

# The Aftermath Of Hurricane Irene: Tips For Getting Your Home Or Business Running Again

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Unfortunately, many homeowners, renters and business owners have suffered property damage as a result of Hurricane Irene. 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.

In addition to these tips, the State of New Jersey has announced an assistance program for businesses who suffered damage from Hurricane Irene. Some of these programs include the following:

1. Loans and/or lines of credit up to \$500,000 for business that are awaiting insurance proceeds.
2. Access to business resource centers for temporary telephone/internet access necessary to operate the business.
3. Disaster unemployment benefits for displaced employees of affected businesses.
4. Advocate services to assist business owners in filing of insurance claims and restoration of utilities.
5. Information and assistance in filing federal disaster relief claims and applications for federal disaster loans.

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 us immediately.

Make sure you have somebody on your side.