

## **Avoid Scams: Choose Local, Licensed Contractors**

The Omaha metro area has many licensed and ethical contractors. Unfortunately, some scam artists pose as reputable contractors to cheat homeowners out of money. These “fly-by-night” fraudsters often appear in communities hit by natural disasters to exploit distressed homeowners with substandard repairs or work they never complete.

### **Homeowners should watch for these warning signs:**

- **No license or insurance:** All professional contractors should be insured and able to provide a certificate of insurance. The City of Omaha requires a building contractor license for any contractor operating within the city limits or its three-mile extraterritorial jurisdiction, regardless of their location. **Per the City of Omaha, this requirement will NOT be waived for out-of-town contractors**, and a business license from the State of Nebraska does not suffice.
- **Pushes you to sign prematurely:** Be cautious if asked to sign an “estimate” or “authorization” before hiring them, as it might be a binding contract.
- **No written contract:** Legitimate contractors provide clear contracts outlining the job, process, and costs. Without a contract, you're unprotected if issues arise.
- **Demands full payment upfront:** Be wary if asked for cash or full payment before work starts. A deposit is normal, but only after a contract is signed. Avoid paying cash to a salesperson.
- **Significantly underbids others:** The lowest bid may indicate lower quality, leading to higher costs if the work needs to be redone.
- **Special pricing offers:** Be suspicious if offered a special price only available if you sign immediately.
- **No customer references:** Reliable contractors can provide local references from past and current clients.
- **Hard to contact:** Legitimate contractors have a physical office, mailing address, phone number, and email. Avoid those with just a P.O. box.
- **Asks you to get permits:** Professional contractors obtain necessary permits themselves. If they ask you to do it, they're likely not legitimate.

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Check out the list of local and licensed contractors at [www.MOBA.com](http://www.MOBA.com).



Chartered in 1946, MOBA's mission is to promote and protect the home building industry.  
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