

Critical Factors On Hiring Your Contractor

For All Homeowners



LEARN HOW TO TAKE
NOT GET RIPPED OFF &
SUFFER THROUGH A
NIGHTMARE!

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Presented by Nicholas
Ricci of Professional
Services Contracting



Agenda

Learn what to look out for by arming yourself with the knowledge you need!

01 CONTRACTORS ARE A DIME A DOZEN

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02 A TRUE PROFESSIONAL IS PRICELESS

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About the *Author*

- My name is Nicholas Ricci.
I am a Certified Licensed Building Contractor.
- I have over 35 years of professional experience
in the remodeling & construction industry.
- I specialize in all types of remodeling & new
construction for mainly residential properties.



The Following Pages Contain Critical Questions To Ask All Contractors Which You Are Considering Using For Your Project!

Going through this process from day one can literally save you severe stress and major problems down the road.

Let's Start With Some Basic Questions To Ask #1



QUESTION #1

Are You Licensed To Do All The Work Necessary To Complete My Project?

Depending on the project a real contractor may use all his own employees on your project or may use sub contractors.

QUESTION #2

If You Are Using Sub Contractors For My Work Are They Licensed To Do Their Work?

If your project is a large job most likely you will hire a General or Building Contractor that will use sub contractors on portions of the work.

QUESTION #3

Do You Have General Liability & Property Insurance?

A Real Contractor will have this coverage. Florida only requires \$300,000 Liability & \$50,000 Property. We recommend One Million in Liability & \$250,000 in property.

QUESTION #4

How Many Projects Like Mine Have You Done In The Past?

As with anything else in life, practice makes perfect. The more experience they have with your exact type of project the better the chance of a great result

QUESTION #5

Does Your Company Have A Website That I Can Visit?

Now this one could be a little tricky. If they do not have a website do not go any further with them. If they do, is it truly informative. Does it give you confidence in hiring them.

Let's Start With Some Basic Questions To Ask #2



QUESTION #6

Do You Have References, And May I Speak To Some Of Your Former Clients?

Any contractor who has done a great job for a former client would be happy to allow you to speak to them. Better yet, the former client would love to recommend him.

QUESTION #7

Can We Visit Some Of Your Former Clients Jobs?

This one is a little tough, especially in my case since I was a contractor in New York for many years and all my clients are back there. If they have been here for years I think they can do this.

QUESTION #8

How Long Have You Been Working Together With Your Crew?

Whether it be employees or sub contractors the longer they have been working together the better. This doesn't mean a new guy isn't great at what he does though.

QUESTION #9

Will There Be A Supervisor On my Job To Supervise The Work?

You do not need a Supervisor on your job every single second of every day as long as there is a supervisor that comes by whenever it is necessary to ensure things are right.

QUESTION #10

How Do You Handle Change Orders Or Additional Charges?

We will discuss this later in this presentation but in general every change order or additional charge needs to be put in writing. Again, we will go over this in more detail when we discuss the contract.

Let's Start With Some Basic Questions To Ask #3



QUESTION #11

Are You The Actual License Holder Or Are You Working Under Someone Else's License?

This is one where you need to be very careful. Many contractors work under other contractors licenses. They use their paperwork and kick back a fee to this contractor.

QUESTION #12

Do you Clean Up At The End Of Each Day? Critical For Co-op's & Condos.

If it's a private home they should at least sweep up and put things in order. If they are working in a Co-Op or Condo they must clean all common areas affected by their work or face penalties.

QUESTION #13

Ask Yourself A Few Questions About The Contractor You Interviewed?

Was he easy to talk to? Did he listen to you and answer your questions? Did he truly appear to know what he was talking about? Did you get the feeling he was a good, honest person, would you feel comfortable working with him.

QUESTION #14

About Your Contract?

Your contractor should provide a pinpoint accurate written proposal with crystal clear specific details describing all work to be completed on your project. Materials to be used. Total cost of the project. Payment schedule, Time schedule with Start and Completion date, etc.

QUESTION #15

How Much Do You Think My Project Will Cost? Can We Cut Corners?

Sadly, this is every home or apartment owners number one concern. In reality it's far down on the list of concerns. Of course you want to pay less if this is your main concern you will end up in serious trouble.

Additional Questions You May Want To Ask Former Clients!



