Rebuilding and Repairing Your Home After Flooding

As New Mexico begins to recover after the devastating effects of the recent flooding, local home builders are warning residents to be aware of scammers who may pose as legitimate contractors. The New Mexico Home Builders Association encourages all residents to research contractors to avoid paying for substandard home repairs.

The following is a list of things to remember when hiring a professional contractor:

- New Mexico licenses contractors statewide through the Regulation and Licensing Department's Construction Industries Division (CID). Make sure the license classification matches your project. Verify a license at: https://public.psiexams.com/search.jsp

- Ask for proof of general liability and workers' compensation insurance. A reputable contractor should be able to show you an insurance certificate, and expect you to ask for it. Contact the contractor's insurance carrier and have a copy of the certificate sent directly from the agency.

- Jobs should always be permitted and inspected as per the local jurisdiction. Check with the inspection department in your area for complete information or fees that are currently required. Ask for references and check those references.

- Check with the Better Business Bureau Serving New Mexico and Southwest Colorado (https://www.bbb.org/new-mexico), the New Mexico Department of Justice's Consumer Protection Bureau (https://nmdoj.gov/), and the New Mexico Regulation and Licensing Department's Disciplinary Actions & Citations page (https://www.rld.nm.gov/) for any history of unsatisfied complaints or disciplinary action.

- 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 read through the estimates and are comparing similar scopes of work with comparable materials and labor.

- New Mexico requires contractors to list their license number on written bids and, for residential work, to give you a written disclosure before work begins or any money is paid. Make sure your contract outlines the scope of work, price, payment schedule, and the builder's warranties.

- Be wary of low bids. The lowest bid is not always the best.

- Be wary of a contractor who wants full or cash payments before the job begins and utilizes high-pressure sales tactics to sign a contract.

After disasters, builders build more than just homes. Builders stand together with survivors to rebuild communities. To learn more and to connect with local builders and contractors, visit the New Mexico Home Builders Association at www.nmhba.org.

NAHB National Association of Home Builders

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