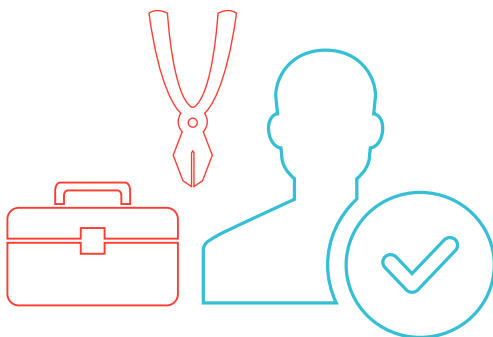


*If you're hiring a contractor to update your home, it's important to find someone who is credible and reliable. Even after receiving a referral, it's important to validate the recommendation. So, when hiring a contractor for the first time, consider asking the following questions to make sure you get the best contractor for the job.*



## Questions to ask when hiring a contractor



- How long have you been in this business?
- Will you be supervising the project, and, if not, who will be the project manager?
- Who will be doing the work, and will they be your employees or subcontractors?
- What is your approach for a project like mine?
- How many similar projects have you completed in the past year?
- May I have a list of references for three of your previous clients?
- Do you carry workers' compensation, liability, and property damage insurance?
- Are you licensed to complete contractor work in this state?  
**TIP:** Check with the Consumer Protection Agency for licensing requirements for your area.
- Will my project require a permit, and am I responsible for obtaining it?
- Are you able to give me an itemized bid for my project?
- Do you require a deposit?  
**TIP:** Be wary of contractors that require a large down payment, and check with your state or local consumer agency to determine the maximum deposit allowed by law. The Federal Trade Commission suggests paying for home improvement work with a credit card, when possible. By doing so, a homeowner may have the right to withhold payment if the contractor does not complete the project.
- Are you a member of a national trade association?
- Have you or your employees been certified in remodeling or had any special training or education?