

ROSIE'S HOW TO CHOOSE A CONTRACTOR Consumer Guide



Rosie on the House is every Arizona homeowner's best friend!

Informing and empowering homeowner's across Arizona by providing **FREE** resources



Rosie's How to Choose A General Contractor Consumer Guide

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 should go a bit further in your research. You need to learn more about the contractor's background and take the time to ask 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 tradespeople in your community and can hire them for you, saving you hours of research, interviews, reference-checking, and scheduling. The sharpest general contractors buy products and services for less than homeowners pay retail.

A general contractor might do some installation himself, but he'll also hire subcontractors when specialized technical knowledge or licensing is required, like electrical, plumbing, and air conditioning.

Do Your Homework:

If the contractor has been in business for 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 each contractor's license number and verify their records with the Arizona Registrar of Contractors to make sure their licenses are valid and haven't expired. You can do that by visiting www.azroc.gov and clicking "contractor search."

The contractor's license should match the kind of work they'll 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.

Each candidate will probably charge a design/estimating fee to provide a detailed Building Services Agreement. That is why we encourage you to winnow your candidates with appropriate vetting before paying for design/estimates.



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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 The Registrar of Contractors files complaints in categories such as Disciplined, Bankruptcy, Settled, or Withdrawn. If a complaint has been withdrawn or settled, that means the contractor has rectified the situation.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 is 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 website. Some contractors try to get by on the smallest bond possible rather than purchasing a bond that sufficiently covers their work volume.

A contractor's state registration 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. This refund comes from the agency's recovery fund and is available only if the contractor was duly licensed and bonded; a detailed, signed contract also makes the process much smoother for everyone.

Keep in mind, however, that the complaint process can take months, and not all your losses may be covered. Also, the contractor must be given a chance to make the job right, and the AZROC must see the job before another contractor is allowed on the job.

Check www.azroc.gov for more details.



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Check the Contractor's References:

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

Also ask for the names of clients whose jobs are still ongoing. 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, ask for pictures or visit their project by Zoom and see what their homes look like after the project was completed. Ask them: How did the contractor protect areas of the home that were not to be disturbed? When there were surprises during construction, how did the contractor handle them? Did the contractor and his crew leave the home clean?

More Questions For The Contractor:

You should also ask about the contractor's scheduling system and how he estimates 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 things 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! Before deciding who you have the confidence in to have them quote the job, ask yourself, "Did this person listen to me?" Did every meeting with them build your confidence, or did it raise questions or concerns?



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Finally, The Estimates:

Once you have contractors who come through this research in a positive light, you can ask them to estimate your job. Most contractors today charge for a detailed scope of work and estimate. This is fair - they are costly to compile.

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

What Should Be in Your Contract:

1. A completed, detailed description of all work included.
2. A list of what is NOT included. Avoid future confusion by requiring the contract to state everything that is not included.
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:

When making your selection, think ahead; there will probably be one or two 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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