

Mississippians urged to be aware of contractor schemes during hurricane season

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The Atlantic hurricane season began on June 1 and continues through November 30. The Office of Mississippi Attorney General Lynn Fitch and the Mississippi State Board of Contractors (MSBOC) shared tips with Mississippians who might need assistance from contractors for home and business damage due to the storms.

“The best defense against scammers is a well-educated consumer,” said Fitch. “When your home or place of business is damaged, it can be tempting to act quickly and miss red flags. We urge you to keep these tips in mind and use caution when you are looking for a contractor and talking to possible candidates for the job. But if you do fall victim to a scam, our office is here to help.”

“Unfortunately, natural disasters lead to an increase in individuals posing as legitimately licensed contractors in an effort to prey upon vulnerable citizens,” said Stephanie Lee, Executive Director, MSBOC. “Individuals who hire unlicensed contractors are putting themselves at great financial risk.”

Some tips recommended by both the Attorney General’s Office and MSBOC to protect yourself from crooked con-

tractors: Residential repair or improvement projects \$10,000 or more and commercial projects \$50,000 or more require a valid contractor’s license. Be

work to be done, materials to be used, a payment schedule that is based on completion of work and a timeline for work to be completed. Do not make payments



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wary of door-to-door repair solicitations or people who demand deposits or payments in cash. Do not make a large deposit or upfront payment in full. Require a written contract that details the

before work specified on the payment schedule is completed. Do not make payments for any work not specified in the contract unless it has been submitted and approved in writing by you before

the additional work begins. Contact the local permitting office or inspections department to determine if permits are required to assure building code compliance. If permits are required, the contractor should pull them. Confirm with the permit office that the contractor has acquired them before construction begins.

Before making final payment, evaluate the completed work and require the contractor to confirm that all subcontractors and suppliers have been paid to eliminate potential liens on your property. Request a Certificate of Insurance from the contractor and verify it is valid by contacting the party who issued it. Ask for proof that the contractor is licensed.

Consumers can verify if the contractor is properly licensed by using the Contractor Search feature at www.msbo.us or by calling MSBOC at 800-880-6161.

Contractors who have accepted payment without ever making the repair or who have provided false documentation or other misrepresentations may be reported to the MSBOC by visiting msbo.us/general-info/file-a-complaint/ or by calling at 800-880-6161, or to the MSAGO by visiting www.ago.state.ms.us/divisions/consumer-protection/ or by calling 601-359-3680.

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