

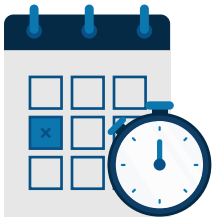
Tips for Hiring a Contractor for Home Repair

Your home is a serious investment. We suggest taking the following steps to protect your investment as you repair or rebuild your disaster-damaged home.



Plan Your Project

Take time to detail what you want done, as your project may require a specially licensed contractor.



Get 2-3 Estimates

Be sure to review a contractor's estimate in its totality (cost of materials, timetable of payments, timeline for completion, etc.), as there is more to an estimate than simply the bottom-line cost.



Verify the Contractor's License and Insurance

Only work with contractors who are licensed, registered, and have insurance so any potential accidents on your property are covered.



Don't Make a Down Payment & Make Final Payment When Job is Complete

Beware of contractors who ask for large payments up front to purchase materials.

Before making the final payment make sure you are satisfied with the completed work.

If you believe your contractor has engaged in criminal activity—such as fraud or embezzlement—report it to local law enforcement and your state attorney general's office.



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