

After the Fire – Week 2 - 3



During weeks 2 – 3, you will choose and begin working with a contractor. In addition, you will begin working with the restoration company to salvage items removed from your home.



Reminder

You must continue paying your mortgage payment while your home is being repaired.

Working with contractors

Your action item checklist



- Get estimates from contractors.**
Some insurance companies require two to three estimates. If they are familiar with the company you choose, they might require only one estimate.
- Get references from contractors**
Check contractors' references and ensure the contractor regularly works on fire damaged homes
- Sign work authorization and/or assignment of benefits.**
You will sign this form to authorize the contractor to perform work.
- Contact the mortgage company to notify them that you have chosen a contractor.**
Provide the mortgage company with the name, address, and phone number of the contractor.

- Send the insurance check to your mortgage company.**
The adjuster will issue the check made out to you and the mortgage company. The check will be for the estimated amount, and it will be disbursed in thirds.

- Once you have chosen a contractor, begin selecting the following types of materials:**
Carpet: Wallpaper: Vinyl: Paint:

What to expect from the contractor



- ✓ **The contractor will obtain permits for building inspections at the local city hall.**

- ✓ **The temporary utility pole will be installed.**

- ✓ **Licensed tradesmen who will work with the contractor must validate their master licenses with the city to ensure their license is current.**

- ✓ **The contractor will ask for 30% payment.**
The mortgage company will disburse the funds to the contractor.

Working with the restoration company



What to expect from the restoration company

- ✓ **The restoration company will pack contents of your home and take it to their facility.**

- ✓ **The restoration company will ask for 30% payment when they pack your items.**
The insurance adjuster will disburse the check to the restoration company.

- ✓ **Once you have inspected your contents and the restoration company cleans them, the restoration company will ask for the next payment.**

The restoration company will bill the insurance company for the related charges through this stage.

Your action item checklist



- Inspect your contents at the restoration company's facility.**

Have your adjuster meet you at the restoration company so you can discuss items that you do not want to clean or repair. Tell the adjuster what items you want to be cleaned. For the items that you do not want to clean, tell the adjuster to settle on these items.

- Obtain an inventory of the items the restoration company removed from your home.**

Compare this inventory to yours to see if you have forgotten any items. You can also use it as checklist when you items are returned to you.