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**As the [INSERT CITY] community begins the recovery after the devastating effects of the [TYPE OF EVENT], local home builders are warning residents to be aware of scammers that may pose as legitimate contractors. The [INSERT HBA NAME] encourages all residents to research contractors to avoid paying for substandard home repairs.**

**The following is a list of things to remember when hiring a professional contractor. Always do your homework and proceed with care.**

* Ask for proof of a current license from the **[INSERT STATE AGENCY]**
* Ask for proof of general liability and workman’s compensation insurance. A reputable contractor should be able to show you an insurance certificate, and expect you to ask for it. Usually we would tell you to contact his insurance carrier and have a copy of the certificate sent directly from the agency, however, this may not be realistic during this time of disaster.
* In **[INSERT CITY]** and the surrounding counties, jobs should always be permitted and inspected. You should check with the inspection department in your area for complete information or fees are currently required.
* Ask for references and check those references.
* Check with the Better Business Bureau for any history of unsatisfied complaints.
* Verify the company’s permanent business address is in this area and not from out of state.
* If you get more than one bid, be sure you read through the estimates and are comparing similar scopes of work with comparable materials and labor
* You should understand your contract and warranties that the builder will provide for the work performed. **The contract should outline the scope of the work, the price, and at what points of completion payment is due.**
* Be wary of low bids – lowest bid is not always the best.
* Be wary of a contractor who wants full or cash payments before the job begins and utilizes high pressure sales tactics to sign a contract.

Visit the **[INSERT HBA NAME]** website, **[INSERT HBA WEBSITE LINK]** for more information and for a complete listing of builders and subcontractors. The office can also be reached at **[INSERT PHONE]**.

[INSERT NAME OF HBA AND ANY LINKS TO WEBSITE OR SOCIAL MEDIA]

# **Rebuilding and Repairing Your Home After a Natural Disaster**