

HOW TO HIRE AN HONEST CONTRACTOR

When you need to hire a contractor to repair home damage after a disaster, don't let wishful thinking guide you. Steps to take:

- Get a written estimate.** Compare services and prices before making a final decision.
- Check the license.** Make sure the contractor is licensed to do business in your state. Check with your local government for permit requirements and confirm with the contractor who is responsible for paying for permits.
- Check for insurance.** Contractors should carry general liability insurance and workers' compensation.
- Call references.** Reputable contractors will be happy to provide names and contact information for satisfied customers.
- Get a contract.** A written contract will specify what will be done to complete the job, associated costs and the payment schedule. Never sign a blank contract or one with blank spaces.
- Pay by check.** Write it out to the contracting company rather than to an individual. A reasonable down payment is 30 percent of the total project cost to be paid upon initial delivery of materials.
- Make final payments** when the work is completed to your satisfaction—and not before. A reputable contractor will not threaten you or pressure you to sign documents if the job is not finished properly.
- Report problems** or fraud to your state's office of the state attorney.
- Get help.** Gulf Coast residents who live in Louisiana, Mississippi, Alabama or Florida can visit the Disaster Contractors Network (www.dcnonline.org, choose a state and click on "search resources" for contractors in your area), a virtual organization of construction related associations, state and federal emergency management organizations and regulatory agencies.