



Avoid Home Repair Nightmares

The Motley Fool

By Elizabeth Brokamp

Americans spent more than \$200 billion on home repair/remodel projects in 2005 and have shown few signs of slowing up in 2006, which means that there are a whole lot of very happy contractors out there, bank accounts bulging. But their happiness doesn't necessarily equate with the homeowner's. Homeowners often complain of projects that cost more than estimated, delays, low-quality workmanship, miscommunications, and [outright scams](#), all of which can pack a wallop to your wallet.

While due diligence isn't a guarantee that your home repair experience will be stress-free, it is the best way to protect yourself from these nightmares. Here are our top resources for finding fix-it folks who can do the job well, in good time, and for a fair price.

Resources

1. Consult [Angie's List](#), a word-of-mouth network that allows consumers to rate, recommend, and offer feedback on the people and companies with whom they've done business.
2. Check out the [Better Business Bureau](#). Most homeowners are familiar with the BBB, particularly when it comes to [lodging a complaint](#) about a botched job. But its online offerings also make it possible to [obtain reliability reports](#) on local businesses in a matter of minutes.
3. Contact [The National Association of Home Builders](#). It offers a free [brochure for how to hire a remodeling professional](#) and maintains [local branches](#) that may be able to offer recommendations.
4. Harness the power of the people by jumping on a local listserv. For the greater Washington, D.C., area, I consult [DCUrbanMoms and Dads](#), a list with archives chock full of good recommendations for businesses, as well as "steer clear" advice.
5. Knock on your neighbor's door. Neighbors may have good (and bad) experiences to report when it comes to the service folks who frequent your area. An added benefit: sometimes if you join together with neighbors to enlist the services of a professional on the same day, you obtain a discounted rate.
6. Ask your home inspection specialist for advice. A friend who needs to replace several dozen windows in her modern glass-paneled home was able to save thousands of dollars thanks to her home inspector, who steered her in the direction of commercial glass companies rather than window replacement companies.
7. Ask a fellow tradesperson. If you are happy with the service of a home repair/remodeling professional you've used, ask them for recommendations for professionals in other specialties. Often you will get the inside scoop on who has the best reputation in the area.



You've got a recommendation. Now what?

Remember that a recommendation is just the first step in securing a reputable tradesperson. Do be sure that you also keep these important things in mind:

1. Ask the service professional you are considering to provide references. You'll want to contact at least two other sources who can confirm a job well done.
2. Make sure your tradesperson has adequate insurance (both general liability and worker's compensation) to cover any mishaps in your home. Otherwise you may be liable for the coverage in the event of the unthinkable.
3. Check to see that your prospective contractor has professional credentials and affiliations. A contractor who is affiliated with organizations in his field is more likely to stay abreast of new developments in his area of expertise, as well as having access to the professional resources available to members. Your job is safer in the hands of someone who is in the field as a career, rather than simply trying out a new sideline.

Often, you'll see the words "licensed, bonded, and insured" in advertisements for home fix-it professionals. Licensing refers to a professional registration with a governing body (like a state) that typically requires the contractor to adhere to certain standards. If a contractor is bonded, it means he has set aside funds in an account that is secured by the state; these funds are made available should a consumer win a claim against a company. And again, insurance is an important safeguard for your protection (as well as the company's) should anything go terribly wrong.

4. Find a home pro who accepts credit cards. Paying by credit card affords you much greater protection than cash or check in the event you are dissatisfied with a job.
5. Get it all in writing. Make sure your estimate details each part of the work to be done, what kind/quality of materials will be used, who is responsible for supplying the materials, and a comprehensive cost breakdown so you can see exactly for what services you'll be paying.
6. Reward longevity. Many years in the business means many more previous customers you can contact for a recommendation.

Of course, no one can guarantee that the home repairs you hire out will be problem-free, but taking these steps is as close as you can get to ensuring quality workmanship. That's peace of mind you can take all the way to the bank.

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