

# Critical Consumer Information

If you are a homeowner who has experienced damage to your residence due to the recent storms and tornados, please be aware that:

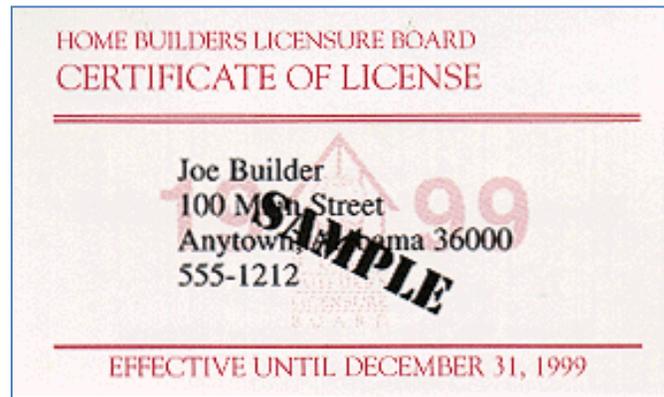
***Any builder performing construction work on a residence when the total cost of the undertaking exceeds \$10,000 is required by law to hold a state of Alabama Home Builders license.***

Unfortunately, many builders who are not licensed in Alabama come into our state to do storm repair work. Using an unlicensed builder to perform your repair work means that you will not have any of the protections offered by the state, such as filing a consumer complaint against the builder, or making a claim against the Homeowners' Recovery Fund.

**What can you do to protect yourself from unlicensed builders?**

**\*Check to see the card!**

Ask to see the wallet license card. Go online at [www.hblb.alabama.gov](http://www.hblb.alabama.gov) to verify that the builder is licensed, or call the Board at 800-304-0853.



A current license will have 2011 in the background and will be effective until December 31, 2011.

## **\*Don't pay for materials up front!**

A reputable builder will have established lines of credit at supply houses. Reputable builders do not generally ask for a substantial amount of money to begin work.

## **\*Get all possible contact information!**

A reputable builder will have at least a street address and a phone number available. If the builder is from out of state, or has out of state car tags, it is extremely important to verify that he is licensed by the State of Alabama, and to get all contact information possible.

## **\*Licensed and insured? PROVE IT!**

Ask any builder who says he is "licensed and insured" to show you a Home Builders License card, and proof of liability insurance or other insurance.