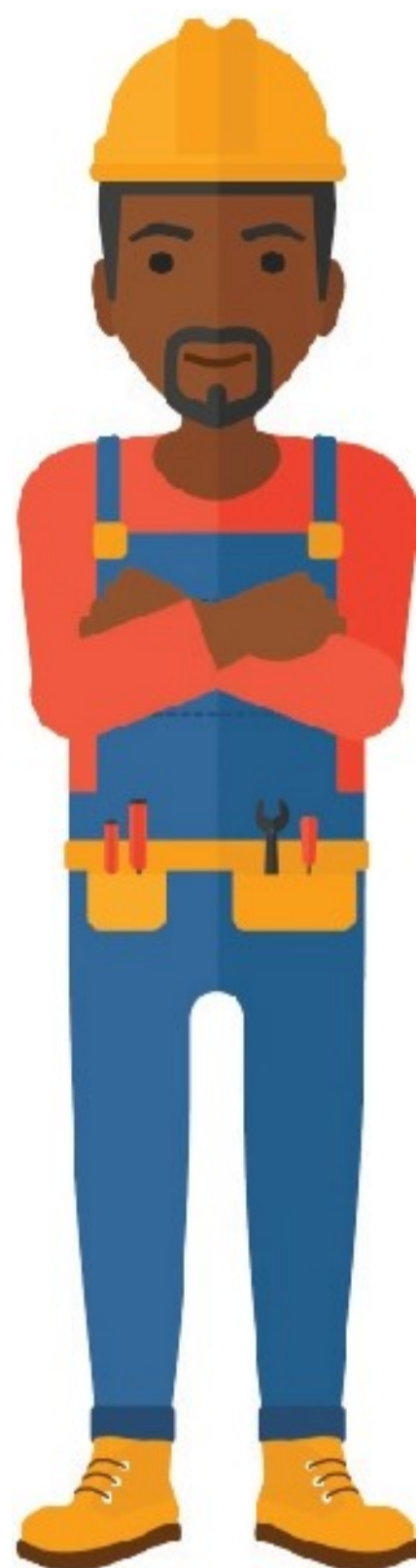


# Tips for Hiring a Contractor for Home Repair

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

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 Large Down Payment and Don't Make Final Payment Until 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.



During construction, if you feel that something is not right, and 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>.