

## You may not be getting what you want if...

- ⊙ You can't verify a contractor's name, address, telephone number, or credentials.
- ⊙ You can't verify that the contractor is licensed, insured, and/or bonded where required.
- ⊙ The contractor doesn't comply with a request for references or if references include reservations about the contractor's work.
- ⊙ The company or salesperson says your home will be used for advertising purposes and that you will be given a special low price, or that the price is available only if you sign the contract today.
- ⊙ The salesperson tries to pressure you into signing a contract by using scare tactics, intimidation, or threats.
- ⊙ The contractor asks you to obtain permits — a good indication that the contractor is unlicensed.
- ⊙ You are asked to pay for the entire job in advance, or to pay cash to a salesperson instead of by check or money order to the contractor.



## Building Industries Exchange

Serving Montgomery, Berks & Chester Counties Since 1952  
*"A Higher Standard"*

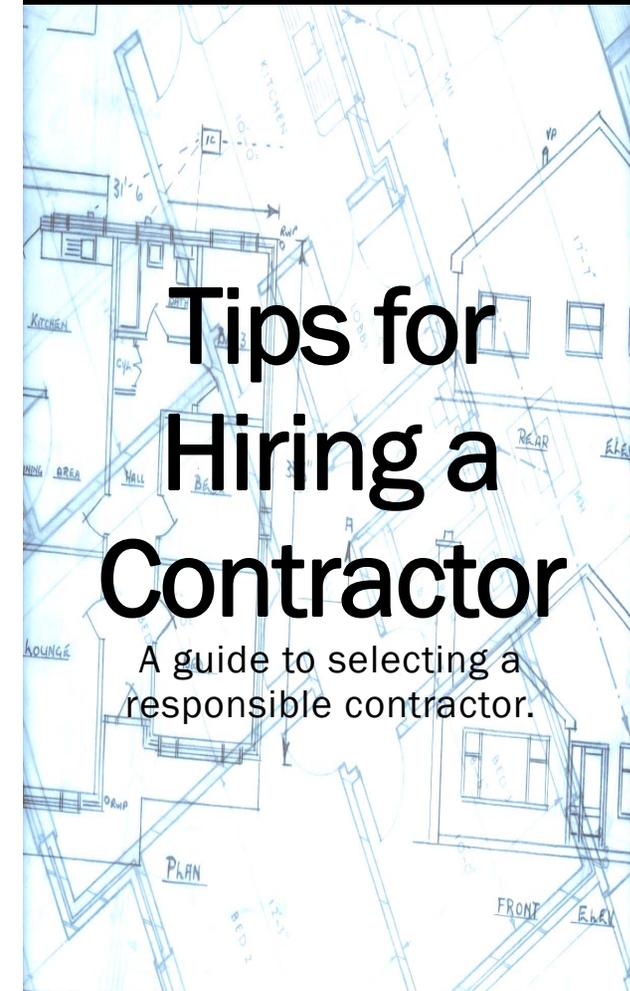
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[NARI-BIE.org](http://NARI-BIE.org)

For tips, advice & events:



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# Tips for Hiring a Contractor

A guide to selecting a responsible contractor.

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**A**t first, it sounds like a great deal: a contractor offers to build your construction project for half of what others charge. But when the work is done you discover faulty construction, mediocre materials and shoddy workmanship. You discover that you're responsible for fixing them, and your contractor is nowhere to be found. Then, too late, you discover why: you hired an unscrupulous contractor.

**H**iring an unproven contractor can bring your project far more risks than savings. You can be held liable for on-the-job injuries, taxes or insurance. You can be held responsible for complying with city and county codes, or correcting problems with workmanship and warranties. You can even be held liable for an unscrupulous contractor's illegal acts.

**H**ow can you protect yourself? Hire a reputable contractor. Members of the Building Industries Exchange (NARI-BIE) promise to protect both you and your investment against empty promises and careless construction.

**R**emember: If the offer sounds too good to be true, it probably is.

**M**ost contractors are competent, honest, hard-working, financially responsible, and licensed. This guide is designed to help you hire and work with them.

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# Keep Your Project on the Level...

## **PLAN YOUR PROJECT CAREFULLY**

Accurate plans or drawings will enable contractors to correctly determine the scope of the work and costs. Determine what type of contractor you will need.

## **SHOP AROUND**

Check References. Talk with neighbors. Get at least three written bids from reputable contractors. Beware of a bid substantially lower than others; it may indicate that a contractor has made a mistake or is not including all of the work quoted by the competitors.

## **CHECK THE CONTRACTOR'S CREDENTIALS**

Municipal licensing is designed to protect you and your project. Make sure your contractor is licensed to work, where licenses are required, before you sign a contract or allow work to begin.

## **GET EVERYTHING IN WRITING**

No work or materials should be performed or furnished without your prior written authorization. Make all changes in writing, signed by you and the contractor, and retain one signed copy.

## **UNDERSTAND THE CONTRACT**

Everything you and your contractor have agreed to must be included in your contract. Anything you sign may become a contract, so don't sign any document until you completely understand what you are signing and agree to all terms. Don't let anyone rush you.

## **INSPECT THE WORK**

Make frequent inspections of your project, including a final walk-through.

## **PAY DIRECTLY AND CORRECTLY**

Pay by check, directly to the contractor only — never pay employees or salesmen.

## **KNOW YOUR WARRANTY**

Many contracts provide warranty language that states when the warranty period begins, the length of the warranty period, the warranty coverage, and the exclusions under the warranty. Ask your contractor if he or she has a warranty policy. If so, ask for a copy, in writing, and make sure that you clearly understand the warranty language.

## **SPECIAL NOTE!**

See NARI-BIE's Homeowners Guide for a list of reliable and reputable contractors and service businesses in the Tri-County area. Pick up a free copy of this publication at 801 North Charlotte Street, Pottstown or visit our website at [NARI-BIE.org](http://NARI-BIE.org)