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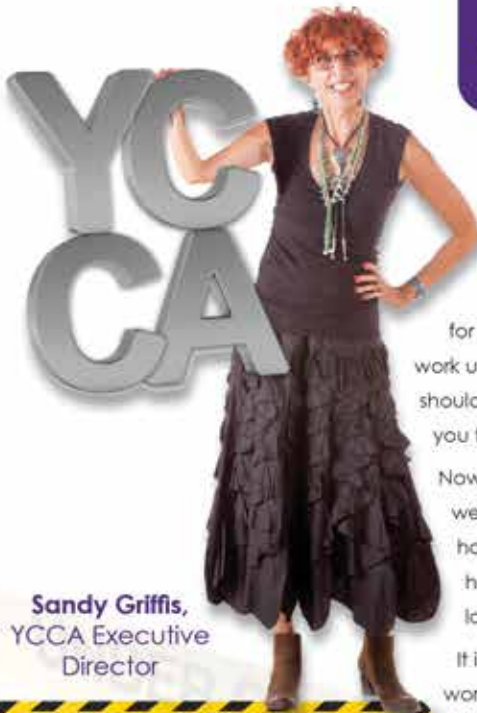
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SANDY'S CORNER

HOW TO HIRE A CONTRACTOR



Sandy Griffis,
YCCA Executive
Director

UNDER CONSTRUCTION

Call YCCA your local referral source for contractors. Be cautious when asking your friends because many have hired unlicensed entities without knowing. Select at least three contractors to meet for estimates and further discussion. First and foremost, always verify their license status; are they performing work under their proper license classification and do they have any complaints against them. A contractor should be able to answer your questions satisfactorily and in a manner that puts you at ease. It's crucial that you two communicate well because this person will be in your home for hours at a time.

Now that you have narrowed your list, put your research to use. Call former clients to find how their project went and ask to see the finished product. Even more important, visit a current job site and see for yourself how the contractor works. Is the job site neat and safe? Are workers courteous and careful with the homeowner's property? If applicable to the type of work you are having done, landscaping, or a large-scale remodeling project, ask to see photos of the work.

It is important for you to verify with the permitting jurisdiction that you live in if a permit is required for the work being performed and confirm with the contractor that a permit will be pulled. Most building projects even minor ones usually require building permits and inspections. If your project is not permitted or does not comply with building code, there could be consequences and almost certainly the unpermitted issue

will arise when you try to sell your home. Verify insurance. You cannot afford for someone doing work on your home to be without insurance. If they are injured or destroy your property and not insured, the bill comes to you. Do not feel bad being firm on a request for proof of insurance. Make sure any subs that are used are licensed as well. Most homeowner's policies require that any work done to the property is done by licensed contractors.

Communicate what you need as clearly as possible to the contractor to decrease any chance of miscommunication and wasted time and money. Always get quotes and detailed estimates in writing. Never accept anything like "Yeah it should run you about X..." because verbal contracts are worthless in court should things go wrong. Insist on detailed estimates. In some fields it is impossible to perfectly estimate cost, especially if the contractor will not be able to get a better look at it until work has started. But it is not unreasonable to get an over-run percentage in writing where the contractor states that while the job may run over it will not be more than x% of the estimate.

A conscientious contractor will sense what the homeowner wants out of a project and what they plan to spend. It is enormously important to compare apples to apples when you are reviewing quotes so you can ask questions like "Why are you using 50% less materials than the other three contractors I've gotten quotes from?" Make sure to be consistent when talking with a contractor so each set of quotes is consistent regarding what you want done and what materials you want.

All bids should be balanced and if there is a "lowball bid" there is an issue. All things being equal, it is better to spend more and get someone you are comfortable with. Draw up a contract that details every step of the project; payment schedule; a start date and projected completion date; specific materials and products to be used; and a requirement that the contractor obtain lien releases (which protects you if he does not pay his bills) from all subcontractors and suppliers. Insisting on a clear contract is not about mistrust, it is about insuring a successful project.

You know when the wrong time is to tell the construction crew that the paint is the wrong color? Right after they have painted the walls and give you with the final bill. Stay on top of the project. When something does not look right, bring it up as soon as you notice it. There is not a construction process around that is easier to fix later rather than sooner.

It is a good idea to take photographs not only because it is fun, but should things sour between you and the contractor it will be invaluable to have a clear record of the work being done and photographs of any damage or poor construction materials/techniques being used.

If any changes are made to your project, ALWAYS ask for the changes in writing to stay on top of the project/contract cost.

Reputable contractors do not demand all the money up front. If a contractor insists that you pay a large deposit or the total bill before the work even starts, that is a red flag. Never pay in cash, make checks payable to the licensed contractor (not an individual), and never allow payments to get ahead of the work.

If you select your contractor carefully in the beginning, you are less likely to have problems later. While screening contractors may seem more work than the project itself, the effort can save enormously in money, annoyance, and time.



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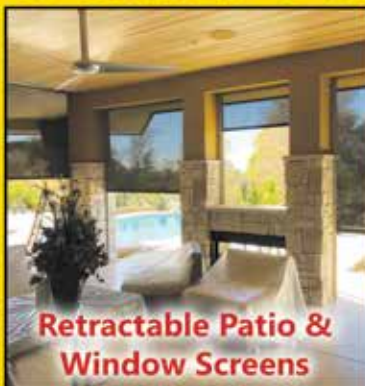
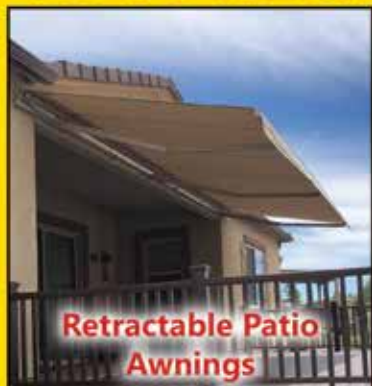
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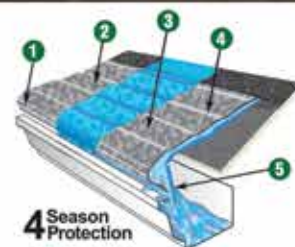


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