

# Risk Reduction Division

## Tips on Contractor Selection

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On occasion, we have received complaints from disgruntled citizens expressing their displeasure with the performance of their contractors. In an effort to help avoid this reoccurrence, we have formulated a list of items to consider and offer the following suggestions:

- It is advisable to get at least three bids on a project. This can help you make an informed decision.
- **NEVER** pay for a project in advance. You should be wary of any contractor asking for a total payment up front prior to any work being started. A small retainer fee or payment for necessary materials may be appropriate.
- Almost all repairs and construction require permits and inspection. Be very cautious of a contractor who says no permits or inspections are required. Be careful of contractors intending to do work without established safety or structural standards. Additions or alterations to your home contrary to city ordinances can drastically affect any title transfers or insurance requirements, should you ever decide to sell your home.
- **Be especially wary of contractors suggesting you obtain permits for their work.** If you obtain the permit for a contractor, then you can be held responsible for their work.
- **ALWAYS** use licensed contractors. Insist on seeing evidence of a current license. The following trades require a license:
  - Building Contractors
  - Electricians
  - Plumbers
  - Heat & Air Contractors
- Contractors must have a current city business license and general liability insurance.
- **ALWAYS** ask for a list of previous jobs similar to your proposed project. Ask for references AND check them.
- Check with the Better Business Bureau or the Arkansas State Contractors Licensing Board for any complaint records on your contractor.
- Before your project begins, insist on seeing the permit. During the course of your project, monitor your contractor's inspection record. This will protect you from being responsible for code violations and ensure project completion.

We hope your job goes well and call us with any questions to help with your next construction project.

NOTE: This is not an exhaustive list. It is merely suggestive and not legally binding on either party.

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