

## Putting your home in someone else's hands? How to find a contractor

By: Hillary Bravo

How to find a contractor? Where to start? How to make sure they are legitimate?

After the floodwaters have receded, Houstonians are on the hunt for someone to help them rebuild their homes. An estimated 122,009 homes were damaged in Harris County alone during Harvey's wrath.

Sabrina Murphy of Sabrina Murphy Designs, a Houston-based contracting company, says she's been swamped with people eager to begin the process. Previous clients even called in anticipation of the storm and asked to be put on a waiting list. Murphy has nine total projects in the works right now, with eight of them being previous clients. Another 20 projects are on the waiting list.

Unfortunately, a mix of disaster and eager homeowners brings a stampede of storm chasers waiting to prey on those affected by the floods. Here is a list of tips to help Harvey victims make the smartest choice when hiring a contractor:

*Do your homework.* The Coalition Against Insurance Fraud suggests shopping around first before you make your decision.

Social media sites like Facebook, Yelp or Nextdoor can provide recommendations from friends and acquaintances. "Ask neighbors; find out who they have talked to," Murphy says.

The Greater Houston Builders Association also has a database of reliable contractors. Homeowners can also check the Better Business Bureau's website, which gives the company's history of complaints, location and how long they've been in business.

*Make sure there is a written contract*, once you find a contractor. The contract should include details such as costs, materials and a time frame. Avoid contractors who will not provide a written agreement.

Be wary of contractors who ask for payments in advance. Contractors should not demand all of the money up front, especially in cash. Legitimate contractors usually ask clients to pay by check, money order or credit card.

However, Murphy says this part can be tricky. "We want to make sure we are getting paid, too," she says. "People sometimes say they're not going to pay us until we start, but contractors need to buy supplies."

Murphy recommends agreeing on a deposit when you have worked with the contractor before



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or have done your research to make sure he or she is reliable.

*Ask for customer references.* A reputable contracting company should provide clients with customer references if needed.

"Always check their work," Murphy says.

Get in contact with previous clients and see how their experience was.

Be careful with a contractor who uses a P.O. box. Contractors should have a physical office, mailing address, phone and e-mail. Professionals should be easy to reach and responsive.

*Check for permits and insurance.* Permits should always be obtained by the company, not the client. Validate both permits and insurances with the state office to make sure they're verified to operate their business.

Ask about lien releases. This waiver confirms the contractor has paid suppliers and subcontractors for their work. If a lien is not provided, the client could be held accountable for bills from unpaid workers. If you do suspect the contractor you're working with is fraudulent, you can file a complaint with the Texas Department of Insurance.

*Meet in person.* A good contractor can look at the damages and tell you what needs to be done. Communication is key.