When you have been impacted by an event like the May 22 tornado in Joplin, 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 a business license from the city of Joplin.

- Ask for proof of general liability and workman’s compensation insurance. A reputable contractor should be able to show you an insurance certificate, and expect you to ask for it. Usually we would tell you to contact his insurance carrier and have a copy of the certificate sent directly from the agency, however, this may not be realistic during this time of disaster.

- In Joplin, jobs should be permitted and inspected. You should check with the inspection department in your area for complete information on what is required.

- Ask for references and check those references.

- Check with the Better Business Bureau for any history of unsatisfied complaints.

- Verify the company’s permanent business address is in this area and not from out of state.

- If you get more than one bid, be sure you are comparing apples to apples.

- You should understand your contract and warranties that the builder will provide for 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.

- Be wary of a contractor who wants full payment before the job begins.

- Most important – do your homework – I know everyone will want to get their homes repaired or replaced as quickly as possible but be patient.

- Visit www.hbabuilders.com (Home Builders Association of Southwest Missouri) for a complete listing of builders and subcontractors. These are local professional men and women that live and work in this community every day. They will be here long after this disaster is over – an out of town contractor will be long gone if the roof leaks next spring. You can also call 417-623-5205 for a list if you don’t have internet access.