

Ten Points About : Hiring a Home Contractor

By Adam J. Basch, Esq.

This is the second installment in a new feature called, simply, '10 Points.' As the name suggests, it provides 10 quick but important points about a given subject relevant to consumers or business professionals. If you would like to contribute to '10 Points,' please submit your idea to obrien@businesswest.com.

1 Just as an employer checks the references of someone seeking employment, a homeowner should check the references of a contractor. Ask to see some of the homes he has worked on in the past, and speak to the owners.

2 Check the contractor's name at the registry of deeds. See if other customers have had to file suit against the contractor.

3 Make sure that the contractor is registered with the Commonwealth. A registration can be checked at www.state.ma.us.

4 Do not pull your own building permits. The contractor should pull all permits. If a homeowner pulls the permits, they will be disqualified from making a claim to the Guarantee Fund.

5 Avoid paying before services are complete. While most contractors will ask for a deposit, any future payments should closely follow the amount of work actually being done.

6 Make sure all terms of the agreement are reduced to a contract signed by both parties. If, during construction, additions or subtractions are made to the scope of the project, sign change orders.

7 If the contractor you are hiring has employed subcontractors on your project, make sure you obtain mechanic's lien waivers from all subcontractors prior to making payment to your contractor.

8 Talk to the city or town building inspector. If the contractor has done poor work before, the building inspector may be aware of it.

9 Request a copy of the contractor's workers' compensation policy to insure all people working on your property are covered by workers' compensation.

10 If expensive materials must be ordered, have the contractor order them, but send payments directly to the manufacturer.



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