

# Tips for Hiring a Contractor for Home Repair

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Your home is a serious investment. FEMA and Kentucky Emergency Management suggest taking the following steps to protect your investment as you repair or rebuild your disaster-damaged home.

## **Plan Your Project**

Detail out what you want done and who you will need to complete it. No two projects are the same and some items may require a specially licensed contractor.

## **Get 2-3 Estimates**

When comparing estimates from different contractors, don't just compare the bottom-line cost. Look at the cost and quality of materials for each one. Be sure the estimate includes the total price, the materials to be used, a timetable for payments and the expected timeline for completion of the work. Finally, ensure that the description of the work to be done fully captures all you agreed to have done and permits that may be required.

## **Verify the Contractor's License and Insurance**

- Get proof that the contractor you may be working with is licensed or registered. Contact your state's regulatory agency to check the status of their license. Only work with contractors who are currently licensed or registered.
- Verify insurance. Legitimate contractors will show proof of insurance, licensing and bonding. If they don't, you could be liable for accidents on your property.

## **Check at Least 3 References**

- Ask your contractor for three written references. When speaking with the references, ask if they were satisfied with the contractor's work and if the contractor kept to the schedule and contract terms.



- Take a picture of your contractor, their business card, vehicle and license plate.

### **Require a Written Contract**

- The contract should be a detailed description of the work to be done, the material to be used, and the equipment to be installed. Be sure there is a schedule of payments and a timeline for when the work will be completed. Get any agreement in writing. Read the contract carefully, and if you don't understand every word, take it to an expert. Never sign a contract with blank spaces to be filled in.
- Be sure you understand the contract before you sign it. Any changes that occur during the construction project should be noted in writing. Agree in advance how disputes will be handled.

### **Don't Make a Large Down Payment**

The down payment you pay for work to begin should be minimal. Beware of a contractor who is asking for a large payment so they can purchase the materials to begin your project.

### **Monitor the Job in Progress**

Check in regularly on the progress of the work. Any and all permits should be displayed by the contractor while the work is being done.

### **Don't Make the Final Payment Until the Job is Complete**

Before making the final payment make sure that you are satisfied with the completed work. Verify that any and all liens have been released.

### **Keep All Paperwork Related to Your Job**

Be sure to keep a record of all documents that pertain to your project. This includes the contract, any written changes, all bills and invoices, receipts of payments, and all correspondence with your contractor. You should also include photos of the job in progress.

During construction, if you feel that something is not right, and if you cannot work it out with the contractor, check with the FEMA Disaster Fraud Hotline at **866-223-**



**0814**, or the Kentucky Office of Consumer Protection Hotline at **888-432-9257**. You can also report any suspected fraud to the Better Business Bureau of Central and Eastern Kentucky at **859-259-1008** or visit <https://www.bbb.org/bbb-directory/us/ky>.

**Find out more in the infographic** [Tip for Hiring a Contractor for Home Repair \(fema.gov\)](#).

For more information on Kentucky's disaster recovery, visit the Kentucky Emergency Management page at <https://kyem.ky.gov> and the disaster declaration page at <https://www.fema.gov/disaster/4595>. You may also follow FEMA on [Facebook](#) and [Twitter](#).



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