



Contact: Art Nadler,  
Public Information Officer  
(702) 486-1100 x1139  
or (775) 688-1141 x1139

## **Beware of Home Water Damage Scams**

With the arrival of the wet weather winter season, many homeowners may experience roof and water damage around their homes. The Nevada State Contractors Board encourages anxious homeowners to slow down a little and take the time to find a qualified *licensed* contractor. Because unfortunately, this time of the year also attracts a criminal element – unscrupulous *unlicensed* contractors eager to take advantage of trusting unsuspecting homeowners.

Homeowners should beware of these red flags before hiring someone to do work:

- Door-to-door solicitations – If someone knocks on your door and offers repairs and home improvement services, chances are he is not a licensed contractor. Make sure solicitation flyers left at your door have a valid Nevada contractor's license number displayed.
- The Great Deal – Many scam artists will approach homeowners and claim that they have “left-over materials” from another job and can offer a deal at a reduced price. Legitimate licensed contractors do not do business this way.

- Cash payment upfront – Unlicensed contractors often attempt to get large payments upfront to “buy materials,” or offer some other excuse to get most of their money before beginning a project. Never pay in cash and always get receipts.
- Before having any repairs and water-damage work done, homeowners should check with their insurance company, or agent about policy coverage and specific claim filing requirements.

To protect yourself from unlicensed contractors, you should always ask to see the contractor’s identification card that will have his five-digit Nevada contractor’s license number displayed. All bids and contracts should have this license number prominently display. His vehicle should also have his licensed number displayed.

Once you have the license number, either call the Nevada State Contractors Board at: (702) 486-1100 in Southern Nevada, or (775) 688-1141 in Northern Nevada to see if this person is indeed a licensed contractor. You can also find out by going online to: **[www.nscb.state.nv.us](http://www.nscb.state.nv.us)** The Nevada State Contractors Board can also tell you if there are any complaints filed against a contractor, or if the license has been revoked or suspended.

Contracting without a license in Nevada is a *misdemeanor for the first offense, a gross misdemeanor for the second offense* and a *Class E felony* for the third offense.

Homeowners should not use unlicensed contractors because their work is

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generally poor quality, they are often uninsured and may not maintain workman's compensation coverage for their employees, so the homeowner may be liable for all injuries to workers on their property.

Homeowners who use unlicensed contractors are not eligible for the Residential Recovery Fund, and by law their contracts are null and void.

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