



When hiring a contractor... **Be on the look out for fraud**



If damage to your home has left you in need of a contractor, be extra careful. Get bids from at least three different sources. Do not do business with a contractor who cannot show proof of insurance. Also, only do business with a contractor that is bonded, which will offer you some protection if the job is not satisfactorily completed or supplies purchased to make your repairs were not paid for.

With all contractors, request the names and phone numbers of at least two references who have had similar work done by them in the last year. Follow through by calling each reference and discussing the contractor's work in some detail.

In addition, call your Better Business Bureau to learn if there have been any complaints filed against the contractor. Be on the look out for out-of-state con artists who may have just breezed into town to take advantage of the local situation.

Before any work is started, request a clearly worded, itemized contract. Review it with the contractor and make sure you understand and agree with its contents before the contract is signed. The contract should include the following:

- ◆ A separate breakout of labor and cost of materials.
- ◆ The contractor's responsibility to get all required permits.
- ◆ The date the project is to begin and the date it is to be completed.
- ◆ Proof of insurance coverage from the start date to the finish date.
- ◆ A statement guaranteeing that the work area will be left in its original condition when the job is done.

If possible, go one step further and ask that the contractor's insurance carrier mail a certificate of insurance coverage directly to you. Finally, don't do business with a company that demands money from you before repairs are made.



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