

# How To Hire a Home Co

*When it's 100 degrees outside and your air conditioning won't kick on,* it's tempting to call the first—or cheapest—contractor you can find. But that can be a mistake.

"I hate to say it, but in the world of contracting there's a lot of scams out there, and a lot of scam artists. It's buyer beware, and a lot of times your cheapest price is not going to be your best one," advises Jeff Hinkley, a Farmers RECC member and general manager at HVAC Services in Glasgow.

It's best to do your homework first—before an emergency strikes—and to have a list of reputable contractors on hand for when you need them, says Tim House, executive director of the Kentucky Association of Master Contractors ([www.kyamc.com](http://www.kyamc.com)), which represents about 800 plumbing and HVAC contractors across the state.

Wondering how to sort the reputable contractors from those who aren't? Here are some simple strategies:

**1 RESEARCH THE COMPANY ONLINE:** Look to make sure the contractor has a local address and has been in business for more than three to five years to avoid fly-by-night operations, House suggests. "Finding out how long the company has been in business is a good way of determining how likely it is that they will still be in business

for proof of membership in industry associations as another good sign that the business is reputable. "You're not going to spend money to belong to an association unless you take this business seriously, you're in it for the long haul, and you care about the good of the customer," says Hinkley.

**2 CHECK TO SEE IF THE CONTRACTOR IS LICENSED IN KENTUCKY AND THAT THE LICENSE IS VALID.** Kentucky requires state-approved licenses for electricians, plumbers, and HVAC contractors, a designation that certifies these contractors have passed requisite industry exams and field experience criteria. Additionally, contractors in these trades are required by law to publish their license number on any print advertising they do, including on the side of their work trucks. You

"...treat the process of getting estimates more like a job interview rather than shopping for a product... you need to be comfortable enough to voice your opinions and concerns."

(in a few years' time) if any problems come up," agrees Don "Kat" Kurapkat, a Nolin RECC member and project manager with Knight's Mechanical, a plumbing and HVAC company based in Cecilia. Look



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# CONTRACTOR

## Checking off the requirements and spotting the red flags

BY ROBIN ROENKER

can go online to the Kentucky Department of Housing, Buildings and Construction's Web site to check the status of any Kentucky plumbing, electrical, or HVAC company's license number at <https://ky.joportal.com/License/Search>.

**3 PLANNING A HOME REMODEL OR ADDITION? LOOK FOR REGISTERED BUILDERS OR REMODELERS THROUGH YOUR LOCAL HOME BUILDERS ASSOCIATION.** Kentucky does not license building contractors. However, building and remodeling contractors who achieve status as

a registered builder or remodeler through their local Home Builders Association must meet several levels of eligibility criteria, including membership in their local HBA, at least two years' full-time industry experience, proof of workers' compensation and liability insurance, continuing education hours, and more. See full details at [www.registeredremodelerky.com](http://www.registeredremodelerky.com). "The requirements for being a registered builder or remodeler are some of the basic things that homeowners should look for, when looking for someone to come in and do a project on their home," says Bob Weiss, executive vice president of the Home Builders Association of Kentucky.

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# AVOID CONTRACTORS WHO



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Bid a project extremely low—far below any other bids you receive. That can be a sign that they are not licensed or insured, says Tim House, executive director of the Kentucky Association of Master Contractors.



Ask for a large portion of the money for a job—say, 50 percent or more—up front. Some scam contractors use this tactic to collect and then never show up to perform the work.



Refuse to provide references.



In the case of builders or remodelers, tell you they don't use subcontractors. "If plumbing lines are being changed or electrical work is being done, then legally they have to use licensed plumbing or electrical subcontractors for that portion of the job," explains Jim Stegman, president of Stegman Construction Company in Newport. So if a builder or remodeler tries to claim during a bid process that they'll do it all, "they're not doing it right," he says.

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**4 ASK FOR PROOF OF INSURANCE.** “Getting copies of insurance—proof of both workers’ compensation and general liability insurance—would be at the top of my list if I was on the other side of the fence, looking to hire a contractor,” says John Moss, owner of Eagle Construction in Hopkinsville and a member of Pennyrile Electric. “It is so worth it to have that piece of paper in your file, just to know you’re covered” if a worker is hurt while at your home, Moss says.

**5 GET EVERYTHING IN WRITING.** “When we do a proposal, we do a line-by-line, itemized proposal, as well as a written scope of work to be performed. So that way, there’s no question between parties about the work that’s going to be performed or not,” advises Erika Bledsoe, a home comfort advisor with Monthie Mechanical Inc., an HVAC company based in Lexington.

**6 TREAT THE CONTRACTOR SEARCH LIKE AN INTERVIEW PROCESS.** You want a contractor who’s willing to ask you questions and listen—one who takes notes about your needs, and makes you feel like you’re being heard, Bledsoe adds. “I wish more homeowners would treat the process of getting estimates more like a job interview rather than shopping for a product,” she says. “You are going to be entering a working relationship with your contractor, and you need to be comfortable enough to voice your opinions and concerns. And you need to trust that when you need them, they will be there.”

**7 BE SPECIFIC ABOUT THE WORK YOU WANT.** If you have three contractors come in to offer a bid on a room addition, for example, you’re likely to get estimates that vary widely unless you’ve given each remodeler a very specific outline of the size of the room and all its specifications, all the way down to the type of windows and floor covering you want. “Otherwise, if you just say, ‘I want to add on a new living room, can you give me a bid on that,’ you’re going to get prices that are apples and oranges and lemons. They are not going to be the same. Unless you have all the specifications listed out, you really can’t have a competitive bid process,” says Jim Stegman, president of Stegman Construction Company in Newport.

**8 Get references from past customers—and be sure to follow up with them.** Reputable contractors “will actually like giving you references if they’re proud of the work they’ve done,” says Weiss. Often, talking with references or even asking your own friends and family for referrals can shed light on a contractor’s style of work and ability to resolve any problems that may arise down the line. “I’ve been in business for 20 years and all of my business is from word-of-mouth referrals,” says Moss. “I may not be known as the cheapest guy, but I’ve been known to go back five years after a job and fix a little something that might be wrong, and there’s no charge for that. It’s a matter of pride. People know I’m going to be here if anything should happen.”

**9 SEARCH OUT THE COMPANY’S RATING THROUGH SITES LIKE YOUR LOCAL BETTER BUSINESS BUREAU AND THE KENTUCKY DEPARTMENT OF HOUSING, BUILDINGS AND CONSTRUCTION.** Since 2014, the KDHBC has been more actively investigating consumer complaints against HVAC, plumbing, and electrical contractors, says Tina Quire, assistant director of the agency’s Engineering Division. Homeowners can call to lodge a complaint against a contractor in these fields or to inquire whether any administrative enforcement action has been taken against a contractor or company that holds an electrical, HVAC, or plumbing license. Two caveats: be aware that sites that rely on customer-submitted evaluations can sometimes be unreliable. Competitors occasionally post false complaints about their rival companies, says Hinkley. Also, when checking the BBB rating, don’t just look at the letter-grade score. “If the company has an A rating, but that’s after having to settle 90 complaints, then that could still be a red flag,” Bledsoe says.

**10 GET MULTIPLE BIDS, BUT DON’T BE TEMPTED TO ALWAYS GO FOR THE CHEAPEST OPTION.** “The lowest price is not always best. Whenever possible, I’d encourage homeowners to get three prices, so you’re going to see a low price and a high price. Usually, the best scenario is you’re going to go with the one in the middle,” House says. **KL**