

# STEP TEN: AFTER A DISASTER – REPAIRING YOUR HOME



*This section is for insured owners of homes that can be repaired and lived in again.*

If your house has been damaged by a natural disaster – flood, fire, tsunami, earthquake – you will need to look for a reputable contractor to help with repair and restoration.

Inevitably, the demand for qualified contractors after a disaster usually exceeds the supply. As a result, some consumers find that they've hired part-time contractors, who may not get the job done in a reasonable time; inexperienced contractors, who may not do the job well; or dishonest contractors, who are seizing the opportunity to make quick money.

Understandably, anxious homeowners and landlords are eager to get their property back in shape.

**Here are some precautions to take in the rebuilding process:**

- Contact your local authority (municipality or regional district) to find out what steps you need to take to submit plans for rebuilding your home and to get a building permit. Keep in mind that homes must be rebuilt to today's building code standards, not to the standards that were in place when the house was originally built.

- Your insurance adjuster may recommend reputable contractors to do the repairs, or you may get recommendations from friends, relatives, neighbours or co-workers.
- Deal only with licensed and insured contractors. Verify the track record of any roofer, builder or contractor you are thinking of hiring. Ask for recent customers and call them.
- Take your time about signing a contract. Ask for a written estimate that includes any oral promises the contractor made. Get a copy of the final, signed contract before the job begins.
- Resist dealing with any contractor who asks you to pay for the entire job up front. Pay only by cheque or credit card - and pay the final amount only after the work is completed to your satisfaction. Do not pay cash. Consider a hold back payable a set number of days post completion to ensure that the work is suitable.
- Remember that damage to water, sewer, power or natural gas installations inside the house must be repaired under permit and inspected by the appropriate agency.

## IMPORTANT PHONE NUMBERS

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