



A House to Home Property Inspection
"Inspect Before You Buy"
951-686-3155

7 Tips for Finding a Contractor You Can Trust

1. Ask for referrals.

The best way to find a good contractor is through a direct referral from someone you trust, such as a family member, friend, or neighbor, who has successfully completed a similar project. Or, consult your local hardware store or home improvement store for a referral to a contractor.

2. Get a quote.

Yes, this may sound silly and obvious but some contractors will give a quote for a home improvement project over the phone - sight unseen! Although this is frequently done with electricians and plumbers for work that is done frequently, a home improvement project is a different story.

3. Contact references.

Before committing to a contractor, talk to past clients to determine how reliable, speedy and reasonably priced they think your contractor candidate is. Were they pleased with the work but thought it took too long to complete, or did the contractor deliver on time and on budget? Reputable contractors will provide a list of satisfied customers who have agreed to act as references. Consider it a 'red flag' if your potential contractor can't provide the names, phone numbers and e-mail addresses of past-satisfied customers.

4. Verify liability insurance.

Liability and medical insurance for contractors may or may not be required in your state, but it should be for anyone working in your home! Require that your contractor present a certificate of insurance prior to signing any contracts, and call the agent to verify that the policy actually exists and what it covers. The contractor's general liability policy, at a minimum, should be 100 percent of the value of your home.

5. Perform a background check.

The contractor won't be offended if he has nothing to hide. Also, find out if he intends to subcontract some work, and do a background and financial check of those contractors as well.

6. Insist on credit and bank references.

Most contractors keep accounts with local suppliers making it unnecessary for you to make large, upfront payments. Avoid contractors with no credit. Many consumer complaints arise from "fly-by-night" contractors, promising to do work but end up taking your money and disappearing. Such pseudo contractors keep these scams going by constantly moving their base of operations. Consider hiring locally based contractors that have a reputation to uphold.

7. Get it in writing.

Good contractors will give you a binding estimate in writing and won't work without a written contract. The contract should clearly spell out exactly what the project will cost, what will be accomplished and the anticipated time frame for completing the job. If you are dealing with a high-price-tag project, don't hesitate to get an attorney to review the contract before you sign it.