

## **Tips on How to Hire a Contractor**

Hiring the right contractor is important. Follow these steps to help you find and choose the best candidate for your adaptations.

### **1. Compile a List of Contractors**

Many people search for local contractors in a business directory or on the Internet. We recommend that you also ask for recommendations and referrals from:

- Your friends and family who've had similar work done
- Local homebuilders' or renovators' associations
- Local building supply stores
- The municipal building department

### **2. Conduct In-person Interviews**

This is your chance to get to know the contractor and their work. Take notes at each meeting so you can compare responses and narrow your list.

Questions may include the following:

- How long have you been in business?
- What kind of work is your specialty?
- Do you have experience working on similar projects?
- Will you use your own crew or hire a subcontractor for part of it?
- What work are you or your subcontractors licensed to do?
- Do you anticipate any problems? How will you deal with them?
- What kind of work schedule will you follow?
- How and when do you clean up? How do you deal with fine dust?
- Do you have workers' compensation and liability insurance?
- Will you get the required work permits for my project? What are they? How much will they cost?
- What kind of warranty do you provide and what does it cover?
- Do you provide a written contract?
- May I contact some of your past clients as references?

A contractor who can't or won't answer your questions may not be the right person for the job. Never sign anything or pay any money until you've decided who you want to hire.

### **3. Check the Contractors' References**

To finalize your shortlist, call the references for each contractor. Ask about their experience with the contractor and about the work itself.

Questions may include the following:

- Did the contractor keep you informed throughout the project?
- Were you satisfied with the quality of work?
- Were there any problems?
- Did the project finish on schedule?

- Did the contractor stay within the originally quoted budget?
- Would you use this contractor again?

You should also check the local Better Business Bureau to ensure each contractor is a member in good standing. This is also the time to ask your municipal building department if the work can be done and whether any special permits or zoning approvals are required.

#### **4. Request Detailed Estimates**

Be specific about your vision for the project when asking for a detailed written estimate. The cost of a project can vary considerably depending on the type, quality and brand of materials.

**Important:** While the HAFI program only requires that you submit one estimate from the contractor that you have selected, it is best practice to get multiple estimates from different contractors. Three detailed estimates are usually enough for homeowners to make an informed decision about which contractor to select.

Estimates should include

- a description of the work required to complete the job
- how much the project will cost
- how long the project will take, and when they would be available to start the job

Review the estimates to make sure everything you asked for is included. Assume that anything not specifically listed in the estimate will involve extra costs and possibly extra time.

#### **5. Ask for a Written Contract**

Once you've chosen a contractor and know how you are going to pay for the adaptations (savings, financing and/or a HAFI Approval letter), make sure you get a written contract. This will protect you from ending up with low-quality work or paying more than you expected. Even if your contractor offers you a discount for paying in cash, it is critical that you still have a written contract.

The contract should include

- a construction schedule with a start and end date
- a payment schedule with how much you'll pay at each stage of the job
- a precise description of the work you want done
- everything you've been promised for the agreed-upon price

Only sign a contract once you have read it, are comfortable with it and understand it completely.