

## Safely Selecting a Remodeling Contractor

Whether you're wanting to redo your kitchen or bathroom, put in an addition for a growing family or simply get new storm windows, selecting a remodeling contractor that's competent and reliable is the first step to a successful and satisfying home improvement project. Hiring a good contractor is not as simple as making a phone call and hiring the first person to return your call. Most homeowners find that home improvement companies in your local area may vary widely in terms of cost, professionalism, availability, and expertise.

Taking the time to research and decide on the right contractor can easily save you hundreds, if not thousands, of dollars and countless headaches. Here are some tips to keep in mind:

Always get a minimum of three estimates on any project. You'll be amazed at how two contractors can bid the same project with completely different prices. Make sure they are drafting the proposal on the same scope and quality of work. Don't forget to "compare apples to apples, and oranges to oranges."

Request to SEE a copy of the contractor's license and certificate of insurance. Most states require a contractor to carry worker's compensation, property damage and personal liability insurance, but many contractors still don't have it or have let their policies expire. If they don't have the necessary coverage, you could be held liable for an injured employee or any damage to a neighbor's home done by the contractor.

Always follow up on local references. Don't be afraid to call them and ask specific questions like: "Was there sufficient communication between the contractor and homeowner?" "Were you satisfied with the work?" "Did they start and finish on deadline?". Often, contractors will think they did a great job on projects and use the customers as references, but the customers feel differently about the job.

Your home is likely to be your most valuable financial asset. That's why it's important to be careful when you hire someone to work on it. Home improvement and repair and maintenance contractors advertise in the Yellow Pages including an online version Yellowbook.com, in newspapers, and on the radio and television.

Regardless, don't consider any ad an indication of the quality of a contractor's work. Your safest bet is a reality check from those in the know: neighbors, family, friends, or co-workers who have had improvement work done. Get written estimates from several firms. Ask for clarifications on price variations. Don't automatically select the lowest bidder.

Most importantly, ask yourself, "Do I feel comfortable working with this person for the span of the project?". The key to a favorable relationship with your contractor and a successful project is communication. If you don't feel comfortable communicating with this person, it is probable that problems could arise.