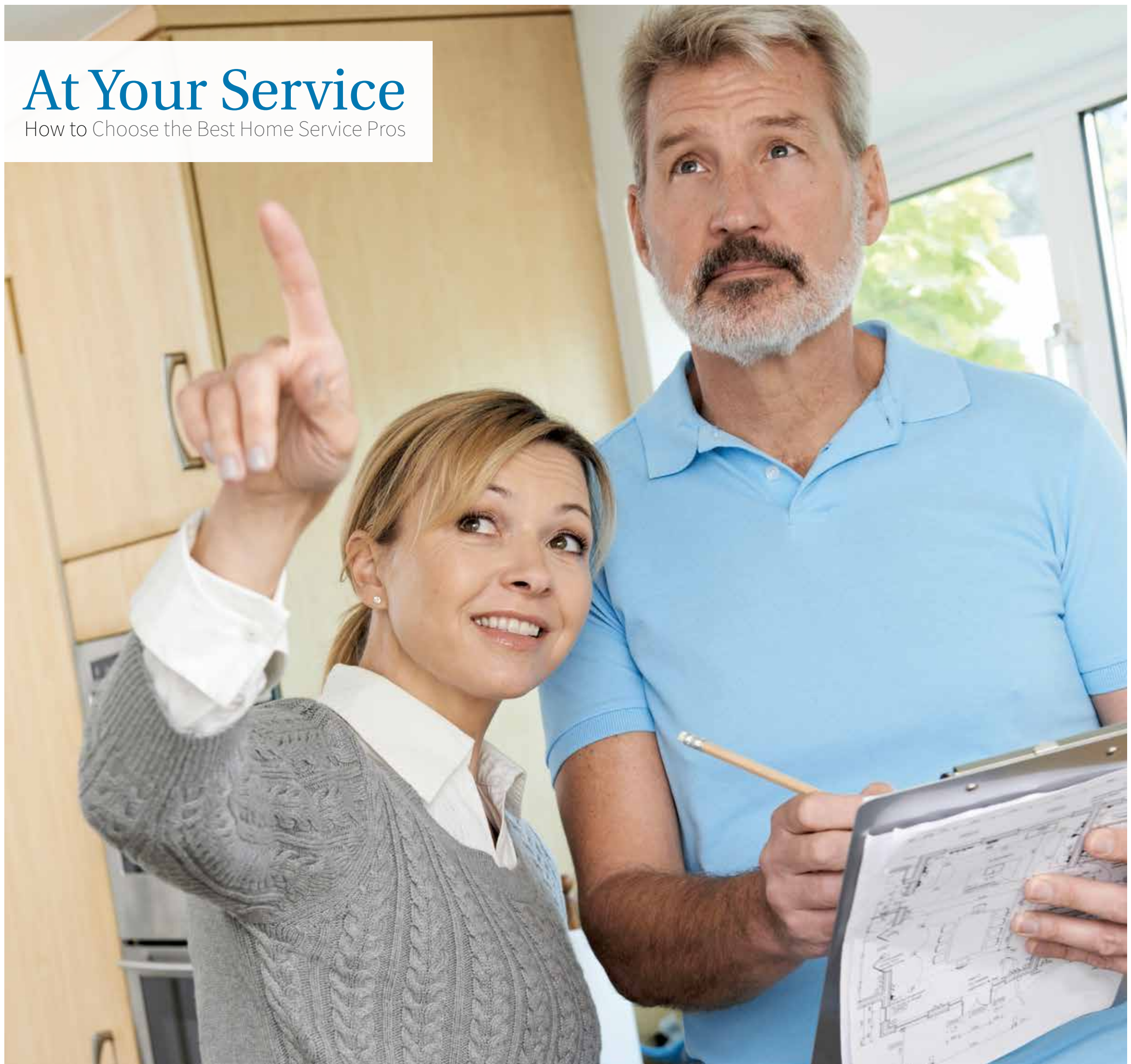


# At Your Service

How to Choose the Best Home Service Pros



# Hiring a Home Service Pro

Inevitably, there will come a time when a homeowner needs a professional. Sometimes, the DIY approach can lead to dangerous results or situations where problems become worse. If you feel a repair or remodel is out of your comfort zone, don't hesitate to hire an expert.

