

## Hiring a Contractor

**Table 14-8** Summary of things to consider when hiring a contractor after a disaster

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Do not rush into repairing things that can wait.  
Get several estimates from several contractors.  
Beware of contractors who go from door to door.  
Beware of contractors who are not residents in the community.  
Deal only with licensed and insured contractors. Request copies of this information.  
Ask friends, relatives, neighbors, co-workers, insurance agents, or claims adjusters for recommendations.  
Avoid contractors who want you to sign a contract or bid right away.  
Avoid contractors who want to get paid before the job is completed.  
For most reputable contractors, 20% up front is acceptable.  
Avoid spending large amounts on temporary repairs.  
Be cautious about using your home as security for a home improvement. Failure to repay could result in losing your home.  
Get a written contract and have an attorney review it before you sign.  
Request a signed release of lien when the work is done and paid for. This will prevent the contractor from making legal claims against your property in the event of a dispute later.  
Pay the final amount due only once the work is complete, the local and state inspections have been approved, and you are satisfied with the work.  
If you suspect fraud or rip-off, contact your state Attorney General.  
If you are concerned about abuse of federal resources, contact the Federal Emergency Management Agency or the General Accounting Office.

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From Federal Emergency Management Agency: *Choosing a contractor after a disaster*, Washington, DC, 1998, FEMA.