



Rebuilding and Repairing Your Home After a Natural Disaster

As Western Kentucky continues its recovery after the devastating December 2021 tornadoes, local home builders and remodelers are warning residents to be aware of scammers who may pose as legitimate contractors. “Storm chasing” contractors are often quickly on the scene after a disaster promising quick help for immediate payment. They play upon people’s emotions and take advantage of the confusion to quickly capitalize on insurance relief, demanding up-front payment and often leaving before the job is done.

The Home Builders Association of Kentucky urges residents impacted by disasters to always keep these key practices in mind when searching for a reputable contractor to repair or replace damaged properties:

- **Ask for proof of INSURANCE.** Reputable contractors will have the proper insurance (general liability; and workers’ compensation if they have employees) and should provide proof of coverage when asked. By possessing the proper insurance coverage, the contractor protects you the customer.
- **Ask for REFERENCES** and check them. Check with your local Better Business Bureau to see a contractor’s rating and any history of complaints by unsatisfied customers.
- Make sure you can **verify the contractor’s permanent business address.**
- **Don’t hire anyone who says a CONTRACT is not necessary.** Reputable contractors will provide the customer with a written contract detailing the scope of work, the general project time frame and the total cost of the project. If a contractor doesn’t present a contract, ask for one to be developed.
- **Be wary of low bids** because the lowest bid is not always the best to ensure the job is done right.
- **Be wary of a contractor who wants full or cash payments before the job begins** and utilizes high-pressure sales tactics to make you sign a contract.
- Always do your homework and proceed with care, and **remember the BIG 3: INSURANCE, REFERENCES AND CONTRACT!**

For more information, visit the Home Builders Association of Kentucky website (HBAK.com) or call us at 502.875.5478.

The Home Builders Association of Kentucky (HBAK) is a statewide voluntary trade organization comprised of 4,700 member companies in the housing, building and construction industry representing well over 40,000 employees across the Commonwealth.