- How would you rate the quality and craftsmanship of the completed work?
- Were there additional charges for completed work over and above the signed contract amount. If so, Why?
- Did the contractor give you a change order form with a cost for the change clearly written on it?
- Did the contractor work in a timely organized fashion throughout the course of the job?
- Were you happy with the contractors attitude when any type of problem came up? (If Any)
- How would you rate the employees and subcontractors who worked on your project?
- Was the job site kept in a clean safe manner?
- Was there a supervisor on the job, and was he knowledgeable in all areas of the work?
- Would you use the contractor again for other projects in the future?
- Would you recommend the contractor to others?
- How did you find this contractor, was he referred to you by someone, or did you find him on your own?

You should also visit one or two of the contractor's references either with the contractor, your designer, or architect, if you have one on your project. We assure you, that if the contractor did the right job for them and took care of them in a professional manner, they would be happy to let you come to their home to view the work.

About You're *Contract*

I cannot stress the importance of your Contract with your contractor. Incomplete and/or poorly written simple one or two page contracts leave tremendous room for you to be taken advantage of by contractors who play this game all the time!

Your contract needs to have all the contractors info on it. Company name, address, phone number, license number, etc. He must also give you a right to cancelation notice which gives you the right to cancel the contract with him within 3 days (A 72 hour period). Your contract must state the exact Name & Address of your property.

The complete scope of work, Materials used, model numbers of certain items, and most important a time frame which includes the start date and the finish date. It's ok if it's a big project and it runs over by a week or two. It's also ok if the reason for delays is through no fault of the contractor.

In addition to this there should be a clause in your contract that states a specific dollar amount penalty to the contractor per day for each day he is not finished with your work according to the date which is stated in the agreed contract you signed with him prior to starting the project.

You can visit our website at <https://www.professional-services.com/about-contractors> and scroll down the page to find the link that says "View A Sample Contract". This was a small job but it lays out the structure of the contract that is necessary for you to have.



Periodically check up on what's going on if you are not living on the premises if possible.



Be Involved In Your Project!

If You Are Out Of State

"If you are out of state or unable to visit the jobsite ask the contractor to send you videos of the work progress so you can get an idea of what's happening."



