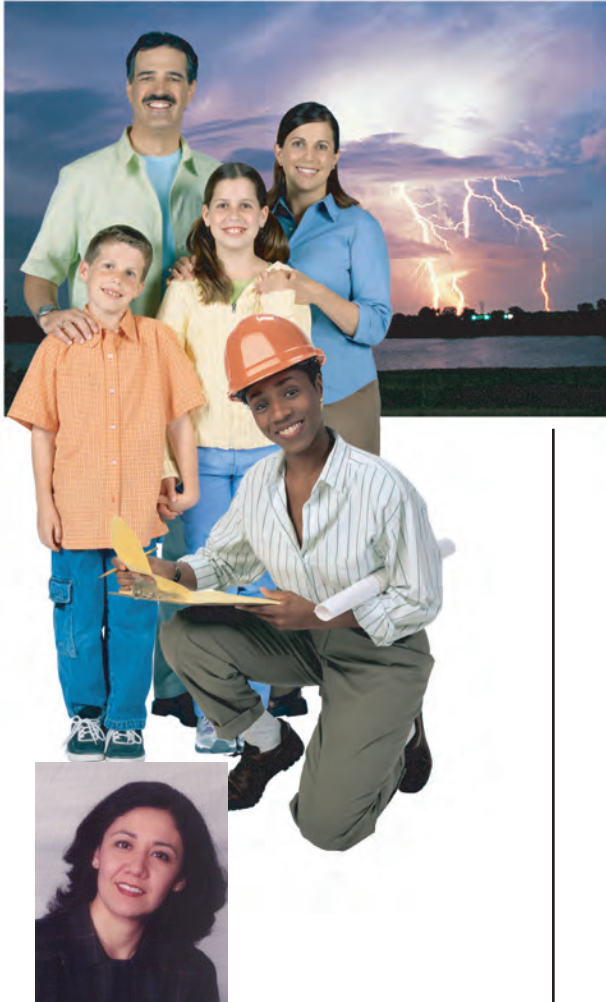


Tips for Consumers When disaster strikes



Develop a plan

Texas has its share of weather-related challenges, from the monstrous Hurricane Rita to isolated floods and tornadoes. There's not much you can do to avoid the fickle hand of Mother Nature. But if your home is ever damaged by a natural disaster, there are steps you can take to ensure unscrupulous contractors don't take advantage of you.

The Texas Attorney General's Office advises consumers to be cautious of door-to-door companies and salesmen offering home repair and clean-up services. If and when you do need these services, here are some tips to keep in mind:

- Call your insurance adjuster to get a damage and repair-cost assessment.
- Obtain several estimates from companies that specialize in the type of work you need.
- Don't let anyone pressure you into signing a contract immediately—and never pay for the whole job up front.
- Check with the Better Business Bureau to see if there are any complaints against the contractor you want to hire.
- Ask for references from past customers. Call them.
- Do not hire out-of-town businesses.
- Request proof of insurance or bond.
- Determine whether the contractor will place a lien, security interest, or mortgage on your property. Ask for assurances in writing.
- Don't pay in full until you're completely satisfied with the job.

Remember, too, that the Texas Attorney General has the authority to prosecute any business that price gouges after the governor has declared a natural disaster. Price gouging is selling or leasing fuel, food, medicine, or other necessities at an exorbitant price.

Texans victimized by home-repair scams and/or price gouging should call the AG's office at 800/252-8011 or go online to www.oag.state.tx.us.

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