



Making Home Repairs After a Disaster

In addition to repairing the damage done to your home, now is a good time to think about any features you might need to add to make it more comfortable for you.

Hiring a Contractor

If you're hiring someone to do home repairs, take care to find a reliable company or individual. Ask people you know to refer you to a contractor, or call your town building inspector, builders' association, Chamber of Commerce, or Better Business Bureau.

When looking for a contractor, it's important to identify one with the expertise you need. Some contractors build new homes, while others specialize in reconstruction or remodeling work. Find a contractor familiar with the type of work you need, and ask for references from previous jobs.

The contractor must be insured and provide you with proof of insurance. Insurance should include comprehensive policies that protect the contractor and your home, including public liability, property damage protection, and workers' compensation. The contractor also should warranty damage that might become evident in the year after the job is completed.

Collecting Written Estimates

Ask for written estimates for the work, including details, from at least three different bidders. Make certain all will do exactly the same job. Remember, the lowest price is not always the best. There may be a misunderstanding about the nature of the work being quoted, a mistake in the quote, or differences in the quality of workmanship and materials.

Written Contract Details

All the details and agreements about the job must be written down.



- Include the specifications in the contract.
- Specify the start and finish dates in the contract to protect your interests, but realize that bad weather, availability of materials, or other problems may affect these dates.
- If possible, have a lawyer review all contracts and related documents before you sign (especially for large projects).
- The contract should specify terms for payment. There may be series of payments throughout the project, such as after each inspection is made and passed. Don't make a large first payment, and don't pay for the project in full until all work and an approved final inspection has been completed.
- Describe the work to be done. This should include a detailed description of the materials and grades to be used as well as the repairs to be made.
- Include all financing information required by state and federal laws.
- List the name and address of all contractors and your name and address.
- Clearly state any warranties or guarantees on the work.
- Be sure both you and the contractors sign the agreement, with each of you keeping original copies.

Never sign a completion certificate until all work is satisfactorily done. Also, never pay a contractor or worker in full for work before it is finished. The contract should specify the payment schedule.