
Contracting for Repairs

As you attempt to restore your life and home or business after a disaster, the availability of local companies to perform the necessary services will be limited. If you are able, it may be advisable to do temporary repairs and wait for local contractors who will be there to guarantee their work long after the storm is over. If it is necessary to complete the repairs quickly, it is important to have these done properly or major deterioration may appear later. Outside contractors and companies will enter the area to offer their services. Some are honest and will do an adequate job, but be careful in working with any contractors, whether they are outside or local. To insure you are dealing with a reputable business:

- Check with the Tennessee Better Business Bureau for local contractors at https://www.bbb.org/bbb-locator/LocationResult/?Address_State=Tennessee,TN&strType=branch, or with the Better Business Bureau in the area where the outside contractor is located.
- Verify if a home contractor is licensed by using the license database at verify.tn.gov.
- Ask about training or experience in complying with provisions of the current building codes in your city or town.
- Ask for proof of insurance. The contractor must have general liability insurance.
- Don't make a decision on the spur of the moment. Before you sign a contract, ask friends, neighbors, and your insurance claims adjuster for recommendations.
- Get several quotes if possible and ask for references.
- Get a written contract that includes the company's name, address and telephone number. The contract should also include an anticipated start and completion date.
- Work should not begin until you have a signed contract. Ideally, you should not pay for the job until it is complete. However, if the contractor insists they need some of the costs upfront, never pay more than one third down and do not let payments get ahead of the work. When the job is completed to your satisfaction, pay by check or credit card, not cash. If you cannot find a contractor willing to accept these basic terms, wait patiently until you can be sure of a good job.

Remember that fraud is very common after a disaster. Be very careful and cautious before signing a contract!

Adapted in part from Louisiana State University AgCenter publications 2010. Revised by Ann A. Berry, PhD, August 2021.