

How to Avoid a Negative Contractor Experience

Here is a list of things to look out for in your quest to find a qualified contractor

- 1. T**he contractor's company cannot be verified. The contractor should have a listed phone number and preferable an ad in the yellow pages or at least a listing. He should have a professionally made business card. A professional contractor will have trade association credentials. In Virginia, you can call the state contractors licensing board and find out if any complaints are filed against the company. The Better Business Bureau is another source of information.
- 2. B**e aware of the contractor that tries to pressure you to sign a contract today. If he tells you that the price is for today only or your home will qualify for a model home discount if you sign today, he is trying to pressure you and probably does not have your best interest in mind. You should never feel any pressure to sign.
- 3. I**n the state of Virginia a contractor is required to be licensed by the State Board of Contractors to perform any work on a homeowner's house. There is a great difference between having a state contractor's license and just a business license. Anybody can go down to their local court house, pay a nominal fee and receive a business license. There are 3 levels of licensing in VA, a class A license is the highest level, requiring the highest level of testing and financial backing. Always try to use a class A contractor when possible. Virginia issues a pocket license card to all contractors, ask to see this card and make sure the person presenting the card is the same person listed on the card, and also verify that the license is still valid. Be aware of contractors that want to split your project into multiple contracts, this is usually a ploy to get around the legal limits of the lower level license.
- 4. E**very contractor is required to carry insurance, as well as all the subcontractors on your project. A million dollar general liability policy is preferred. Also, a workman's compensation policy on all the workers and of course auto insurance should also be in force. Before you begin your project, ask to have the contractor's insurance company fax or mail you copies of his insurance certificates.

5. **I**f a contractor asks you for a large deposit or to pay for the entire job in advance, watch out. A legitimate contractor should never ask for more than a 10% down payment or more than \$1,000 whichever is less at the time of signing. If your project requires that the contractor special order materials that are job specific such as kitchen cabinets or windows, etc. you may pay him for the deposit amount for him to place the order. A contractor in good standing with his suppliers typically does not have to pay for special orders in full. If your contractor is always asking for material money in advance it is probably because his credit with his suppliers has been put on hold. A lot of contractors in poor financial condition will use the money you give them to pay off bills from other projects they are working on. This is actually illegal in VA. This contractor is typically the low bidder on jobs, and as such he has underestimated the cost of doing the work. This forces him to constantly take money from other jobs to stay afloat. This is a pyramid scheme that is doomed for failure. And when failure comes you better hope it's not on your job.

6. **A**nother thing to watch out for is if a contractor asks you to pull the necessary building permits or wants to forego the permit process altogether. The person who purchases the building permits is responsible for the job being done to the local building codes. If you pull the permits and your project does not meet local building codes, you will have very little legal recourse against your contractor. Some reasons a contractor may ask you to pull a permit is that his license does not allow him the ability to pull permits of that value. Another reason might be that he is in trouble with the local building department and they won't let him pull permits.

7. **A** contractor that shows up for an appointment in a rusted out bucket of bolts doesn't bode well for his attention to detail or the financial stability of the person driving it. That doesn't mean everyone has to ride around in a shiny new truck. A contractor that has newer trucks and equipment is more than likely successful at his trade and also more financially stable. These contractors typically are **not the lowest bidder**. A contractor that bids your job with the proper profit margin included has the ability to absorb unforeseen circumstances and not have to cut corners to complete your project. The low bidder only has two ways out if things don't go exactly as planned, either cut the quality of workmanship and use lesser grade materials, or just walk away from the job before he goes broke.

These Tips Brought To You By

Craftsman Construction

Phone: 540-984-4907

Fax: 540-984-4906

E-Mail: jerrycra@shentel.net On The Web:

www.craftsmanbuilds.com