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For Your Clients: 10 Tips for Hiring a Home Remodeling Contractor

RISMEDIA, September 3, 2010-- With the U.S. economy facing the lowest home sale statistics in fifteen years and home values continuing to slide in many regions, it's not surprising to hear that housing trends point towards a large percentage of American homeowners looking to improve and maximize their existing property investment versus buying a new home. When deciding to undertake a remodeling project however, there are several invaluable tips to keep in mind as you discuss your home make-over with potential contractors.

Through advice and stories shared by both contractors and consumers, StageofLife.com, a blogging resource for homeowners, discovered 10 important tips on how to find a trustworthy home remodeling contractor to help ensure the right person or company is hired for your next home improvement project.

Tip #1: Does Your Contractor Have Proof of Insurance?

Ask the contractor to have his insurance company mail or fax a copy of his current contractor insurance card to you. If the contractor can't do this - stay away. Why? If there is an accident at your home, you are then liable. This also applies to any sub-contractor or employee that the contractor may use - those individuals should have active insurance cards faxed or mailed to you as well.

Tip #2: Did You Check References and See Photos?

Ask for at least three references - with two of them being for the same type of project you are planning - and then call the references. Additionally, ask the contractor to provide photos of previous work, especially for the same type of project. If he produces lawn and garden photos and you're planning a bathroom remodel, you may want to check out another contractor.

Tip #3: Does Your Contractor Take Debit or Credit Cards?

Besides your ability to earn a few points, bonus miles, or cash back on your project, a good sign that a contractor is financially savvy and has a bank behind his business is his ability to take debit and credit cards. This doesn't just apply to big contracting companies. Many small, one-man shops will take cards if they have a good relationship with their business bank or credit union.

Tip #4: Manners and Appearance?

If the contractor drove his vehicle to your home to give you an estimate, take a look at the way he keeps the equipment and vehicle. Are things clean? Neatly arranged? If not - that's a big warning. The way a contractor treats his tools is a direct connection to how he'll treat your home. During the initial meeting, does the contractor present himself in a professional way? Do you feel comfortable around him or his employees? They will be working in your home after all.

Tip #5: Clean Up Policy?

Ask about the clean-up policy. For example, if your home improvement is a multi-day project, will the contractor be cleaning up at the end of every day or will he leave the dust, wood chips, and other mess laying there for day #2? The more mess in your home - the more it gets tracked around. Many homeowners find themselves with mouths gaping wide after the contractor has left for the day and their floors and home are dirty and messy around the project area.

Tip #6: Will the Contractor Put It In Writing?

Is your contractor willing to put both his bid and the scope of work in writing? If not - walk away immediately. You'll be surprised how many homeowners have been duped by contractors who verbally tell you what's included in their scope of work, but will then, in the middle of everything, require extra money to finish the remodel, thus holding you hostage with an uncompleted home project.

Tip #7: Availability?

Can the contractor get the job done in your timeline rather than his timeline? There's nothing more frustrating than if a contractor tells you that a job will be done by a certain date and then it isn't. On the flip side, if you can't find a good contractor that's willing to commit to your timeline, your expectations may be too high and you may need to adjust your timeline.

Tip #8: Does Your Contractor Use "Subs?"

Does your contractor plan on doing everything himself? Or will he "sub out" work to the "trades?" For example, if you are remodeling a bathroom, you may need a plumber, electrician, and carpenter. It's okay if the contractor subs work out to these specific trades - it shows he wants the work done right.

Also, it's fair to say that you can expect your contractor to make money off the trades, or other sub-contractors, by marking up those quotes for the project. That is a standard practice to help the general contractor recover costs in the time it takes to manage the schedule. If you don't want to spend the extra money on your contractor marking up the trade quotes, then you should prepare to project manage the remodel yourself, but know this may limit your options on contractors willing to work with you.

Tip #9: Quoting & Billing Procedure?

Ask the contractor about his quoting procedure. Will it contain general information, or will it be specific? For example - most contractors will charge you for a fuel surcharge, material up-charges, waste removal, labor, etc. Some will show you these exact costs in a line item invoice, but others roll it up into one big bill. How much detail do you want? You should clarify that with your contractor upfront.

Also - what is the payment or billing policy? Is money required upfront? If so, go back to #1 and #2 above to make sure you have the contractor's references checked and have a copy of his contractor's insurance.

Tip #10: Did Your Contractor Get the Permits?

Ask your contractor to take care of the permits. Although permits cost you money, the inspection process is meant to protect you from poor workmanship and to make sure that everything is being built to code.

By following these 10 tips for hiring a home contractor, you'll feel more confident that you've found the right contractor for your remodeling job.

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