

# Deja Vu: The Aftermath Of Hurricane Sandy: Tips For Getting Your Home Or Business Running Again

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Unfortunately, a little over a year ago, we were discussing Hurricane Irene and how to avoid getting ripped off by dishonest people who may not have your best interests in mind.

However, for many homeowners, renters and business owners, Hurricane Sandy may have had an even more catastrophic effect on your home or business, more so than Hurricane Irene. If you are one of those who have been impacted by the storm in any way we want to provide you with the following tips to make sure that you do not get taken advantage of in the upcoming days, weeks and months.

The very first thing you should do is contact the Federal Emergency Management Agency (FEMA) either by phone at 1-800-621-3362 or online at [www.disasterassistance.gov](http://www.disasterassistance.gov). Take pictures and document any and all damage that has occurred to your home or business. You must register your claims in order to receive any compensation to help clean up. President Obama and Governor Christie have promised that all “red tape” will be eliminated in this process and we at Einhorn Barbarito hope that this is true.

Once that is done, you may be antsy to begin to fix and rebuild from any damage you have suffered. It is times like this when you rely on professionals such as insurance brokers, public adjusters, cleanup companies, landscapers and contractors. It is precisely these time when many unscrupulous “storm chasers” take advantage of homeowners and business owners. It is more important now than ever to be wary of con artists and fraudulent schemes as these individuals and “businesses” come from all parts of the country to take advantage of home and business owners. Here are ten tips to keep in mind when making repairs to your home or business:

1. Only contact New Jersey licensed home improvement contractors and only retain New Jersey licensed contractors.
2. Always get more than one estimate.

3. Get referrals and recommendations.
4. Never pay for work up front and never pay for work in full until the work is completed.
5. Ask any professional or contractor you retain to see proof of liability insurance.
6. Require that all contracts and change orders be in writing and signed by both the contractor and yourself.
7. Never pay with cash.
8. Be wary of contractors and professionals **who show up at your door**.
9. Contact your insurance carrier before contracting with a professional.
10. Contact the police if you suspect fraud and then contact your attorney.

There are two last tips: first, you do not need to rush into anything. While it may be difficult to delay retaining a contractor to clean up the damage immediately, take your time to review all of the information provided.

Second, if you need professional advice for getting your business back on track, review of loan agreements, home/business contracts or if you suspect that you have been taken advantage of, contact our office or any other attorney you know and trust immediately.

Make sure you have somebody on your side.

And most importantly, remember: property can always be replaced, life cannot. Please try to remain patient, take care of your family and friends, and know that New Jersey is going to come back, better than ever.