



HIRING A CONTRACTOR: A RealAstute Checklist

Hiring a contractor for home renovations can be overwhelming, especially if this is the first big project you've ever taken on. If you're unsure where to begin, we have a helpful checklist full of tips that will show you how to find the right contractor, including what questions to ask and how you can protect yourself throughout the process.

- ❑ **Start with Referrals.** The first step in finding the right contractor is to start with referrals from family, friends, and neighbors. Beyond word-of-mouth recommendations, researching professional organization directories, references, and reviews from past clients are essential. The National Association of the Remodeling Industry (NARI) is an excellent resource for finding reputable remodelers near you. Beyond that, most trustworthy businesses will have review listings you can find with a simple online search of the business name on Google, Yelp, or Angie's List.
- ❑ **Ask the Right Questions.** Remodeling a home is a time-consuming and costly process. So when it comes to making sure your home is in good hands, you can never ask a contractor too many questions. Once you've narrowed down your list of prospects, refer to the points below to ensure you get to the most essential questions to ask before hiring a contractor.

Questions to Ask a Contractor

- How long have they been in business?
 - Are they experienced in the type of work you need to be done?
 - Are they licensed and insured to work in your area? Can they show proof?
 - Will this project require a permit? If so, ensure the contractor can get all necessary permits before starting work.
 - Can they share a list of references?
 - When are they available to start on the job?
 - How do they plan to ensure proper safety precautions during the project?
- ❑ **Put Everything in Writing.** How do you protect yourself when hiring a contractor? Having a clear and thorough contract is absolutely necessary. The agreement should be in writing, signed and dated, and include:
 - Everything you expect from the job, including any promises or guarantees made verbally.
 - Scope of work, including costs.
 - A detailed schedule of all project stages with start/end dates.
 - An established payment schedule.
 - A list of suppliers and subcontractors.

- Confirmed contact information and a permanent business address.
- Confirmation of licensing, insurance, and all necessary permits.
- Any consequences for missing deadlines, going over budget or defaulting on the agreement.
If any language seems unclear in the contract, speak up and ask questions, so nothing in the agreement takes you by surprise.

- ❑ **Look for Hidden Fees.** While it's essential to have a contract in writing, it's equally important to understand what's not included in the contract. Watch out for contractor bids that include "cost-plus" and "time and material" pricing models with no cap on maximum budget, as hidden fees can quickly add up. It also helps to be upfront about your home improvement budget to make sure you and the contractor stay on track financially.
- ❑ **Get Multiple Bids.** Another valuable tip for hiring a contractor is that the least expensive remodeler isn't always the best, and a lot of the time, the price reflects the quality. Review bids from at least three different contractors, as several quotes give you a point of comparison for what's reasonable to pay for these services in your area.
- ❑ **Trust Your Instincts.** Red flags to watch out for as you begin working with a contractor include:
 - A contractor refusing to provide a written contract.
 - Requests for you to pay in cash or pay the entire cost upfront.
 - The contractor not having a business address.
 - A contractor unable to pull a job permit (they're likely not registered with the city).
 - If you have any doubts or uneasy feelings as you review these contractor hiring tips, proceed with caution or move on altogether. Chances are, your feelings are justified, and you should be working with a contractor you can trust.



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