



Attorney General Doug Peterson

News Release

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Attorney General Peterson Provides Information to Help Nebraskans Protect Themselves from Unscrupulous Contractors

Lincoln— While compassion and support are customary in the aftermath of a natural disaster, some individuals and businesses may use this opportunity to prey on those in need.

“Taking advantage of those affected by these devastating floods is inexcusable,” said Attorney General Doug Peterson. “But consumers can protect themselves and their property by keeping certain information in mind when selecting a home improvement contractor.”

Consider the following information to protect yourself and your property in the wake of recent flooding in Nebraska and surrounding states:

- **Before allowing anyone to repair your damaged home, verify his or her credentials.**
 - Check with the Nebraska Department of Labor to find out whether your contractor is properly registered. You can search their website [here](#) or call 402-471-2239. Check with [city officials](#) to find out whether contractors must be licensed to perform specific work in your area.
- **Never sign any document or pay any contractor before verifying their license and/or registration.**
- **Get at least three written estimates** and make sure each contractor bids on exactly the same work. Talk with your neighbors about what they are paying for similar work.
- **Ask contractors for references** and, if possible, call previous clients.
- **Verify all claims made about insurance coverage with your insurance company.** If a contractor tells you certain work is covered by your insurance, call your insurance company to confirm.
- **Get a written estimate and sign a written contract.** Make sure it includes a description of the work, the materials included, when the work will be finished, the price, and the contractor’s contact information. Read all contracts and make sure all the blanks are filled in before you sign. Keep a copy of the contract in a safe place.

- **Negotiate a reasonable down payment, and only pay in full when the work is done to your satisfaction.** Do not agree to a large down payment.
- **Pay by check or credit card and keep all receipts.** Be wary of contractors who ask you to pay them in cash – even for a deposit.
- **If possible, write down the contractor’s vehicle information** (make, model, and license plate) **as well as their driver’s license number.**
- **Know your cancellation rights.** You have the right to cancel a contract within three days if you signed it at your home or at a contractor’s temporary location, like a convention center or restaurant.

Those who suspect a home improvement scam should contact the Attorney General’s Consumer Protection Division at <https://protectthegoodlife.nebraska.gov> or 800-727-6432.

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Attached, please find both a 60-second summary (3D Alert) as well as the Contractor Checklist which is downloadable on our website.

Audio file also found here: <https://bit.ly/2TWGhpM>

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