Before signing a contract with the first company in the yellow pages, do some research. Here are a few things to consider.

## LICENSED AND BONDED?

One of the initial questions you should ask during your meeting with a potential contractor is if they are licensed. Some states even require workers to carry a special license, too. This can apply to many different occupations like electricians, plumbers and general contractors.

Make sure they are legally connected to the work being completed. When a specialized person is carrying the proper licensing, they are more likely to abide by other laws like permit requirements and inspections. It can be dangerous for projects to be



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completed by someone who is unfamiliar with the policies and codes that come with construction.

When working with a contractor, it's also important they are covered by a surety bond, or an insurance policy that protects a property owner. This coverage is beneficial in the instance that work

is incomplete or doesn't satisfy the contract you agreed to.

## REFERRALS AND TESTIMONIALS

Before choosing a service pro, you should also ask for first-hand testimonials from previous clients. Reputable contractors should have contact information for willing

participants who can shed light on their work. Take notes about instances regarding their timeline, satisfaction of work and how well they followed up to any issues.

## SHOP AROUND

Don't be shy to ask for free estimates from several contractors in your area. You may

get a general idea of the cost of a project by pricing materials yourself at a home improvement store.

Keep in mind, deciding strictly based on price may not always be the best route. Make sure you are investing in someone with knowledge and experience to complete the renovation.

# Deal with Local Contractors

Whether you are in the process of planning a major renovation or a small upgrade you may not be equipped to handle, an expert can manage the project professionally. Looking for a contractor in your area comes with many advantages.

One of the greatest benefits consumers receive when hiring locally is having a personal touch and knowledge of the area. For instance, if you are remodeling your home to sell, they will likely have recommendations for popular trends that buyers are looking for. Local handymen can also give you a better estimate on pricing as they are familiar with the pricing structure in your community.

## LOCALLY BASED

Being in close contact with the office of your contractor can streamline the construction or remodeling process. You can discuss alterations to your plans or check progress. During a project, you should expect to get know people at the office on a first-name basis; you will likely be in frequent contact.

When working with a national construction company, you will likely be doing most of your communication with a call center where the one answering phone calls may not be familiar with your case.

## FOLLOW UP

Locally based contractors are easier to reach out to with concerns or ques-



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tions about their work. Don't find yourself scrambling to pay for another company to correct an issue caused by a company who has already left town to pursue other opportunities. Before hiring someone in your community, it's a good idea to ask about warranties. Since they are nearby, you can have peace of mind that problems can be quickly alleviated.

## HOMETOWN REPUTATION

Local construction contractors are usually a pillar in the community. You can likely see examples of their work by driving down the street and their advertisements will be prominently displayed outside of recent projects. First-hand feedback from your friends and neighbors should be considered when deciding on who to hire.

## BENEFIT LOCAL ECONOMY

Of course, supporting a company who does business in your backyard also gives a big boost in supporting your local economy.

If you are satisfied with the contractor's performance, don't be afraid to pat them on the back by recommending their services to friends and loved ones.

# Plumbing Professional

It's easy to take running water for granted.

However, when it isn't working, our daily routines can be suddenly thrown out the window or even worse, there could be extensive damage. Don't entrust your home's pipes to just anyone.

Building a relationship with a local plumber before disaster strikes can alleviate the risks of making a poor decision during an emergency. When researching services in your area, make sure they are licensed and insured, and that they have good references. Once you have made a decision, make an appointment for an initial inspection of your plumbing.

