

Protect yourself — hire a reputable contractor

CHOOSE THE RIGHT CONTRACTOR

If you are ready to build a new home or are preparing to make a major addition, there is some important information you should know. Pennsylvania has a statewide building standard for all new home construction — the Uniform Construction Code. This law requires all new homes to be completed to specific standards and provides for inspections to verify work was done right.

Aside from the UCC, there are some other important items that you should look for when hiring a contractor. Here are some tips to help you hire a professional contractor:

- Call your local builders association for a list of its members. If you need a phone number for your local builders association, call PBA at (800) 692-7339 or visit us online at www.pabuilders.org and click on the local association link under the consumer section
- Ask the contractor if he or she belongs to the Pennsylvania Builders Association
- Take your time. Most problems occur when consumers fail to investigate contractors carefully before hiring them
- Ask for an insurance certificate to verify current workers' compensation and general liability insurance

- Ask for references; talk with others who have had work done by the contractor about his or her capabilities and quality of workmanship
- Ask to see the contractor's work; check for yourself the quality of work
- Make sure the contractor has a permanent business location and a good reputation with local banks and suppliers
- Always insist on a written contract and written change orders
- Incorporate any warranties, guarantees or other promises in your written contract
- Be specific about start and end dates. Remember, some delays are unavoidable and beyond the contractor's control
- Ask your contractor if he or she builds to code. Ask if they have received any code training. If they do use any subcontractors, do they also build to code?



- Beware of an unusually low bid or low advertised price. If a contractor cannot pay for labor, materials and overhead, you are both in trouble
- Select a contractor you are comfortable with — one who understands your tastes and needs and with whom you can communicate easily

THE CONTRACTOR'S ROLE

Hiring a PBA member makes sense. Your home is likely your biggest investment. Poor quality work can reduce the return on your investment. A professional contractor:

- Is responsible for all phases of the job from start to finish — planning, design, labor, materials and scheduling
- Obtains all necessary permits; arranges for required inspections; complies with social security, workers' compensation and other local, state and national regulations that protect the consumer
- Coordinates all work to avoid costly and inconvenient delays
- Obtains high-quality materials and labor, sometimes at lower prices than you would pay because of volume discounts and knowledge of the marketplace
- Performs work according to specifications, hires competent subcontractors and knows what products provide lasting satisfaction

A key question you should ask any contractor is whether he or she is a member of the Pennsylvania Builders Association

- Is familiar with design options, building codes and construction practices; make sure your contractor is building to meet or exceed UCC standards

Without a reputable contractor working on your behalf, you would have to assume these responsibilities and financial obligations.

THE CONSUMER'S ROLE

As a homeowner, you help ensure a project goes smoothly when you:

- Designate one person to be the contact with the contractor, keep informed of progress and answer questions
- Make changes to the original contract in writing and specify cost; verbal change orders can be very costly, cause delays and create misunderstandings
- Plan your project carefully to avoid delays

EVALUATE THE CONTRACT

Your contract should be easily understood and detailed. It should clearly spell out the responsibilities and obligations of both parties



and should be based on complete plans or specifications prepared by reputable contractors, architects or designers. The contract should specify:

- Quality and quantity of materials
- Styles and brand names of products
- A firm price for the work, a payment schedule and whether there is a cancellation penalty
- Any items of work that will not be performed by the contractor

WARNING SIGNS

Signs of possible trouble might include:

- Not being able to verify the name, address and telephone number of the contractor

- Being unable to verify that the contractor is insured
- A salesperson trying to pressure you into signing a contract by using scare tactics, threats or intimidation
- Contractors who offer unusually low prices in exchange for advertising. Ask for a list of previous clients who also had been offered the special rate in exchange for advertising considerations. Call references and ask if they received the promised quality workmanship and special rate
- The contractor is not willing to comply with requests for references, or references have some reservations about the contractor

Doing your research is the single-best step to ensure the job is done right

Log online for information dedicated to consumers

PBA's web site, www.pabuilders.org, is full of information for consumers looking to build or remodel their home. The site's consumer section is regularly updated and includes:

ONLINE MORTGAGE CENTER

- Offers a mortgage calculator, commonly used terms by mortgage lenders, your rights as a borrower and tax incentives created by carrying a mortgage

HOMEBUYERS' GUIDE

- Offers guidance on how to find the right builder, tips on what to expect from a builder, details concerning closing costs, tips to help make your move as smooth as possible and much more

HOMEOWNERS' GUIDE

- Offers a detailed guide to remodeling, tips for recurring seasonal maintenance tasks, advice on eliminating mold from your home and simple activities that help save the environment

LOCATE A LOCAL ASSOCIATION

- Gives instructions on how to locate your local builders association, which can direct you to capable contractors and provide you with other useful information

WHO WE ARE

Chartered in 1952, the Pennsylvania Builders Association is a nonprofit, professional trade organization representing 12,000-plus member-companies and their 528,000 employees located across the commonwealth. PBA members include builders, remodelers, material suppliers, subcontractors, consultants, lending institutions, utilities and others involved in the housing industry.

PBA serves its members by providing proactive leadership on state regulatory and legislative issues and by offering products and services to its 41 local associations that enhance the effectiveness and professionalism of its members. PBA serves Pennsylvania communities and consumers through its efforts to protect homeownership rights and advocate for affordable housing options. PBA is affiliated with the National Association of Home Builders.

ADVOCATING FOR CONSUMERS

Members of PBA serve customers from all walks of life who are looking to share in the American dream of owning their own home.

Pennsylvania homebuilders support well-planned development that includes homes for all of Pennsylvania's workers, from modest starter homes to elegant custom homes. For this reason, builders fight attempts to unfairly tax new homeowners. PBA also challenges attempts to increase regulations that drive up housing costs and prevent workers from owning homes where they would like to live.

PBA led efforts to adopt the Uniform Construction Code, ensuring the quality and safety of new homes in Pennsylvania. The association also is a vocal advocate to protect property owners from overbearing eminent domain policies.



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Nail down the right CONTRACTOR

