

CONSUMER RESOURCE FROM EVERY ARIZONA HOMEOWNER'S BEST FRIEND



# CONSUMER GUIDE



HOW TO CHOOSE A CONTRACTOR YOU CAN TRUST



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## How to Hire a Contractor to Work on Your House, Home, Castle or Cabin

*Advice from Rosie Romero of Rosie on the House, Arizona's Favorite Home Improvement Resource:*

If you are thinking of remodeling, you are probably wondering how to find a contractor to do the work.

In the past, it may have been enough to know that your contractor was licensed, bonded and insured. Although those are still important criteria, you may have to take your research a bit further in today's economic times. You have to find out more about the contractor's background and spend time asking more questions.

If you need to have several trades for the job, you may want a general contractor. This is someone who knows the best tradesmen in your community and can hire them for you, saving you hours of research, interviews, reference-checking, and scheduling.

A general contractor might actually do some installation himself, but will hire some subcontractors where specialized technical knowledge or licensing is required like electrical, plumbing and air conditioning.

### **Do your homework:**

If the contractor was in business five years or longer under the same name, that's a good sign. Contractors who have management or financial trouble tend to change business names frequently.

Consider interviewing three possible candidates for your job. Then get the contractor's license number for each and verify their records with the Arizona Registrar of Contractors to make sure their licenses are valid and have not expired. You can do that by visiting [www.azroc.gov](http://www.azroc.gov) on the Internet and clicking on "contractor search."

The contractor's license should be for the kind of work that person will do. If you need a roofer, get someone with a roofer's license. If you're replacing a water heater, however, you need a plumber.

### **Check the license, the bond and the insurance:**

Does the contractor have any unresolved complaints on file with the state? The Registrar of Contractors files complaints in categories such as Disciplined, Bankruptcy, Settled or Withdrawn. If a complaint has been withdrawn or settled that means the contractor has rectified the situation. A complaint in any other category should cause concern.

Beyond having a license, your contractor should be bonded and insured. Ask to see evidence that he is, and check expiration dates. If the bond or insurance are set to expire before your job is finished, ask to see the certificate of renewal.

Look at the bond to be sure the contractor is sufficiently covered for the volume of work he completes each year. You can find bond regulations on the ROC's Web site. Some contractors try to get by on the smallest bond possible rather than purchasing a bond that sufficiently covers their work volume.



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A contractor's registration with the state provides you the homeowner with a form of insurance for the job. If the quality of the work is poor or the contractor fails to complete the job, for example, you can file a complaint with the ROC and may receive some reimbursement for your losses.

Keep in mind, however, that it can take up to a year to go through the complaint process and not all your losses may be covered. Even if you are awarded money, it may take a while to get it, due to the state's budget problems. Check [www.azroc.gov](http://www.azroc.gov) for more details.

### **Check the contractor's references:**

Most everyone gets the names of past clients for contractors, but that may not go far enough – especially if you never call those customers to see how things turned out. How about asking as well for names of suppliers and subcontractors? If a supplier or subcontractor appears on more than one candidate's list, you can call and ask which one of your choices that person would hire to work on his own home, for example.

Also ask for names of clients whose jobs are still going on. When you talk to the customer, ask: Is the contractor qualified for the job; are there days when nothing happens on the project; how have the subcontractors been doing; were they supervised? Is the job site kept clean and safe? Did the contractor change his estimate or the scope of the work?

Besides phoning past customers visit them and see what their homes look like after the projects were done. Ask them: How did the contractor protect areas of the home that were not to be disturbed; when there were surprises during construction (and there always are), how did the contractor handle them; did the contractor and his crew leave the home clean?

### **More questions for the contractor:**

You should also inquire about the contractor's scheduling system and some information about how he figures job costs. A written or graphed project schedule indicates the contractor is well-organized and plans ahead.

In addition, does the contractor have any awards, certificates or professional memberships that make him a good candidate for your job? These show his commitment to ongoing education and industry excellence.

This interview process will probably require two or three meetings with each candidate. Keep track of who shows up on time for each meeting and who is prepared. If you find yourself waiting past the appointed time or disappointed that they weren't as prepared as they should have been, allow these circumstances to be huge warning signs!

### **Finally the estimates:**

Once you have contractors who come through this research in great shape, you can ask them to do estimates on your job.

Remember, if you have concerns with a contractor at this early point, these very seldom diminish as the relationship develops. Early concerns are a breeding ground for tomorrow's nightmares.



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### What should be in your contract:

1. A completed, detailed description of all work included.
2. Avoid future confusion as well by requiring the contract to state everything that is not included as well.
3. A project schedule.
4. Payment plan. Progress payments are standard, but use caution, allowing your contractor to get way ahead of your project financially opens you up to problems that can be very difficult and time-consuming to recover from – if you ever can!
5. 24-hour contact information for your contractor.
6. A termination clause on how to stop this project should things go bad.

### A last word of advice:

In making your selection, think forward; there probably will be one or two very disappointing days in the process, such as a product delivered in the wrong color or a city inspection that fails. So ask yourself, on that day, who do you want walking up to your front door to make things right and to get the project back on track?

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REMEMBER: The *most* important thing to do when choosing a contractor for your home is to look for this certification logo, which signifies Rosie's seal of approval. Every contractor that Rosie on the House certifies has been strenuously screened. This means our partners have: 1) Worked in their business for at least five years; 2) Demonstrated a commitment to their industry and community; 3) Shown a record of great customer service; 4) Earned a position of respect among their peers and competitors; 5) Maintained a good record with the state Registrar of Contractors, as well as being correctly licensed, bonded and insured; 6) Achieved good standing with the Better Business Bureau and have a good credit record.

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