



Protect Yourself: Hire a Reputable Contractor

If you are thinking of building a new home or renovating your existing home, there is some important information you should know. Pennsylvania has statewide building standards—the Uniform Construction Code—which requires all new homes or structural remodeling projects to be completed to specific minimum standards, or above, and provides for inspections to verify the work has been performed in accordance with these government-mandated requirements.

Apart from the Uniform Construction Code, as a consumer you should be aware of the Home Improvement Consumer Protection Act...a law in Pennsylvania intended to give consumers some protections that home improvement work is performed and completed. This law requires all home improvement contractors that work in Pennsylvania to be registered with the state Attorney General's Bureau of Consumer Protection. In addition to registering with the state, home improvement contractors are required to provide written estimates, contracts and change orders under certain guidelines provided in the law. The law also limits how much money the consumer must pay in advance of the project. **Never pay for the full amount upfront.** The regulated contractors are also required to provide consumers and potential customers with their registration number and other information so customers may investigate and verify the contractor's registration status. You may check a contractor's registration at <http://hicsearch.attorneygeneral.gov/>. While the law only applies to contractors performing remodeling work, renovations or repairs—not new home builders and is not an endorsement of their ability or quality of work. For this reason, we always recommend doing business with a BAMP member. Members of BAMP and our affiliated state and national professional trade associations are established contractors, often certified in a special area of construction, and are truly invested in their profession. Members are constantly seeking industry-based education and are updated on the latest technology, techniques and construction requirements in their commitment to the highest quality, integrity and standards in the industry.

The Builders Association of Metropolitan Pittsburgh (BAMP) is one of the oldest builder's associations in the country. Founded in 1938 by a group local home builders concerned about the increased government intervention in the industry, the association has grown to over 600 companies from Allegheny and surrounding counties. The non-profit trade organization is comprised of homebuilders, remodelers, light commercial contractors and associated businesses including suppliers, trade contractors, lenders, product manufacturers, utilities, realtors and other licensed professionals including architects, engineers, and attorneys. The Association's primary purpose is the promotion of home ownership and the improvement of the residential building industry. Members of BAMP adhere to a code of ethics that recognizes a paramount responsibility to its customers, community and country. Visit www.PghHomeBuilders.com for more information.

Important Information / Useful Tips When Choosing a Builder or Remodeler

To get started, there are certain things you should consider, and questions you should ask, when hiring a contractor. Select 3-4 to contact and begin with some basic questions and research. Visit <https://www.pghhomebuilders.com/bamp-members> for a list of members who will be happy to work with you in planning your project, providing specifications and cost-estimates.

THE CONTRACTOR'S ROLE

Hiring a BAMP member makes sense. Your home is likely your biggest investment. Poor quality work can reduce the return on your investment and leave you with problems that could be harmful to you, your family and others. Professional contractors save you money by doing the job right the first time.

A Professional Contractor:

- Is responsible for all phases of the job, from start to finish, including planning, design, labor, materials and scheduling.
- Obtains all necessary permits (or assists you in obtaining them) arranges for required inspections, complies with social security, workers' compensation and other local, state and national regulations that are a cost of doing business and protects their customers.
- 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
- 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're adding to your risk in assuming the financial responsibilities and obligations

THE CONSUMER'S ROLE

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

- Designate one person to be the contact with the contractor, stay informed of progress and answer questions or perform tasks when requested.
- When needed, make changes to the original contract in writing that specify costs; verbal change orders can be costly, cause delays, create misunderstanding and disagreements.

TIPS & QUESTIONS TO GET STARTED

- Ask how long have they been in business? What types of work and written warranty do they provide?
- Obtain the names and contact information of current and previous customers, the type of projects and which suppliers they will use. (Make sure they are recent and similar to your project)
- Don't just obtain them, take the time to CHECK THEM!
- Do they seem accessible? Ask what level of involvement you will have with the project?
- Will they provide a written estimate of the project that clearly outlines the work to be performed and a breakdown of expenses? This is a must!

- Will they provide a written contract? DON'T START without it!
- Be VERY cautious of unusually low-priced bids, always get more than one and compare.
- Ask about the construction specifications and required independent, government, inspections.
- If remodeling, ask about the demolition, cleanup process and the EPA regulations if your home was built before 1978.
- Ask for copies of current worker's compensation and general liability insurance. Is it appropriate to the size of your project?

Evaluate Your 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 and one specifications prepared by reputable contractors, architects or designers.

The contract should specify:

- Quality and quantity of materials, or an allowance for the consumer to select which materials they want to use.
- Styles and brand names of products
- A firm price for the work, a payment schedule, an estimated date of completion and whether there is a cancellation penalty.
- Any items of work that will not be performed by the contractor and duties of the purchaser, if any.

WARNING SIGNS

1. Not being able to verify the name, address and telephone number of the contractor
2. Being unable to verify the contractor is insured or registered.
3. A person who wants to perform the job without a written contract that spells out the work that will, and will not, be performed and a payment schedule for the services provided.
4. Contractors who offer unusually low prices in exchange for advertising or one who "does the work on the side". Ask for a list of previous clients who also had the job done or had been given a similar offer. Investigate references of recent projects and ask if they received the promised quality workmanship and at the price quoted.
5. Refusal to provide a list of building material suppliers to verify if the contractor has an account with them and is paying their bills in a timely manner. When you hire a contractor, you are buying a service not just a product. The quality of service the contractor provides is a reflection of the finished product and an indication of your satisfaction with the results. To ensure you have an enjoyable experience, and to receive the desired results, make sure you hire a qualified, professional homebuilder or remodeler like those of the Builders Association of Metropolitan Pittsburgh.



<https://www.pghhomebuilders.com/>