** – Always try to get estimates from several reputable contractors before making a decision. Hire a local contractor if at all possible.
- **Ask for a written contract** – A complete contract should clearly state the scope of work to be performed, all associated costs and a payment schedule. Don’t succumb to pressure to sign a contract immediately because you are told the “offer is good today!”



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- **Get an address** – Choose a contractor with an established physical address, and verify the information. It's normal for contractors to use cell phones these days, but they should still have a physical address.
- **Permits** – Make sure the contract clearly states who obtains necessary permits. Have an attorney review the contract if substantial costs are involved. Keep a copy of signed contracts.
- **Proof of insurance** – Make sure the contractor carries general liability insurance, workers' compensation and is bonded. Homeowners or businesses could be held liable for an accident on their property if the contractor is uninsured.
- **Pay by check** – Never pay the full amount before the work is done and pay with a check or credit card instead of cash.
- **Beware of the phrase “FEMA Certified”** – FEMA neither certifies nor endorses any private-sector contractor, so be wary of one who claims to have either. If approached by anyone claiming to represent FEMA, ask for identification. All FEMA representatives carry photo identification.
- **Report unscrupulous activities, scams or fraud** – If you suspect any sort of scam or fraud, contact your local police department.

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*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 **800-621-3362** (voice, **711/VRS** - Video Relay Service)(TTY: **800-462-7585**). Multilingual operators are available (press 2 for Spanish).*

*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.*

*For official information on the recovery effort following the hurricanes, please visit [www.informusvi.com](http://www.informusvi.com) or [www.usviupdate.com](http://www.usviupdate.com). Follow us on social media at [twitter.com/femaregion2](https://twitter.com/femaregion2) and [www.facebook.com/FEMAUSVirginIslands](https://www.facebook.com/FEMAUSVirginIslands).*

*To donate or volunteer, contact the voluntary or charitable organization of your choice through the National Voluntary Organizations Active in Disaster (NVOAD) at [www.nvoad.org](http://www.nvoad.org). For those who wish to help, **cash** donations offer voluntary agencies the most flexibility in obtaining the most-needed resources and pumps*



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money into the local economy to help businesses recover. The Community Foundation of the Virgin Islands also has the “Fund for the Virgin Islands” at [www.USVIrecovery.org](http://www.USVIrecovery.org).



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