Storm Damage – Best Practices for Repairs and Restoration

The recent wind storm has resulted in property damage throughout the Town of Irondequoit. Unfortunately, these types of storm events can invite scams and sub-standard contractors trying to take advantage of property owners when they are stressed about the recent damage and anxious to have repairs made quickly.

To help protect property owners and residents of Irondequoit, the Town gathered the following helpful tips from the Better Business Bureau website:

- Check with your insurance company about policy coverage and specific filing requirements. Save all receipts, including those for food, temporary lodging, or other expenses that may be covered under your policy.

- Although you may be anxious to get things back to normal, avoid letting your emotions get the better of you. Don't be pressured into making an immediate decision with a long-term impact. Be proactive in selecting a business and not re-active to sales solicitations. Make temporary repairs if necessary.

- For major repairs, take time to shop around and get 3-4 estimates based on the same specifications and materials. Check out references that are at least one year-old, verify with your local or state agency that businesses are required to be licensed/registered to do work in your area and all work inside homes that pre-dates 1978 must be done by contractors that are Certified to Conduct Lead-Based Paint Activities and Renovations.

- Be wary of door-to-door workers who claim to have left-over materials from a job “down the street” or who do not have a permanent place of business. If sales people go door-to-door, check to see if your community requires them to have solicitation permits. (NOTE: Irondequoit does require solicitor licenses.)

- Be leery if a worker shows up on your doorstep to announce that your home is unsafe. If you are concerned about possible structural damage in your home, have an engineer, architect or building official inspect it.

- Require a written contract agreement with anyone you hire. It should specify the work to be done, the materials to be used and the price breakdown for both labor and materials. Any promises made orally should be written into the contract, including warranties on materials or labor. Be sure their name, address, license number, if applicable, and phone number along with a start and end date for the work are included in contract. Read and understand the contract in its entirety and don’t sign a blank contract. A copy of the signed contract is to be given to you at time of signature.

- Once you have found a contractor, request proof of a current insurance certificate covering workman’s compensation, property damage and personal liability. (NOTE: Irondequoit requires certain levels of insurance for work requiring permit(s).)

- Never pay in full for all repairs in advance, and do not pay cash! While many businesses may ask for a deposit, BBB suggests that no more one-third of the job be paid up front. Be sure the contract specifies the schedule for releasing payments to the contractor.

If you have any questions about proposed repairs and/or the building permit process, or you want to confirm whether or not a permit is needed, please contact the Irondequoit Building Department at (585) 336-6026.

Building permit applications and a building permit information sheet are available in the Building Department (Town Hall 2nd Floor) or online at: http://bit.ly/2nmpw3l.