

Finding The Right Contractor

Follow these tips to make sure you find the right contractor for your next project.

- Know what you want before you get estimates.** Before you begin talking to contractors, start with a plan and some ideas. Go on Pinterest, Instagram, and sites like HGTV for inspiration and ideas. Not only will you get a more accurate estimate if you can be very specific about what you want done and the materials you would like to use, but you will ensure you and the contractor are on the same page if you have pictures and examples of the final product.
- Ask for references.** Friends, family, coworkers, and neighbors can be a great source for finding a reliable contractor based on projects they've had completed. But don't stop there - ask for pictures and to talk with folks that have actually had work done by the contractor you are referred to. Often times you will find out that they are friends of this person and may not have direct experience with their work product. Additionally, if you know someone in the building trades, ask them too.
- Look online.** Sites like Angie's List, HomeAdvisor, and Checkbook can help you find reliable contractors. However, use these tools knowing contractors pay fees to be on the sites and have their company listed.
- Interview at least three contractors, even if you already have one in mind.** Ask as many questions as you need to feel comfortable with them and get a written bid from each one. When you're comparing bids, make sure the scope of the project and list of materials are the same so you're comparing apples to apples. For example, when putting a vanity in one contractor may itemize the materials as "replace toilet and vanity" and another may itemize the materials as "36" vanity with granite top and double faucet, ADA toilet 17 inch with dual flush." Without the details, comparing the estimates can be hard and you may not get what you want.
- Don't be afraid to negotiate.** While you may have done some haggling in the interview, be prepared to do most of the negotiating after you get the estimate and before you sign the contract. Your working relationship with contractors should be a win/win for both parties. If you ever feel uncomfortable, it's likely a sign to walk away.
- Don't expect the contractor to start right away.** The best contractors are the busy ones! Be patient and accommodating to contractors as they like to set their own schedules. However, once the project has started you should expect consistent work and communication.

- Ask who will be doing each part of the work.** Sometimes general contractors use their own team to do part of the work and use subcontractors for other, more specialized work. Ask for an employee list to make sure the contractor has the employees they say they do rather than using casual labor off the streets. If it's another company they hire out to, ask to also see their insurance documents so you are covered if something they do goes wrong.
- Choose the right contractor for the right project.** Someone who did a good job installing your neighbor's new shower isn't necessarily the right person to add an addition to your home. Find a company that routinely does the work you want done.
- Check licenses, complaints, and history, and reviews.** General contractors and most subcontractors should be licensed. Check the disciplinary boards, Better Business Bureau, and local court records for problems. Ask the contractor for a copy of his license and the licenses of the subcontractors working on the job. Check Angie's List, Google, and social media for reviews, but keep in mind that this is not a substitute for checking references. Above all have a contract and go with your gut!
- Check references.** Ask to speak with current or recent customers who can speak on behalf of the contractor's work. Additionally, you can speak with the subcontractors to see if the contractor pays them on time. This is incredibly important as it will say a lot about the relationship the contractor has with their team and potentially you.
- Verify insurance.** Know what is covered by your homeowners' insurance and what is covered by your contractor's business insurance. Get a copy of the contractor's insurance policy; legitimate contractors will have their policy either in hand or be able to get it to you within a couple days. This is common business practice.
- Sign a detailed contract.** Make sure your contract spells out exactly what will be done, when it will be done, when progress payments will be made, and the exact materials being used down to the model number and who will be providing the materials. If any part of the project changes along the way, ensure a change order is generated with the new work, materials, and cost.
- Get the proper permits.** If your home project requires permits, ensure the contractor gets the permits and provides a copy to you. Some contractors will suggest the work be done without permits in order to save money, but this can subject you to fines, it means the work won't be inspected, and it can cause issues down the road when you decide to sell your home.
- Pay with card or check.** Credit cards are preferable so you can get a receipt for all payments at the time of payment. Paying with cash is never recommended and leaves room for scamming while paying with card or check leaves a paper trail. When you have a paper trail it is much easier to have recourse if something goes wrong than if it was a verbal contract paid with cash.
- Don't pay more than 10% before the job starts.** You don't want the contractor to use your money to finish someone else's job. The contract should include a payment schedule and triggers for progress payments. NEVER pay for the whole job up front.

- Plan to spend more than what's listed in the contract.** Contractors can't see through walls, and unexpected hazards can come up throughout the process, like a rotted subfloor being discovered when replacing flooring. Make sure you keep track of the changes yourself with pictures and documentation.
- Determine ground rules.** Discuss what hours the contractor can work at your home, what bathroom the workers will use, what will be cleaned up at the end of the day, and who will dispose of waste and materials and where.
- Communicate frequently.** For a big job, you may need to talk every day. If you see issues or something you don't like, speak up immediately. Something that's done wrong will be harder to fix once the job is finished. Take pictures along the way - even when things go well it's always cool to look back and have the timeline of your project.
- Get lien releases and receipts for products.** If your contractor doesn't pay their subcontractors or suppliers, they can put a mechanic's lien against your home (unless stated otherwise in your contract). You'll want copies of receipts for all materials plus lien releases from all subcontractors and the general contractor. In Wisconsin, you can file a mechanics lien within 6 months of the last date of labor or materials being furnished.
- Don't make the final payment until the jobs is 100% complete.** It's not uncommon for contractors to complete most of the job and then move on before they complete the finishing touches. Don't make the final payment until you are completely satisfied with the work and have all of the receipts and releases.



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