

## TIPS FOR HIRING THE RIGHT CONTRACTOR

Utilizing the right contractor for your project, one that is fully licensed and insured, protects both you and your project. Hiring a contractor can be a stressful process and it helps to understand and avoid the pitfalls when hiring contractors. Price is not always the best reason to choose a contractor. There may be a reason another quote is cheaper. Go with your instinct – if something does not seem right, chances are it is not.

### Things to Consider:

1. Do not fall for pressure tactics or “deals” such as an offer to use your job as a “model” to entice others to hire the contractor or a “today only” offer.
2. The contractor must be able to provide a copy of their license for the state where the job is to be done. Unlicensed contractors may not be familiar with local building codes and may be unable to obtain the necessary permits. The license should be for the type of work being performed, such as a Home Improvement Contractor.
3. Require a certificate of insurance. Contact the insurance company to be sure the policy is still in effect. A common tactic some contractors use is to pay the deposit on an insurance policy in order to get the certificate of insurance and then they let the policy lapse with no actual coverage in place whatsoever.
4. Using an insured contractor makes it more likely that restitution can be made in the event that something should go wrong. If an unlicensed contractor gets hurt on the property, the contractor could sue the property owner.
5. Any necessary drawings and plans need to be submitted to all local authorities in order to secure proper acceptance in the form of zoning and building permits.
6. Be sure to get access to the building permits the contractor obtained for the job. If a job is done without the proper permits, the work may have to be removed or repaired at extra expense to the homeowner, as well as possibly incurring fines.
7. Never pay in full up front. With the exception of special order items, it is better to avoid paying anything until the work is actually started.
8. The State of New Jersey requires that all contractors have a written contract in place for any project cost in excess of \$500.