

## Hire a reputable contractor

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Spring time means home improvements and yard projects, which may mean hiring a contractor to help. Hiring a contractor can cause fear, anxiety and increase stress. Who can you trust to do a good job, stand behind their work and do it at a fair price?

The process of hiring a contractor for a project varies on the type and scope of work, as well as the budget. With a deepening recession, homeowners will likely see more offers from unfamiliar individuals and companies. Many unemployed or laid off workers have started entrepreneurial ventures with the hopes of making ends meet. Don't rule out these newer contractors who may be qualified for your job, but consider the risks. Taking the time to select a reputable and professional contractor may save you time, money, emotional energy, and will dramatically increase your odds for a positive outcome.

Three key points to consider when hiring a contractor:

1) Use your gut instinct to determine if you like the personality, style and professionalism of the contractor. If it feels like a good fit, take the next step before you enter a business relationship that has financial consequences. Be sure to interview at least two or three contractors and get several quotes. Be leery of claims from contractors that simply state they can do the same job for less.

2) Does the contractor carry the proper insurance including both general liability and Workers' Compensation coverage? Business insurance is one way to help legitimize a company, and provide essential protection for the



Special equipment and skilled craftsmanship were necessary to complete the site work and installation of this custom patio, retaining wall and water feature project.

homeowner from certain liabilities.

- General liability coverage protects the homeowner should an accident occur and there is property damage or a personal injury. It also increases the chance of recovering any claims should a law suit be necessary from a project that fails to perform.

- Workers' Compensation coverage protects the contractor's employees, and potentially the homeowner, if the employee is injured on the owner's property. An injured worker who does not have Workers' Comp coverage through the contractor may have expenses that they seek to recover. The homeowner's policy may not provide coverage, leaving the homeowner exposed to the liability. Workers paid under the table or paid as "contractors" are really considered employees by the IRS, and often are not covered by Workers' Compensation.

3) Does the contractor put the

quote or bid in writing? Verbal agreements are the root cause for many problems between contractors and homeowners. A written agreement, or contract, should detail the scope of service, timeframe for the job, agreed upon price and the terms. A fixed cost contract prevents escalating costs that are common in time and material bids. Change orders to the original agreement and warranties should also be in writing, to minimize forgotten commitments.

In a depressed economy homeowners can't afford to gamble unnecessarily. For a free list of tips on how to safely select a contractor and what questions to ask, send an e-mail to [info@lawnlad.com](mailto:info@lawnlad.com).

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