

REBUILDING AND REPAIRING YOUR HOME AFTER THE MARSHALL FIRE

As the Boulder County community begins recovery after the devastating Marshall Fire, local home builders want residents to be aware of scammers that may pose as legitimate contractors. The Home Builders Association of Metro Denver suggests that residents research contractors to avoid negative experiences and costly mistakes.

The following are several tips to remember when hiring a professional contractor. Always do your homework and proceed with care.

Steps to take when hiring a contractor:

- **Ask for proof of a current license** and or registration from the Boulder County Community Planning and Permitting Department or similar local government building department.
- **Make sure the contractor provides information and fees for permitting** and working with the local building department. In Boulder County, projects are required to be permitted and inspected.
- **Check references – both clients and trade partners.** Ask specific questions about timeliness, communication, follow through and if they would work with them again.
 - Contact the Better Business Bureau—www.bbb.org/local-bbb/bbb-great-west-pacific—for any history of unsatisfied complaints.
- **Be wary of low bids – lowest bid is not always the best.**
 - For multiple bids, be sure to read through the estimates and compare similar scopes of work with similar materials and labor.
- **Understand the contract and warranties that the contractor will provide for the work performed.**
 - Contracts should outline the scope of the work, the price and at what points of completion payment is due.
 - Be wary of a contractor who wants full or cash payments before the job begins and utilizes high pressure sales tactics to sign a contract.

Questions to ask yourself and your contractor:

- Are you able to communicate with the builder? Remember you will be in close contact with them throughout the construction process and afterward as you live in your new home. Does it feel like a good fit? Will they listen to your needs?
- Have you seen the builder's work, both completed and in progress? Check for quality of workmanship and materials. Do they have a quality control program in place to assure the best quality job?
- Does the builder have sufficient Workers' Compensation and General Liability insurance? Do they include a Builders' Risk policy? If not, you may be liable for any construction-related accidents on your premises. A reputable contractor should be able to provide insurance certificates and expect you to ask for them.
- Does the builder have a safety program with associated employee training in place? Not only is this a reflection of professionalism it may result in cost savings to you through reduced insurance premiums.
- Does the builder or contractor have a permanent business location and a good reputation with local banks and suppliers?
- How long have they been in the building business? It usually takes three to five years to establish a financially sound business. Will they be around after the construction is complete to service any warranties? What is their standard warranty duration and what is included in that coverage?
- Does the builder utilize a project schedule to assist with the planning process and eliminate surprises?
- Do they exceed state and local codes or simply comply with minimum requirements?
- Do their employees and trade partners participate in continuing education and training programs to assure that they are qualified to perform the work and stay current on changing industry trends and requirements?

Visit the Home Builders Association of Metro Denver website at www.hbadenver.com for more information and a [complete listing](#) of HBA of Metro Denver member builders and subcontractors. These are local professional men and women that live and work in this community every day.