DISASTER PREPAREDNESS AND RECOVERY

Evey Owen

Vice President of South Alabama

BBB of Central & South Alabama

CENTRAL & SOUTH ALABAMA

BETTER BUSINESS BUREAU

What is the Better Business Bureau?

Nationwide, nonprofit organization helping to establish and ensure marketplace trust

- Accrediting honest, ethical businesses
- Building business-consumer relationships
- Investigating fraud and scam reports
- Providing business educational opportunities

BBB

BBB Serving Central & South Alabama

- Incorporated locally in 1955
- Serves over 3,300 accredited businesses
- Oversees 50 of Alabama’s 67 counties
- Two offices located in Mobile and Birmingham

What to do Before the Storm

MAKE A PLAN

- Have your emergency kit ready
- Know your shelter and evacuation route
- Have multiple ways to receive warnings
- Know locations of utility cutoffs
- Plan for your pet
- Monitor local media

GATHER INFORMATION

- Keep insurance policies, birth certificates and other information in a safe and secure spot
- Have a way to access finances
- Document your personal possessions, photograph the inside and outside of your home

BBB®

What to do Immediately After the Storm

Be Safe

- Check yourself and others around you for any injuries
- Check for damage such as downed trees and power lines

Assess the Damage

- Photograph any damage
- Contact your insurance provider

Plan for Repairs

- Research trustworthy contractors
- Get all estimates in writing
- Get at least three quotes

BBB®

Tips to Avoid ‘Storm Chasers’

- [ ] **Contact Insurance Adjusters**
  Ask about your policy coverage and maintain all receipts

- [ ] **Resist High-Pressure Sales**
  Be proactive in selecting a contractor

- [ ] **Don’t Pay in Advance**
  Don’t pay in full until the job is done

- [ ] **Do your Research**
  Get several written quotes and check contractors for identification/permits/licensing

- [ ] **Be Wary of Door-to-Door Contractors**
  Get a clear, written contract with price, work details, and schedule

How Can You Help Yourself?

- [ ] **Document the Damage**
  Take thorough pictures and video of property and possessions
- [ ] **Make only Minor Repairs**
  Make temporary repairs to avoid liability for post-storm damage
- [ ] **Get Written Estimates**
  Be wary of low estimates - they may be too good to be true
- [ ] **Pay with Credit Card**
  For additional protection against fraud, purchase with credit card
- [ ] **Read ALL documents**
  Before signing a contract, read the fine print

10 Things To Know When Hiring a Contractor

BBB RATING & REPORT
Check out a company's BBB rating and complaint history on bbb.org.

INSURANCE
Be sure to verify the company's liability insurance.

DEPOSIT REQUIRED & PAYMENT
Upfront deposit should not be more than 25% of the total job cost and final payment should only be due when the job is completed. Pay by check and credit card to keep a record of payment.

LICENSING
Check to see if the company you plan to hire is properly licensed with your area.

WRITTEN CONTRACT
Before work starts, have a signed, written contract including start and completion dates, exact costs, specific work to be done, and warranty information.

BONDING
Be sure all workers are bonded to protect you against theft and damage.

COST COMPARISONS
Get at least three written bids and take the time to learn why they differ.

REFERENCES
Ask for references from their previous three jobs.

WARRANTY
Obtain warranty information in writing on all products and installation.

PERMITS
Make sure that your contractor pulls all apporpriate permits for the work they are doing.