## ROUTINE MAINTENANCE

According to the Insurance Institute for Business and Home Safety, plumbing supply system failures cost an average of \$5,092 per incident. Many failures can be avoided by having a licensed plumber inspect and maintain your system periodically.

Here are a few things they will look for.

- Corrosion, blockages and signs of swelling of pipes and joints.
- Integrity and performance of appliances like water heaters and sump pumps.
- Tight connections and leaks at fittings.

## APPLIANCES

If you have ever experienced a water heater failure, you know how inconve-



nient and disastrous the results may be. A cold shower isn't the only headache you can face when this sometimes-forgotten appliance breaks down. Residential units are usually designed to hold 20-120 gallons of water, if a leak goes unnoticed, catastrophic water damage can strike to the surrounding areas.

Many homes rely on a sump pump to evacuate storm drainage or waste water from a lower level. If a unit fails while you are away, the fluids can cause flooding or mold if it is left standing in a cool, damp basement. Ensure your water appliances are working efficiently to protect your family's health and safety.

## DURING AN EMERGENCY

Once you have built a relationship with a plumbing service, you may receive priority during an emergency. Make sure to ask your plumber to show you the location and functionality of the main water shutoff in case disaster strikes. This can help limit the damage while they travel to your location.

# The Right Lawn Care Contractor

Spend more time enjoying the warm weather by employing a professional lawn service to maintain your backyard.

An expert can help with routine maintenance, upgrades and even resurrect damaged lawns. One key advantage of hiring a lawn care business is access to their knowledge and equipment. In many instances, hiring a professional can be a better value than purchasing a large piece of machinery to achieve your outdoor visions.

## **SAVES YOU TIME**

Mowing the lawn is a chore most Americans despise once the summer heat turns intense. The job can be an undertaking, especially if you rely on older equipment that is much less efficient than commercial machines. Professional services can take the stress and dangers of working outside during extreme temperatures off your shoulders.

Of course, a beautiful lawn requires much more than regular clippings. Mastering fertilizing techniques, disease prevention and weed management can take years of research and trial-and-error. Experts in the lawn care industry have knowledge to address and resolve trouble areas in your yard.



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## **LARGE PROJECTS**

If you have a large renovation project in mind, a team of professionals can exceed your expectations in both the time it takes and finished results. Find a professional service with the means to

bring efficient equipment to make the job quicker. When searching for the team to perform the task, make sure they are fully insured. You may find yourself in trouble with homeowner's insurance if an uninsured person experienc-

es an accident on the property.

## **FINDING PROBLEMS THROUGHOUT THE YEAR**

Even if your lawn has been treated and is on the verge of recovery, don't be surprised if

warm-weather conditions invite pesky bacteria or weeds. During regular maintenance, a professional service can recognize incoming issues and react before they take over your beautifully landscaped yard.

# Time and Materials Contract

Many contractors choose to implement a time-and-materials contract to protect themselves from unexpected issues during a project.

However, this type of clause isn't only beneficial to a handyman; it also prevents homeowners from being caught off guard. When discussing bids with different contractors, it's a good idea to understand their policy on unforeseen problems and how they plan to resolve them. It's unfair to expect them to front the bill while making unquoted repairs, but also unjust for you to dig deeper in your pockets to cover costs you didn't agree on.

The relationship between contractor and homeowner can become tense during these situations. After deciding on a fixed rate, work out a time-and-materials contract to cover the best interests of both parties. Here is more information to help you understand this additional contract, as reported by the Federal Trade Administration.

## WHO IS RESPONSIBLE FOR THE ADDITIONAL COSTS?

Both a construction company and homeowner will have to bend a little to make a T&M contract work properly. A contractor should have in place an hourly billing rate which can cover:

- Wages and indirect costs.
- General and administrative expenses.
- Profit.

It's important to know the Federal Acquisition Regulations state the costs are to include only those that are clearly excluded from the "labor hour



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rate" which includes direct-labor costs, like salary and overhead charges. During most acceptable contracts, it's also written that materials will be sold at cost and not marked up for profit.

