

Hiring A Contractor

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 <http://cibverify.ok.gov/clients/okcib/public/licenseeearch/licenseeearch.aspx> 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 or provide one when asked to do so. The insurance carrier may be able to have a copy of the certificate sent directly from their agency.
- ❗ 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 Consumer Protection Unit in the Oklahoma Office of the Attorney General to inquire about the number of complaints filed against a business/contractor or to report any suspicious activity at 1-833-681-1895 or <http://www.oag.ok.gov/consumer-protection>.
- ❗ Ask for references and check those references.
- ❗ Check with the Better Business Bureau for any history of unsatisfied complaints at <https://www.bbb.org/>.
- ❗ 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.

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