

Repairing Your Flooded Home:

This [book](#) is a critical resource guide from the Federal Emergency Management Agency and The American Red Cross that offers step-by-step advice to clean up, rebuild, and get help after a flood. Click [HERE](#) to view FEMA *Repairing Your Flooded Home* book.

Beware of Fly-by-Night Contractors

Across the country each year, many people become victims of tornadoes, earthquakes, floods, hurricanes or wildfires. These natural disasters cost the U.S. economy billions of dollars annually.

One of the untold costs associated with disasters are those losses due to fraud. Often “fly-by-night” contractors appear in communities right after a disaster and further victimize the victims by swindling them out of their precious and often limited resources by offering cheap and quick repair work. Here’s a warning from home builders that may save you from another disaster: unscrupulous contractors.

Some signs that a contractor could be trying to take advantage of you:

- You’re told that on this job, a contract “won’t be necessary.”
- You’re asked to pay for the entire job “up front” — or pay cash to a salesperson instead of a check or money order to a company.
- You are confronted with scare tactics, intimidation or threats.
- You’re told you’ve been “chosen” as a demonstration project at a special, low price.
- You’re told a “special” low price is good only if you sign a contract today.
- The contractor won’t give you reference — or the references can’t be located.
- You can’t verify the contractor’s business address or license.

Find a contractor by contacting your local home builders association:

<http://www.hbag.org/membershipmap.asp>

Verify Contractor License:

<https://secure.sos.state.ga.us/myverification/>

Important Links:

Federal Emergency Management Agency (FEMA) Flood Resources:

Consumer guidelines -- http://www.fema.gov/hazard/flood/fl_after.shtm

FEMA Rebuilding Resources -- <http://www.fema.gov/rebuild/recover/resources.shtm>

Fixing Flood Damaged Property -- <http://www.fema.gov/hazard/flood/coping.shtm>

American Red Cross:

Disaster On-line Newsroom -- <http://newsroom.redcross.org/>

Flood Checklist -- <http://www.redcross.org/www-files/Documents/pdf/Preparedness/checklists/Flood.pdf>

U.S. Department of Housing and Urban Development (HUD) Disaster Resources:

http://www.hud.gov/info/disasterresources_dev.cfm

DisasterAssistance.gov -- U.S. Government web portal that consolidates disaster assistance information:

<http://www.disasterassistance.gov>

Georgia Emergency Management Agency:

<http://www.gema.state.ga.us/>

U.S. Small Business Administration:

Disaster Assistance for Homeowners and Renters --

http://www.sba.gov/idc/groups/public/documents/sba_homepage/serv_sbp_bro_4.pdf

Disaster Assistance for Businesses --

http://www.sba.gov/idc/groups/public/documents/sba_homepage/serv_da_dprep_factsheethome.pdf

National Flood Insurance Program:

<http://www.floodsmart.gov/floodsmart/>