

Follow These Tips to Hire a Contractor for Home Repair

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Your home is a serious investment. When repairing it, consider taking the following steps to protect your investment and ensure your home repairs are done by a verified contractor.

Plan Your Project

- Detail what you want done and who will be needed to complete it. No two projects are the same and may require a specially licensed contractor.

Get 2 to 3 Estimates

- When comparing estimates from different contractors, compare more than 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.

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, the West Virginia [Contractor Licensing Board](#) within the Department of Labor, 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.



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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 include a detailed description of the work to be done, the material to be used, and the equipment to be installed. Be sure it contains 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 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 that they can purchase the materials to begin your project.

Monitor the Job in Progress

- Check in regularly on the progress of the work. 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 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 you cannot work it out with the contractor check with the FEMA Disaster Fraud Hotline at 866-223-0814, or the Office of the West Virginia Attorney General's Consumer Protection hotline at 800-368-8808. You can also file complaints online with the WV Office of the Attorney General at [Consumer Protection \(wv.gov\)](https://www.wv.gov/consumer-protection) or to the Better Business Bureau at [File a Complaint | Consumer Complaints | Better Business Bureau® \(bbb.org\)](https://www.bbb.org).

For more information on West Virginia's disaster recovery, visit emd.wv.gov, [West Virginia Emergency Management Division Facebook page](https://www.facebook.com/WVEMD), www.fema.gov/disaster/4787 and www.facebook.com/FEMA.

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