## HOW IT PROTECTS THE HOMEOWNER

The legal document seems to only

protect the construction company as they are still recovering costs for materials and partial labor. There are also several advantages homeowners have under the agreement.

During many projects, there is simply no way to expect the situations a contractor will run into. For instance, if you are removing a wall, there may be signs of mold left behind from past

water damage. Or the integrity of a floor or joist may be compromised which could lead to serious problems down the road. A time-and-materials contract will ensure the problems are discovered and resolved at a price that homeowners have previously agreed on. Don't let your renovation be compromised by unforeseen issues that weren't a part of the initial contract.

# How to Pay Your Contractor

The details of a payment schedule should be concrete before agreeing to a contract. Especially for large renovations, financial differences can cause the project to be delayed or never completed. Work with a contractor to develop a plan that fits for you both.

Of course, before you begin negotiations, develop a budget. If financing is necessary, you should check different options for the best deal. Be careful before committing to interest rates or monthly payments that can be difficult to live up to.

Once you have your finances in order, reach out to contractors in the area to get bids and, eventually, sign a contract. Here are some tips to remember when determining the best practice to pay a construction company.

## CASH ONLY?

If during negotiations, a bidder insists that the work must be paid in cash, it's a good idea to look elsewhere. Without the paper trail from a credit card payment or check, you have no proof that a payment was made. This can lead to many headaches. The Federal Trade Commission also recommends avoiding contractors who ask you pay everything up front or urges you to use a lender the contractor has a relationship with.

The easiest method to track is by credit card payment. However, if you will write a check, be sure to make copies of financial documentation,



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including a copy of the payment, a clear explanation for a memo and proof it was deducted from your account.

## PAY FOR PROGRESS

How much you put down for a down payment will depend on the size of your project. Large renovations may require a hefty amount down to pay for

materials. After the initial payment, set up follow-up payments based on achievements rather than dates. This will encourage the contractor to complete construction on the agreed schedule.

## FINAL PAYMENT

Before paying the final balance, do a walkthrough of the project and ensure

the work was done per your instructions. The FTC urges Americans to use a sign-off checklist which should include:

- Proof all subcontractors and suppliers have been paid.
- You have inspected and approved the completed work.
- The job site has been cleaned of all materials, tools and equipment.



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# Research Local Costs

While most contractors are fair with their asking price, you can be taken advantage of if you are unfamiliar with the costs of materials and labor.

During your plans for a big project, take time to research average prices to determine

what you should expect.

This isn't only a good strategy to know if you are being treated fairly during estimates, it can also help develop a budget for the project. Keep in mind, contractors may choose to mark up materials a slight percentage to help cover some expenses they face.

Understanding the general cost of the renovation will give you a good idea about the honesty and integrity of the companies you interview.

## **VISIT THE LOCAL HARDWARE STORE**

Even if you aren't an expert at construction, a visit to the local hardware store can help you get an idea of costs. Don't be afraid to ask questions of the experts there and make note of their recommendations and any special tools required. Make a detailed list including materials you may have forgotten like screws, nails or fasteners. Costs of these smaller items can add up during a major renovation project.

## **TALK TO YOUR FRIENDS AND NEIGHBORS**

If your construction plans were inspired by someone else's upgrade, don't shy away from asking them a general idea of the cost.

Using their experience, you can get a grasp on what to expect in terms of labor and a timeframe for completion. Having general knowledge about the project will encourage questions you have during the initial estimate meeting.

## **MAKE YOUR KNOWLEDGE KNOWN**

If a contractor's bid on materials seems much higher than what you had planned, make sure to ask why. It's easy to gather your own prices by selecting the most affordable items at the hardware store, but it's not always the right choice for the project. Pay attention to their explanation, as it's likely their expertise shows that higher-quality components are more durable for your specific renovation.