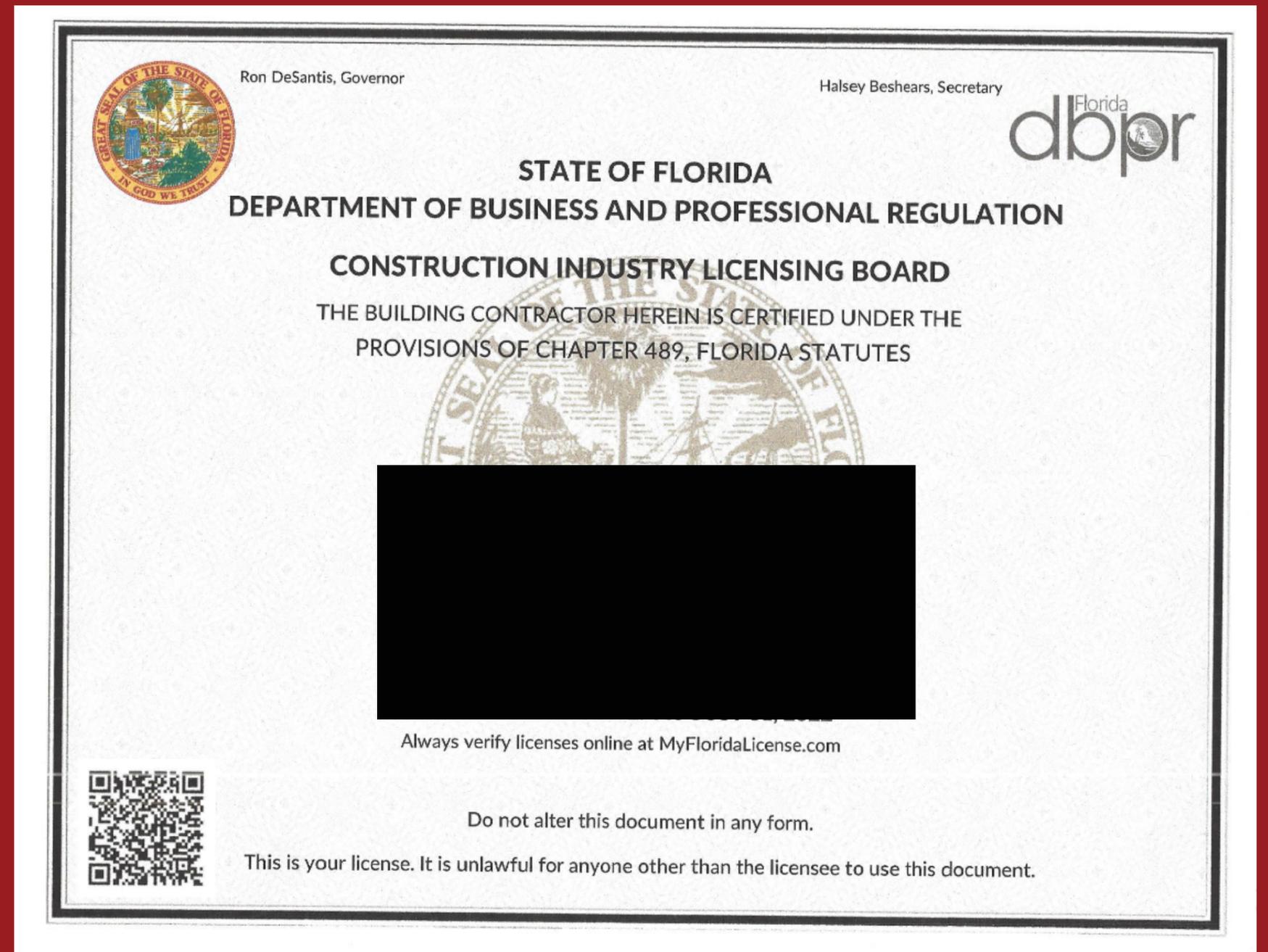
Understand Your Payment Options

Payments shall be split up as agreed to in your contract! Usually these are 3 to 4 payments depending on the project and what is actually needed.

Run A License Check With The State

You can check to see if a contractor is licensed in florida at <https://www.myfloridalicense.com/wl11.asp>
You can check by name, license number, city or county, or license type.

The License will look like this with the particular trade this contractor can perform.



The *HOMIE IMPROVEMENT* LOAN SCAM



A contractor calls or knocks on your door and offers to install a new roof or remodel your kitchen at a price that sounds reasonable. You tell him you're interested, but can't afford it. He tells you it's no problem, he can arrange financing through a lender he knows.

You agree to the project, and the contractor begins work. At some point after the contractor begins, you are asked to sign a lot of papers. The papers may be blank or the lender may rush you to sign before you have time to read what you've been given to sign.

You sign the papers. Later, you realize that the papers you signed are a home equity loan. The interest rate, points and fees seem very high.

To make matters worse, the work on your home isn't done right or hasn't been completed, and the contractor, who may have been paid by the lender, has little interest in completing the work to your satisfaction.

Keeping Records

Keep all paperwork related to your project in one place. This includes copies of the contract, change orders and correspondence with your home improvement professionals.

Keep a log or journal of all phone calls, conversations and activities. You also might want to take photographs as the job progresses.

These records are especially important if you have problems with your project during or after construction.

Record keeping of change orders, additions and taking progress pictures is important.

Progress pictures are especially important so you can actually see if things were done properly should you run into problems with the contractors work down the road.



Completing A Job Checklist

Before you sign off and make the final payment, use this checklist to make sure the job is complete. Check that:

