



# HOME BUILDERS ASSOCIATION OF SOUTHWEST MISSOURI

Affiliated With



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P.O. Box 2532, Joplin, MO 64803 \* 2024 East 32<sup>nd</sup> Street \* (417) 623-5205

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**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](http://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.