

HOME MATTERS



Loss prevention tips for all your home matters provided by: Fred C. Church, Inc.

The Hiring Process

Whether your home improvement projects are large or small, hiring a reliable and competent contractor is vital to any successful project. Here are some tips to help you with this important decision.

HIRING A CONTRACTOR

Once you've made a list of potential contractors to use, it's best to interview them. Here are some important questions to ask:

- Is the company state-licensed and registered?
- Will the company work on the project full time?
- Will the company hire subcontractors to assist with the job?
- What kinds of permits are required for the project?
- How long will the project take to complete? Does the company guarantee a finish date?

- Also, make sure that the contractor has proof of coverage for workers' compensation and general liability.

After the interview process, obtain a written bid from at least three prospective contractors. The bid should include materials, labor rates and a time frame to complete the job.

Once you have several bids, it's wise to check at least three of the references provided by the contractors. Ask the references if they were pleased with the work done.

Home Considerations

If a contractor needs to hire subcontractors, the company must pay them on time or the subcontractors can put a lien on your home. To protect yourself, ask the contractor, subcontractors and suppliers for a lien release or lien waiver.

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