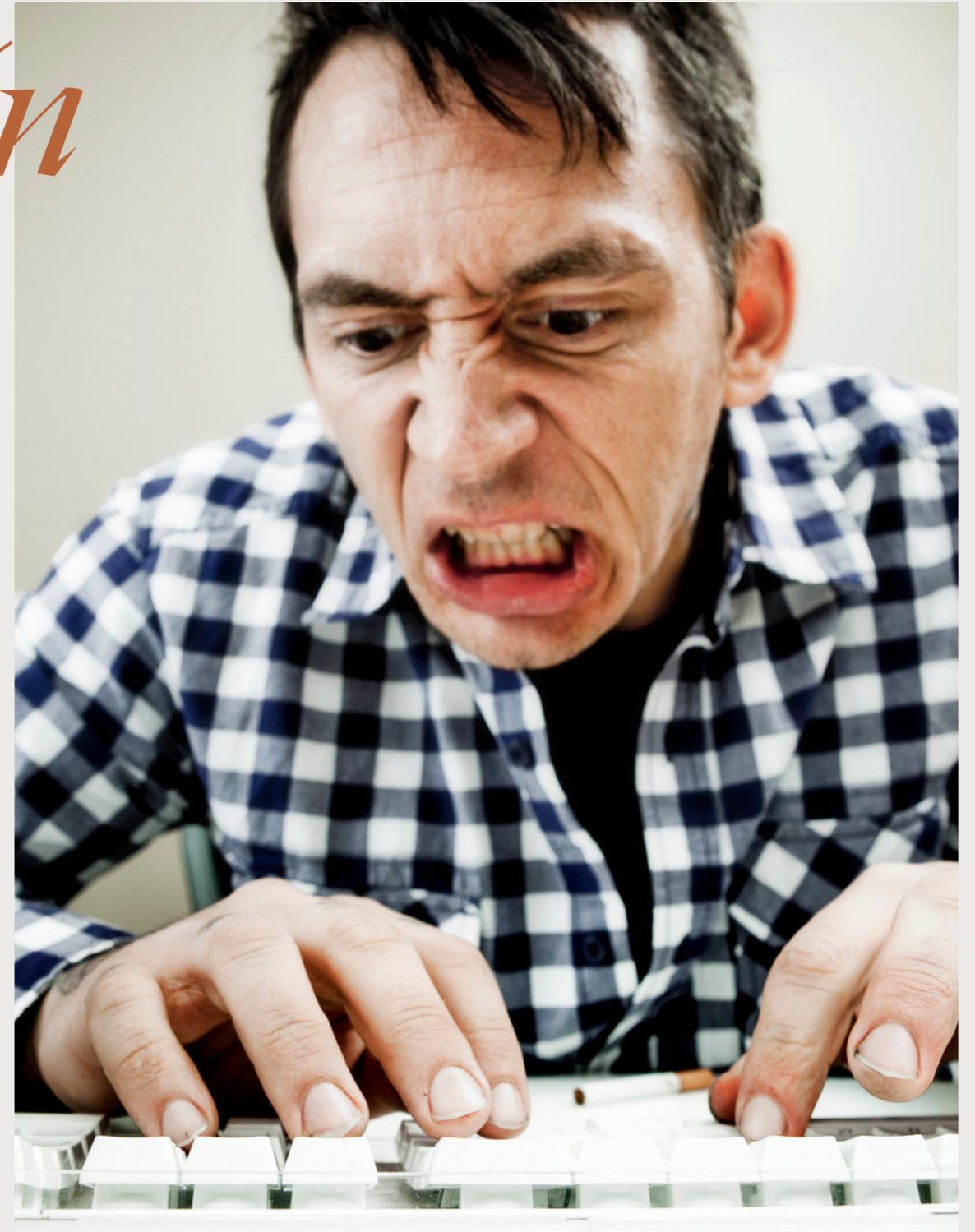
- 01 All work meets the standards spelled out in the contract.
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- 02 You have written warranties for materials and workmanship.
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- 03 You have a letter from the contractor stating that no one can place a mechanics lien on your property due to non payment.
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- 04 The job site has been cleaned up and cleared of excess materials, tools and equipment.
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- 05 You have inspected and approved the completed work.
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Where To *Complain*

Where to Complain

If you have a problem with your home improvement project, first try to resolve it with the contractor. Many disputes can be resolved at this level. Follow any phone conversations with a letter you send by certified mail. Request a return receipt. That's your proof that the company received your letter. Keep a copy for your files.

- State and local consumer protection offices.
- Your state or local Builders Association and/or Remodelers Council.
- Your local Better Business Bureau.
- Action line and consumer reporters. Check with your local newspaper, TV, and radio stations for contacts.
- Local dispute resolution programs.





Do You Offer A Warranty

In General All Work Completed By Your Contractor Should Be Warrantied For A Period Of 12 Months. Electronics & Appliances Are A Separate Issue. We are Referring To The Contractors Work Itself.



(561) 664-4368

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GIVE US A CALL WITH
ANY QUESTIONS YOU
MAY HAVE!

THIS PRESENTATION WAS DEVELOPED BY PROFESSIONAL SERVICES CONTRACTING TO BRING PUBLIC AWARENESS TO THE GENERAL PUBLIC.

THERE ARE SOME GREAT HARDWORKING HONEST CONTRACTORS OUT THERE. THOSE ARE THE ONES YOU WANT WORKING IN YOUR HOME OR APARTMENT.

AGAIN, SHOULD YOU BASE YOUR CONTRACTOR SELECTION ON PRICE ALONE THERE IS A GREAT CHANCE THAT YOU MAY HAVE A SERIOUS PROBLEM ON YOUR HANDS AND I ASSURE YOU THAT IT WILL BE A LESSON THAT WILL BE VERY PAINFUL TO LEARN.

Contractors For Remodeling, Renovations, & New Construction

Professional Services Contracting is a fully licensed and insured Florida Contractor who specializes in all types of Home Remodeling, Home Renovation, & New Construction Projects.

Whole House Remodels, Complete Kitchen & Bathroom Renovations & Remodeling. Private Home Additions & Extensions. Complete Home Remodeling Services. Full House Remodel. Co-Op, & Condo, Apartment Renovations. Townhouse Renovations. New Construction for Residential & Commercial projects. Our projects and Services range from Common to High End Custom Renovations. We would love to take a look at your project!