

HIRING A CONTRACTOR

Finding and hiring a contractor can lead to a whole new set of issues unless you are careful and aware of the scams that dishonest people have tried in the past. A few quick tips include:

- Be wary of those who claim the insurance company sent them, as insurance companies usually do not recommend contractors.
- Always ask to see something in writing.
- Get bids from at least three different sources.
- Do not do business with a contractor who cannot show proof of insurance.
- With all contractors, request the names and phone numbers of at least two references who have had similar work done by them in the last year.
- Only do business with a contractor who is bonded, which will offer you some protection if the job is not satisfactorily completed or supplies purchased to make your repairs are unpaid.
- Check the licensing of the contractor with the State Licensing Board for Contractors.
- Watch out for out-of-state con artists coming by to take advantage of the local situation.
- Also be wary of contractors who demand payment in full before work is completed.
- Record the contractor's license plate number and driver's license number, if possible.
- Check to see if your contractor is licensed in Oklahoma on the Oklahoma Construction Industries Board website at <http://cibverify.ok.gov/> or call 405-521-6550.
- Before any work is started, request a clearly worded, itemized contract. Review it with the contractor and make sure you understand and agree with its content before the contract is signed.

THE CONTRACT SHOULD INCLUDE THE FOLLOWING:

- A separate breakout of labor and cost of materials.
- The contractor's responsibility to get all required permits.
- The date the project is to begin and the date it is to be completed.
- Proof of insurance coverage from the job's start date until work is to be completed.
- The amount of payment required along the way, with the final payment due AFTER the work has been completed to your satisfaction.
- A statement guaranteeing that the work area will be left in its original condition when the job is done.