

CHECK OUT ANYONE WHO OFFERS TO REPAIR YOUR HOME!

Get a written estimate. Compare services and prices before making a final decision. Also, read the fine print. Some contractors charge a fee for a written estimate, which is often applied to the price of subsequent repairs they make. Do not sign any contracts for major repairs until the insurance representative has determined how much damage there is and how much the company will pay.

Check references. Contractors should be willing to provide the names of previous customers.

Call several former customers who had similar work done to make sure they were satisfied.

Ask for proof of insurance. Make sure the contractor carries general liability insurance and workers' compensation. If the contractor is not insured, you may be liable for accidents that occur on the property.

Use reliable, licensed contractors. Get their address and license number. Call the State Licensing Board for Contractors at 1-866-310-7879 to confirm a licensed contractor, or file a complaint. Call your local Better Business Bureau to inquire about a business before signing a contract.

People should be alert, especially for phone or door-to-door solicitors who hand out flyers and promise to speed up the insurance or building permit process, and those who ask for large cash deposits or advance payments in full. Federal law gives consumers a three-day "cooling off" period for certain unsolicited door-to-door sales of more than \$25.

Be wary of anyone claiming to be 'FEMA certified,' because FEMA does not certify or endorse any contractor.

REPORT PROBLEMS WITH A CONTRACTOR OR FRAUD TO YOUR STATE OFFICE OF THE ATTORNEY GENERAL AT 1-800-351-4889.

This document is provided as a general guide by the Office Of Walter Reed, District Attorney, 22nd Judicial District, Parishes of St. Tammany and Washington, and is based on the Emergency/Disaster Training Manual for Volunteer Lawyers prepared by the La. State Bar Association, and information from the State Licensing Board for Contractors. This is not intended as legal advice.

Contact your private attorney for legal advice specific to your circumstances before signing any contract.

Insist on a written contract. A complete contract should clearly state all the tasks to be performed, all associated costs and the payment schedule. Never sign a blank contract or one with blank spaces. Make sure the contract clearly states who will apply for the necessary permits or licenses. Have a lawyer review the contract if substantial costs are involved, and keep a copy for your records.

Get any guarantees in writing. Any guarantees made by the contractor should be written into the contract. The guarantee should clearly state what is guaranteed, who is responsible for the guarantee, and how long the guarantee is valid.

Obtain a local building permit if required. Contact your local government for permit information.

Never pay more than 10% down payment or \$1000 (whichever is less) in advance of project start. Make payments when work is completed. Do not sign completion papers or make the final payment until the work is completed to your satisfaction. A reputable contractor will not threaten you or pressure you to sign if the job is not finished properly.

Pay by check. The safest route is to write a check to the contracting company, and separate checks to companies that deliver materials. Make sure that sellers of materials, subcontractors, laborers, and others who work on your home are paid. Get lien releases before making progress payments or final payment to the contractor. Never pay for construction not yet completed. Consider having the contractor post a bond in accord with R.S. 9:4812 before any work is done, to avoid liens on your property.

Canceling a contract. This should be done with assistance from an attorney. Send the notification by certified mail with a return receipt to be signed by the contractor.

IMPORTANT PHONE NUMBERS

- St. Tammany Permits and Regulatory:
21490 Koop Drive in Mandeville
(985) 898-2574
- Abita Springs Town Hall: (985) 892-0711
- Covington Building Permits: (985) 898-4725
- Madisonville Town Hall: (985) 845-7311
- Mandeville Permits: (985) 624-3104
- Slidell Building Permits: (985) 646-4324
- Washington Parish Permits:
909 Pearl St. in Franklinton
(985) 839-7825
- State Licensing Board for Contractors:
License verification or complaints:
1-866-310-7879
Search for contractors online:
www.lslbc.louisiana.gov
- Louisiana Attorney General's Office of Consumer Protection:
1-800-351-4889
- Louisiana Insurance Commissioner:
1-800-259-5300
- **District Attorney Walter Reed:**
St. Tammany Parish (985) 809-8383
Washington Parish (985) 839-6711

DON'T GET SCAMMED!

This information was prepared by the Office of Walter Reed, District Attorney, 22nd Judicial District, Parishes of St. Tammany and Washington.

The District Attorney's Office is a signatory to the St. Tammany TRIAD, an organization of law enforcement agencies and public non-profit agencies committed to enhancing the safety and security of St. Tammany parish Senior Citizens.

LEGAL ASSISTANCE PROVIDERS:

District Attorney Walter Reed:
St. Tammany Parish (985) 809-8383
Washington Parish (985) 839-6711

American Bar Association Young Lawyers
Division/FEMA hotline: 1-800-310-7029

Southeast Louisiana Legal Services
Corporation in Covington: (800) 349-0886

Mental Health Advocacy Service
representing mental health patients rights:
(985) 626-6661

This brochure is a cooperative effort of the Office of District Attorney Walter Reed and the St. Tammany SALT Council.

St. Tammany SALT Council, Inc.

**SENIORS
AND
LAW ENFORCEMENT
TOGETHER**

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