

In light of the tornadoes and hailstorm that caused damage to parts of Tennessee last week, the Department of Commerce and Insurance (TDCI) is reminding homeowners to verify the licensure of purported home contractors by using its license database at [verify.tn.gov](http://verify.tn.gov) .

“Unscrupulous, unlicensed contractors often prey on victims of natural disasters,” says TDCI Commissioner Julie Mix McPeak. “Taking the time to make sure someone is licensed with the state is your fundamental first step, when selecting a contractor to work on your home. By all means, use [verify.tn.gov](http://verify.tn.gov) to see whether the person you’re considering is a licensed contractor.”

Contractor licensing also carries parameters that govern the types of jobs different licensees are permitted to perform. The Board for Licensing Contractors, one of the regulatory boards within TDCI, has a page for consumers with information related to licenses and other information at <http://1.usa.gov/mQF7s0>

. The Contractors Board can be reached at 800-544-7693 or [Contractors.Home-Improvement@TN.Gov](mailto:Contractors.Home-Improvement@TN.Gov)

When selecting a contractor, it is also important to:

- Remember that legitimate contractors will not appear at your home, claiming to have noticed damage to your roof or property. A “contractor” demonstrating this behavior should immediately raise a red flag.
- Get several bids. It’s best to get at least three bids and check references.
- Get a written contract that includes the company’s name, address and telephone number. The contract should also include an anticipated start and completion date.
- Take your time – never get rushed into signing a contract.
- Never pay more than one-third down, and do not let payments get ahead of the work.
- Ask for proof of general liability insurance.
- Make sure the contractor obtains the local permits for inspections.

Tennesseans can also check the Department’s monthly Disciplinary Action Reports to see if contractors have engaged in unlicensed activity or have incurred administrative action taken against them by the Department. These can be found at <http://1.usa.gov/zofWtO> .

## TDCI officials: Verify licenses of potential home contractors

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For more information, visit [www.tn.gov/commerce/](http://www.tn.gov/commerce/) , [@TNCommerceInsur](https://twitter.com/TNCommerceInsur) (Twitter), <http://on.fb.me/uFQwUZ>  
(Facebook),  
<http://bit.ly/ry1GyX>  
(YouTube).