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Beware of Home Water Damage Scams

Recent heavy rains may have caused many homeowners to experience roof and water damage. Before hiring someone to repair your home, Margi Grein, Executive Officer of the Nevada State Contractors Board, encourages homeowners to find a qualified *licensed* contractor

“Consumers should not be taken in by promises of cheap work performed by unlicensed contractors,” Grein says. “In reality it may cost more, and the consumer is left with little or no protection.

“It is important for consumers to check the license status of any company they wish to hire at our website: www.nscb.state.nv.us,” she added.

Grein advises homeowners to beware of these common red flags indicating they are being approached by an unlicensed contractor:

- Door-to-door solicitations – If someone knocks on your door and offers repairs and home improvement services, chances are he or she is not a licensed contractor. Make sure solicitation flyers left at your door have a valid *five-digit* Nevada contractor’s license number displayed.

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- The Great Deal – Many scam artists will approach homeowners and claim they have “left-over materials” from another job and can offer a deal at a reduced price.
- Cash payment upfront – Unlicensed contractors often attempt to get large payments upfront to “buy materials,” or offer some other excuse to get most of their money before beginning a project. Never pay in cash and always get receipts.
- Before having any repairs and water-damage work done, homeowners should check with their insurance company, or agent about policy coverage and specific claim filing requirements.

To protect yourself from unlicensed contractors, you should always ask to see the contractor’s identification card that will have his or her five-digit Nevada contractor’s license number displayed. All bids and contracts should have this license number prominently displayed. The contractor’s vehicle should also have the license number displayed.

Once you have the license number, either call the Nevada State Contractors Board at: (702) 486-1100 in Southern Nevada, or (775) 688-1141 in Northern Nevada to verify if this person is a licensed contractor. You can also find out by going online to: **www.nscb.state.nv.us** to do a license search.

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The Nevada State Contractors Board offers these 10 tips to protect yourself:

- Hire only licensed contractors.
- Check the contractor's license number by calling the Nevada State Contractors Board at (702) 486-1100 in Southern Nevada, or (775) 688-1141 in Northern Nevada, or check online at: **www.nscb.state.nv.us**
- Get three references and review past work.
- Get at least three bids.
- Get a written contract and do not sign anything until you completely understand the terms.
- Pay 10% down or \$1,000, whichever is less, if a deposit is required.
- Don't let payments get ahead of the work. Keep a record of all payments.
- Don't make a final payment until you are satisfied with the job.
- Don't pay cash.
- Keep a job file of all papers relating to your project.

Contracting without a license in Nevada is a *misdemeanor for the first offense, a gross misdemeanor for the second offense* and a *Class E felony* for the third offense.

“Consumers should be aware that the Nevada State Contractors Board cannot offer any assistance, if their unsatisfactory work is performed by an unlicensed contractor,” Grein says. “Unlicensed contractors can cost consumers thousands of dollars. They carry no insurance, are not bonded and have not met any standards of the trade they may be performing,”

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