Know Your Contractor Before You Sign

During economic uncertainty, you never really know what you are going to get out of your contractor if you're not familiar with them already. There are a lot of desperate contractors out there right now, fighting just like any other business to stay afloat during these tough economic times. Unfortunately, when times are tough, integrity is tested. Do you have a project that needs to be completed by a professional contractor? How can you be sure that you chose the right one? Follow these 10 items on the "Contractor Checklist" so you won't get burned. This is part of good risk management!

Contractor Checklist

- Do your research on the contractor. Are they licensed with proper insurance? Ask your insurance broker and attorney to check on them.
- Check stability. Any pending liens? You can check current lien status online at the SDDT or on the San Diego County website.
- 3. Have they ever filed for Bankruptcy?
- 4. Are they local? Let's contribute to San Diego's local economic recovery.
- There no better time to check references than now. Be sure to ask for RECENT references. Ask for similar jobs done within the past 6 months.
- 6. How long have they been in business? Verify it and check the status of a contractor's license at the CA Contractor State license board:
 www.cslb.ca.gov

7. The bait and switch sales technique can apply to contractors too! Once

you get a bid, be sure to compare apples to apples. It is very common for

unscrupulous contractors to under bid to win a job and then hit the

customer up with change orders after the fact.

8. Check out their website. We are in the "Digital Age" where your website is

the face of your company. If the contractor's website still looks like it

belongs in the 90's than I'd hesitate to pay them to perform work on your

property.

9. Check with the Better Business Bureau (BBB) to see if the company is in

good standing.

10. Work with a company you can trust. Is this a company that will be around

in 5, 10, 30 years to validate your warranty?

Although these items won't necessarily guarantee you luck with a contractor,

it is a great place to start. Just remember to pay a little more attention and spend

a little more time picking out the right contractor for you and it can save you a lot

of time, money and headaches in the long run.

If you have any questions regarding this article, feel free to contact

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