



Legal Aid Society

# HIRING A CONTRACTOR AFTER A DISASTER 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.

- **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 Tennessee, 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 Board for Licensing Contractors in the Tennessee Department of Commerce and Insurance to view the repair service report of a particular contractor or to report any suspicious activity. You can contact them at 1-800-544-7693 or by email at Contractors.Home-Improvement@TN.Gov. Closed complaints with disciplinary action may be reviewed at: Disciplinary Actions
- Call 800-342-4029 or visit <http://verify.tn.gov/> and verify that the contractor is licensed and certified by the state.
- **Check with the Better Business Bureau** for any history of unsatisfied complaints at 703-276-0100 or <http://www.bbb.org/us>
- Check with your local Home Builders Association 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.**
- **Ask for references and check them**
- **For immediate legal advice call 1-844-HELP4TN. To apply for legal assistance, please call Legal Aid Society at 1-800-238-1443 or visit [www.las.org](http://www.las.org) for more information.**