

Disaster Recovery

Hiring a Contractor After a Disaster Tip Sheet

When you have been impacted by an event like a tornado or flood, you will be faced with hiring a professional contractor to make repairs or rebuild your home. The following is a list of things to remember when hiring a contractor. Do your homework and proceed with care.

- ♦ Call 405-521-6550 or visit www.ok.gov/cib/ and verify that the contractor is licensed and certified by the state of Oklahoma.
- ♦ Ask for proof of the contractor's general liability insurance. A reputable contractor should be able to show you an insurance certificate. Usually, the insurance carrier can have a copy of the certificate sent directly from their agency, however, this may not be realistic during this time of disaster.
- ♦ In Oklahoma, all jobs should be permitted and inspected. Please check with your local municipality or county to verify the contractor submitted the proper permits and inspection requests.
- ♦ Contact the Public Protection Unit in the Oklahoma Office of the Attorney General to view the repair service report of a particular contractor or to report any suspicious activity at 405-521-2029 or <http://www.oag.ok.gov/oagweb.nsf/Consumer>
- ♦ Ask for references and check those references.
- ♦ Check with the Better Business Bureau for any history of unsatisfied complaints at 703-276-0100 or <http://www.bbb.org/us>
- ♦ Check with the Oklahoma State Home Builders Association at 800-256-9980 to verify credentials and membership.
- ♦ Verify the company's permanent business address is in this area and not from out of state.
- ♦ You should fully understand your contract and the warranties that the builder will provide - or 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. Do not feel any pressure from the contractor to make an immediate decision.
- ♦ Be wary of a contractor who wants full payment before the job begins or will only accept cash payments.



**Disaster Legal
Services Hotline**
888-602-8494
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