

How to successfully hire a contractor

Bonded, licensed and insured

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Editor

One of the more annoying experiences a homeowner can have is hiring a contractor to do improvements or repairs on a property. Sometimes the exercise seems like a hit and miss proposition. This article will try to explain how to successfully hire a contractor, therefore preventing hours upon hours of frustration.

The Better Business Bureau suggests a homeowner follow three simple rules, "bonded, licensed and insured." A good contractor should be able to sup-

ply paperwork proving that they are covered under these terms.

According to the BBB, bonded means "that you are financially protected if the contractor does not complete the job or it is completed poorly." An insured contractor shields a homeowner from any "liability claims that may arise during a project and you will not be held responsible for any injuries or damages."

A non-licensed contractor may not be able to acquire the needed insurance to cover liabilities. One of the recommended contractors on Angie's List sums it up nicely. "That's what licensing does," says Kay Fischer, a business partner in Craftsman Electric, a Cincinnati company. "It proves you

have the knowledge and you really do know your trade."

Ask questions, even if you don't know the answers. Then write down the answers and do a little research. The Internet has become a wealth of information and a little time spent in research can save hours of confusion.

After it's established that a contractor has the proper legal paperwork to perform the work needed, get at least three quotes from three different contractors. The lowest bid is not always the best bid.

Get references from the contractor that are related to past customers. It goes without saying that the contractor will present you with their best case scenarios. Speak to those people and question

them about the work they had done and ask them if they had any problems with the contractor.

Once again, the Internet can be very handy. Most communities have local forums where you can ask questions about a certain contractor. Ask those questions. The rosy picture the contractor paints, or even their ex-clients, may become a bit muddied when you talk with people who have had real experiences with a certain contractor.

It is important that a bid contains a detailed breakdown of projected materials and labor. A good contractor has the skills to estimate their time and material costs. Make sure that everything about the project is in writ-

ing. That's the only documentation you will have if problems arise. A handshake and word of mouth won't hold up in court.

The biggest red flag in the process of hiring a contractor is if they request money up front for building supplies. If a contractor is not solvent enough to start your project, walk away; find another contractor before the project becomes a never-ending money pit.

These two articles offer sound advice in hiring a contractor.

<http://www.angieslist.com/articles/how-unlicensed-contractors-can-cost-you.htm>

<http://www.bbb.org/blog/2013/11/how-to-pick-a-contractor-you-can-trust/>