

SELECTING A CONTRACTOR

One of the Most Important Decisions You will make for your home

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For most people, their home is probably their biggest investment. If you are considering make an improvement to this valuable asset, the selection of the contractor is critical. Improving and remodeling your home often costs thousands of dollars, depending on the type of improvement you are seeking. Unfortunately, remodeling is an industry fraught with complaints. That is why it is so important that you be educated and knowledgeable on what to look for. Here are some tips that you need to remember.

■ Select a contractor who has been in business for more than 5 years. And, they should have been organized under the same name for that 5 year period. A good rule of thumb is the longer the better.

■ Make sure the contractor is licensed. Many states require licensing for home improvement contractors. This indicates that the contractor is in compliance with the laws of the state, county and / or city authorities. Don't be afraid to check with your local or state agencies and the police.

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■ Check with the local Better Business Bureau to ensure that this contractor is a member in good standing. A member in good standing works to resolve all consumer complaints quickly and does not have an excessive number of complaints filed against them.

■ Make sure the contractor is properly insured with property damage and worker's compensation insurances for

the work they are providing.

■ Make sure your contractor can provide a list of references. Don't be afraid to call and check these out. However as a note of caution, be careful about references since any smart contractor isn't going to give you bad references. We recommend references from people you know and trust such as family or friends.

■ We recommend getting at least three written estimates. Make sure that all contractors are quoting the exact specifications, the same quality of products and materials, same service, and same professional resources. Simply said, compare apples to apples.

■ Insist on a complete written contract. Contract should include a three-day cancellation clause; this is a federal law. Make sure that the contract outlines completely the scope of work to be done, the quality of materials to be used, warranties, timetables, total price of the job and a schedule of payments. Beware of anyone asking for a cash payment up front. This is a warning sign. Make sure it is spelled out in detail how the contractor will deal with hidden charges such as rotting wood, termites etc. The contract should also include the contractor having responsibility for obtaining permits and inspections on job. This is very important. Finally, this should be common sense, but make sure the contract includes the full name of the contractor, the physical address and the phone number of the contractor. Check this information out. If you have problem contacting the contractor, or he/she has no physical address, Beware!

■ Choose a contractor who has a limit on the amount of the down payment.

Many state laws require only a specific percentage of total project costs for a down payment. Also, be cautious about any contractor requesting incremental payments. We recommend that 80-90% of costs be held until job completion. You should not have to finance your job for the contractor.

■ Do not make the final payment or sign-off on the job until you are satisfied with the work.

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If you should choose to have home remodeling or improvements, it truly can be a delightful experience. Do your research, know your rights, and select a contractor who meets all of the above criteria. This article has been brought to you courtesy of The Home Remodeler's Group, a full service home improvement company proudly serving homeowners like you for almost 40 years. In 2002, they were honored and privileged to have been ranked 6th in “Qualified Remodeler's” Top 500 list and 14th in “Remodeling Magazine's” Top 100 ranking report. The Home Remodeler's Group is a division of Mark Four Enterprises, Inc. To contact The Home Remodeler's Group, please call toll-free 888-371-9214. ■