



MATT POWERS
CUSTOM HOMES & RENOVATIONS

Toolbox



Positive Experience Quiz

Avoiding Home Improvement Nightmares

Take this quiz and find out how

We've all heard horror stories about unsuspecting homeowners who are conned by unscrupulous, fly-by-night contractors. The National Association of the Remodeling Industry (NARI) urges homeowners to do their research before hiring a contractor to ensure they're hiring an ethical contractor.

Homeowners can protect themselves by getting references and by doing business with contractors who are members of professional trade organizations. Additionally, they should avoid the contractor who applies high-pressure sales tactics and insists a contract is signed on the spot.

Homeowners can take this quiz before embarking on a remodeling project to help educate them about the process and to help them avoid being victimized.

Questions:

1) Signs that a contractor may not be reputable include:

- They solicit door-to-door.
- They only accept cash payments.
- They "just happen" to have materials left over from a previous job.
- They are unavailable by phone except for voice mail.
- All of the above.

2) A Yellow Pages, TV, radio or online advertisement guarantees the contractor is ethical and dependable.

- True
- False

3) You shouldn't do business with someone who urges you to sign a contract before you've had a chance to review it.

- True
- False

4) Avoid contractors who:

- Say your home will be used for advertising purposes to you will be given a "special, low rate."
- Give you vague or reluctant answers or do not answer questions to your satisfaction.
- Exhibit poor communication skills descriptive powers.
- Address only the work and not needs as a homeowner.
- All of the above.

5) The most common home repair scams involve:

- Driveway paving / resealing.
- Roofing.
- Windows.
- Electrical wiring.
- All of the above.

6) When hiring a contractor, getting a written estimate and contract is highly recommended. A well-written contract should include:

- The contractor's name, address and phone number.
- A license number if licensing is required.
- A detailed scope of work giving specifics about the products that will be used.
- Certificates of workman's comp. and liability insurance.
- All of the above.

7) What kind of insurance should a contractor carry?

- Property damage.
- Personal liability.
- Workman's compensation.
- All of the above.



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Positive Experience Quiz (continued)

8) **Building codes have been established by most cities, towns and counties. They vary considerably from one jurisdiction to another.**

- a. True
- b. False

9) **When interviewing a potential contractor's references (homeowners with whom the contractor has done business in the past) you should ask:**

- a. Did the crew show up on time?
- b. Were they comfortable with the tradespeople the remodeler subcontracted to?
- c. Was the job completed on time?
- d. Would you use the remodeler again without hesitation?
- e. All of the above.

Answers:

1) **e. All of the above** – Also, beware of the contractor who pressures you for an immediate decision, asks you to pay for the entire job up front and can't furnish references.

2) **b. False** – Anybody can take out an ad in the phone book, TV, radio or on-line. An advertisement does not demonstrate the quality of a remodeling contractor's work, nor does it demonstrate a good work ethic. If you can't get a recommendation from family or friends, look to a professional trade organization to find a remodeling contractor and contact the BBB.

3) **a. True** – High-pressure sales tactics usually indicate you're dealing with an unscrupulous salesperson. A reputable contractor doesn't pressure you to sign a contract and accepts the fact that you need time to review a contract or consult a trusted friend or relative.

4) **e. All of the above** – Of the many questions you can ask during an initial interview, the most important question is one you must ask yourself – "Do I feel comfortable with and trust the person I am about to hire?" Your answer to that question should make the hiring decision a little easier.

5) **e. All of the above** – Other home repair and maintenance scams involve gutter cleaning, chimney repair and furnace repair and/or replacement.

6) **e. All of the above** – The contractor should also spell out what will and will not be performed, the brand names, model names and stock numbers of materials to be used and whether materials will be new, used, rebuilt or reconditioned. Texas requires all plumbers, electricians and HVAC contractors to be licensed. You can check with the state licensing agencies to verify that the contractor you want to hire is currently registered/licensed.

7) **d. All of the above** – Steer clear of contractors who don't carry the proper insurance or you may find yourself liable for any injuries and damages that occur during the project. Ask to see a copy of the contractor's certification of insurance or for the name of their insurance agency to verify coverage and make sure the contractor's insurance coverage meets all the minimum requirements. Call and verify if they are current.

8) **a. True** – A building permit generally is required whenever structural work is involved or when the basic living area of the home is to be changed. A remodeling professional who worked in your city or town every day will know the local requirements.

9) **e. All of the above** – To protect yourself, always check the contractor's references. This is an essential stage of qualifying the right person for your project. Other questions you should ask previous customers include whether the remodeler fulfilled his contract, could they communicate well with the remodeler and were they pleased with the work and the remodeler's business practices?