Important County Numbers

Baldwin County
Emergency Management
(251) 972-6807
Sheriff
(251) 937-0202

Mobile County
Emergency Management
(251) 460-8000
Sheriff
(251) 574-2423

Escambia County
Emergency Management
(251) 867-0232
Sheriff
(251) 809-0741

Geneva County
Emergency Management
(334) 684-5600
Sheriff
(334) 684-6947

Houston County
Emergency Management
(334) 794-9720
Sheriff
(334) 677-4882

Covington County
Emergency Management
(334) 428-2670
Sheriff
(334) 428-2641

American Red Cross
Emergency Management
(334) 625-2339
Sheriff
(334) 832-4980

Emergencies
Call 911

Non-Emergencies
Call 211

State and National Resources

Alabama Dept. of Agriculture and Industries
(334) 240-7279

Alabama Dept. of Revenue
(334) 242-1170

Alabama Emergency Management Agency
(251) 972-6806

Alabama Office of the Attorney General Price Gouging
(334) 242-1170

Federal Emergency Management Agency (FEMA)
(334) 242-1170

American Red Cross
(800) 733-2767

Hope Hotline
(844) 458-4673

National Flood Insurance Program
(800) 427-2354

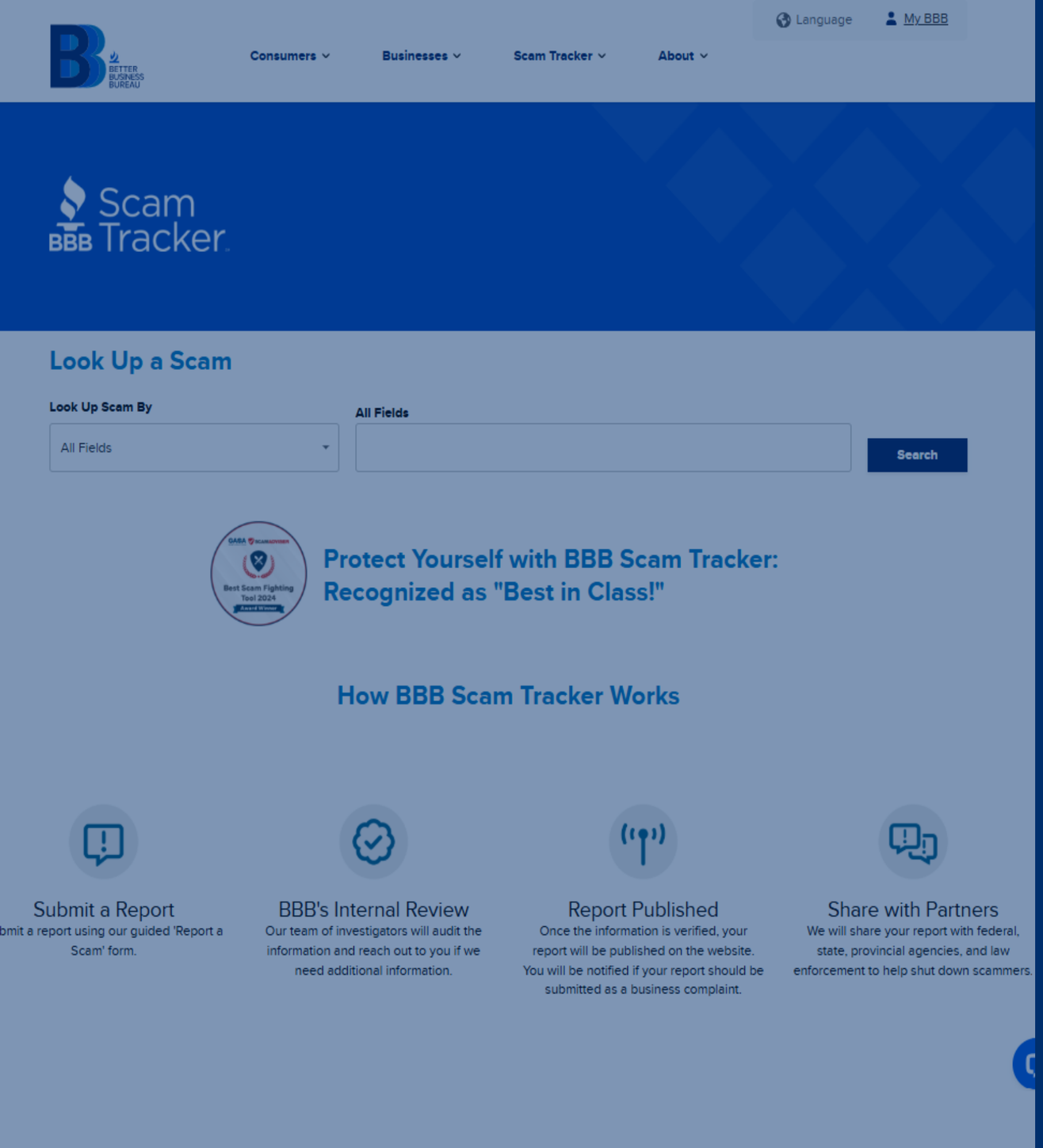
Salvation Army
(800) 725-2769

United Way of Southwest Alabama
(251) 433-3624

United Way of Baldwin County
(251) 943-2110

Elder Services Hotline
(800) 963-5337

United Way of Monroe County
(251) 575-9622



BBB Scam Tracker

BBB.org/ScamTracker

- ✓ Report scams
- ✓ Research scams
- ✓ Protect others
- ✓ Helped save consumers $38 million in 2025!

Connect With Us

Scan Here To Follow Us On Socials

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