

3 SIMPLE QUESTIONS

to help you choose the right contractor for your home improvement projects.

So, this is the year you are going to commit to that home improvement project you've been saving up for. For some, that means a new deck. For others, it is time to repaint your home's exterior. Or maybe this is the year you go big and build that addition!

Assuming you are not a licensed carpenter or the Do-It-Yourself type, you will probably have to take on the task of hiring a contractor to complete your project. If that is the case, here are three general questions that you should ask every contractor, regardless of the kind of project you are planning.

Are you licensed and properly insured?

Pennsylvania requires that all home improvement contractors register with the attorney general's office. In order to obtain a license, the contractor must submit a variety of background information that gets verified by the state. This law was formed solely to protect homeowners, so take advantage of it! Ask contractors if they are licensed, and verify by visiting hicsearch.attorneygeneral.gov.

A PA state license ensures that contractors carry the minimum amount of insurance required by the state, but don't stop there! Ask for a certificate of insurance to verify that their coverage is current and comprehensive. If they have employees, they should carry both liability and workers' compensation insurance. If they are utilizing

sub-contractors, each "sub" should produce a certificate of insurance.

If the contractor is not licensed, and/or the insurance is not up to par, it leaves you, the homeowner, at risk to absorb any potential liabilities. Don't skip this question. It may save you a lot of money down the road.

Is the bid you provided an estimate, or a quote with a fixed price?

Oftentimes, contractors present their bids in the form of an "estimate." Estimates are risky because they leave the door open for additional charges over the course of the project. It is always a good idea to request a quote with a fixed price. If the contractor refuses to provide a quote in lieu of an estimate, find out why.

Estimates are not always a bad thing. Reputable contractors may insist on using an estimate when there are "unknowns" surrounding the project. For instance, in our trade we may use an estimate when a job involves removing existing wallcovering. In that situation, there are a number of unknown factors that dictate how difficult it will be to remove the material. So, we may use a detailed estimate to protect ourselves and the customer from an underbidding or overbidding of that portion of the project.

If there are unknowns with your project and your contractor insists on using an estimate, I recommend the following:

Have the contractor fully explain the unknowns and what the potential outcomes could be, including worst-case-scenario costs for each outcome. Further, discuss how additional costs will be handled once the project begins. If something comes up that affects the estimated price, the contractor should provide a change order request. A change order request is a formal contract document that should outline the change in scope as well as the additional costs. Be sure to write into the base contract that a change order must be signed prior to starting any additional work.

Are you on Angie's List or a similar website?

There is no better way to qualify what your contractor is telling you than to hear it straight from past customers. Websites such as Angieslist.com allow users to post reviews about their experiences with service providers. These sites can be a great resource when hiring a contractor, as they allow you to read firsthand accounts of what other consumers think of the contractor's services.



HIGGINS PROFESSIONAL

WALL COVERING & PAINTING INC.

Services Include:

- Interior & Exterior Painting
- Drywall & Plaster Repair
- Wallpaper Installation & Removal
- For a full list of Service Offerings, visit HigginsProfessional.com

Higgins is an A+ Rated company on Angie's List with over 70 Customer Reviews. They have won the Angie's List Super Service Award each of the past 3 years, ranking them in the top 5% since 2012!

(412) 670-1192

info@HigginsProfessional.com

www.HigginsProfessional.com

Choose The Best, Choose Higgins Professional.

This **Industry Insight** was written by Cory Higgins.

Cory Higgins is from Bethel Park, PA and is a graduate of the College of Business at Ohio University. Cory began working at Higgins Professional Painting under his father Don in June of 2012. Together, they are growing Higgins Professional to be one of the most trusted names in contracting in the Greater Pittsburgh Area. Call them today to discuss your upcoming project.