

# Home Repairs

## How do I choose a contractor for home repairs?

Use the following tips when choosing a contractor for home repairs:

- Get several written estimates to compare prices.
  - Ask the contractor for references, and check the references.
  - Be suspicious of door-to-door solicitations.
  - Check the Better Business Bureau for past complaints against the business.
  - Demand and verify proof of the contractor's liability insurance coverage.
  - Some contractors are required to hold a license. Verify a State license at <http://verify.tn.gov>.
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## What are warning signs of getting scammed by a contractor?

Warning signs that you may be getting scammed by your contractor may include:

- If the contractor provides you with an extremely low bid.
  - If the contractor requires a large deposit upfront.
  - If the contractor insists that a contract is not necessary.
  - If the contractor attempts to pressure you into an agreement.
  - If the contractor refuses to show proof of insurance.
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## How do I protect myself from contractor disputes?

Consider the following tips to protect yourself:

- Always get your agreement in writing and signed by you and the contractor.
- Always get the price and guarantees or warranties of the work in writing and signed by you and the contractor.

- Always get any changes to the contract in writing and signed by you and the contractor.
  - Agree in advance that full payment is not due until the work is complete.
  - If the contractor or loan company requires a deed of trust (mortgage) on your home, you have 3 business days to cancel, if the work has not begun during that time. If you get behind on payments, the loan company or contractor can foreclose on the deed of trust.
  - If a contractor is not paid after completion of his work, he can file a materialman's lien against your home. If you learn that a lien has been filed against your home, call an attorney.
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## What do I do if I have a dispute with a business?

Send a letter to the business by certified or registered mail explaining your dispute. Keep a copy of the letter for your records. Send copies of receipts, contracts, or other papers that support your dispute. Never send your original documents. If the business does not resolve the dispute, file a complaint with the Tennessee Division of Consumer Affairs at <https://tn.gov/commerce/topic/consumer-file-a-consumer-complaint>. The Division can mediate consumer disputes with businesses. You can also talk to your local legal aid or a private attorney about legal remedies that might be available.

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## Can I Get Help Paying For Home Repairs?

Yes. To learn how, visit our page on [Help Paying For Home Repairs](#).

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