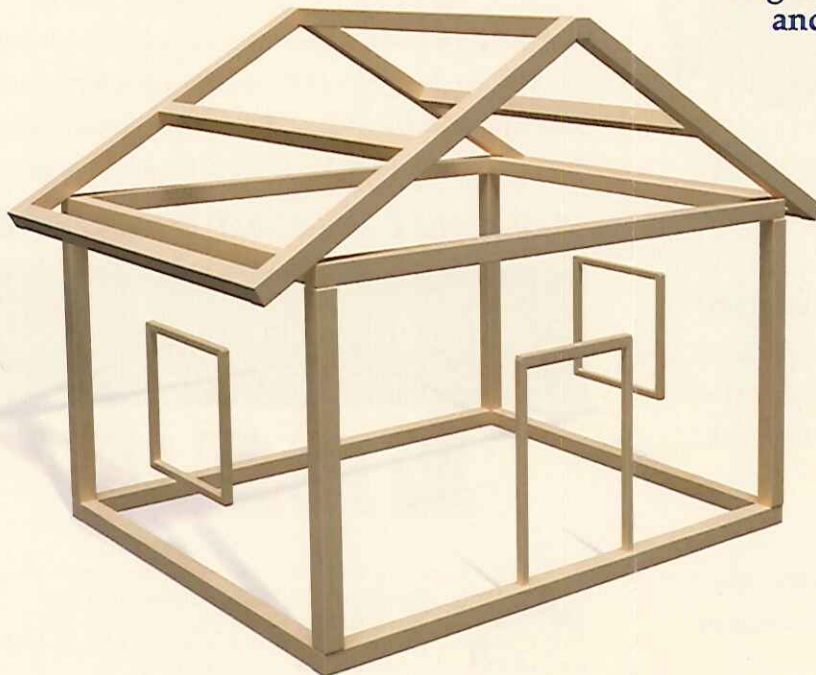


HIRE A LICENSED CONTRACTOR

*Your home is a
serious investment.
Take it seriously.*



This valuable information is provided courtesy of the

**NATIONAL ASSOCIATION
OF STATE CONTRACTORS
LICENSING AGENCIES**

and



**Virginia Department of Professional
and Occupational Regulation**

9960 Mayland Drive, Suite 400
Richmond, Virginia 23233
Telephone: 804-367-8511
Web: www.dpor.virginia.gov



23309 North 17th Drive • Unit 110
Phoenix, Arizona 85027
Phone 623-587-9354
Fax 623-587-9625
info@nascla.org
www.nascla.org



*Protect yourself
before you build or
remodel your house!*

*These 10 important tips
can save you from substantial
financial and emotional loss.*



TOP 10 TIPS WHEN HIRING A CONTRACTOR

1. Plan Your Project

Detail out what you want done and who you will need to complete it. No two projects are the same and may require a specially licensed contractor.

2. Get 2-3 Estimates

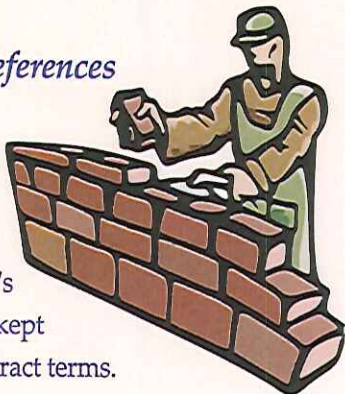
When comparing estimates from different contractors, don't just compare the bottom line cost. Look at the cost and quality of materials for each one. Be sure the estimate includes the total price, the materials to be used, a time table for payments and the expected time line for completion of the work.

3. Verify The Contractor's License

Get proof that the contractor you may be working with is licensed. Contact your state's licensing board to check the status of their license. Only work with contractors who are currently licensed.

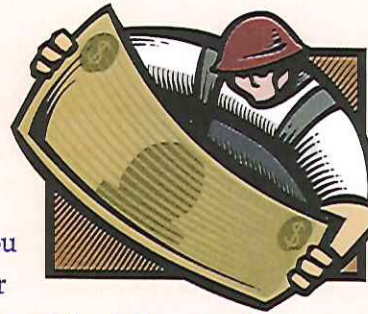
4. Check At Least 3 References

Ask your contractor for three references in writing. When speaking with the references ask if they were satisfied with the contractor's work. Ask if the contractor kept to the schedule and the contract terms.



5. Require A Written Contract

The contract should be a detailed description of the work to be done, the material to be used and the equipment to be installed. Be sure there is a schedule of payments and a time line for when the work will be completed. Be sure you understand the contract before you sign it. Any changes that occur should be noted in writing.



6. Don't Make A Large Down Payment

The down payment you should pay in order for work to begin should be minimal. Beware of a contractor who is asking for a large payment so that they can purchase the materials to begin your project.

7. Make Payments As Work Is Completed

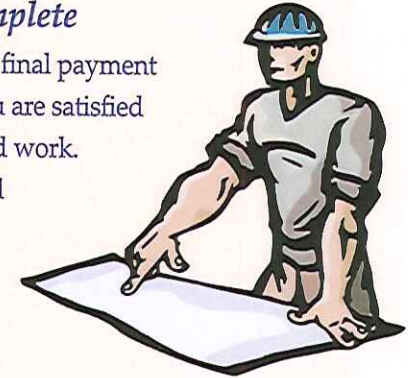
Set up a payment schedule that follows the amount of work completed. Never pay for something that has not been completed. Do not pay for anything in cash.

8. Monitor The Job In Progress

Check in regularly on the progress of the work. Any and all permits should be displayed by the contractor while the work is being done.

9. Don't Make The Final Payment Until The Job Is Complete

Before making the final payment make sure that you are satisfied with the completed work. Verify that any and all liens have been released.



10. Keep All Paperwork Related To Your Job

Be sure to keep a file of all papers and documents that pertain to your project. This includes the contract, any written changes, all bills and invoices, receipts of payments and all correspondence with your contractor. This should also include photos of the job in progress.

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23309 North 17th Drive • Building 1, Unit 110
Phoenix, Arizona 85027
PH 623-587-9354 • FX 623-587-9625 • TF 866-948-3363
info@nascla.org • www.nascla.org