



# THE B&D MONTHLY

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## 7 Things to Ask Before Hiring A Contractor

### 1.) Are you licensed and insured?

Carrying adequate insurance helps ensure that if any property damage occurs on the site, the contractor is liable. Obtaining the proper license in the state or city where the work will be completed can help ensure that the contractor has been trained in the proper practices and regulations specific to his or her specialty.

### 2.) Are you pulling necessary permits?

Not every job requires permits or inspections, but most remodeling projects will require a permit from the town/city. Your contractor should not only know what kind of permits you need and how to get them, but also be willing to pull them for you. You should not be pulling your own permits. This will not protect you if something goes wrong.

### 3.) How long have you been in business?

Local contractors have to perform quality work to stay in business. Word gets around. So if a contractor has been working in your neighborhood for several years, that's a good sign.

### 4.) What is the payment schedule?

The Better Business Bureau advises never paying for the full price of contracting work upfront, and a reputable contractor shouldn't ask you to. But it's important to discuss payment terms before construction begins. You should also be aware of exactly how much is due and when. This is true whether you're working with home service pros every homeowner needs, or on a larger project like a home addition or major remodel.

### 5.) What steps will you take to protect my property, how and where will tools and materials be stored if the project spans multiple days, and how will you clean up at the end of the day?

Generally, your contractor should be willing to take reasonable measures to protect your property. You might want to ask if they will wear shoe coverings inside, cover large furniture with tarps, and lock doors before leaving for the day. A quality contractor will make sure that end-of-day clean ups are always taken care of by their crew, whether the project lasts one day or spans several weeks. Part of keeping a clean, clutter-free workspace once the team has left for the day includes putting tools away. If they have large pieces of equipment they plan on storing in your home every evening, be sure to discuss where they're kept and how they're transported.

### 6.) How will additional charges be dealt with?

Thanks to technology advancements, contractors are able to give more accurate pricing than ever before. Still, home improvement can be unpredictable at times, and once a project is underway, it's possible that circumstances will arise that change the initial estimated price. Sometimes it's because you want to update the plans. No matter the reason, it's critical that your contractor assures you that they won't spend a penny over your agreed-upon budget without first gaining your approval — and if you hire them, this should also be specified in your contract.

### 7.) Is there a warranty for your service or materials you will be using?

Most contractors offer a warranty or guarantee on their work, and it's important to know ahead of time what it covers and how long it will remain in effect. Additionally, the materials used on your home may have a manufacturer's warranty, and you should request a copy of this information for your records.

## Be Prepared: Hurricane Season

Hurricane season is here whether we like it or not! Keep your home safe with a few quick steps from [weather.gov](http://weather.gov).



**5 THINGS TO KNOW ABOUT STRENGTHENING YOUR HOME**

1 Keep trees around your home trimmed well before a storm to prevent damage from broken branches.

2 Shop now for tested and approved window coverings to put up when a hurricane approaches. See [flash.org](http://flash.org).

3 Bring loose outdoor items such as patio furniture inside. They can blow around and cause damage to homes.

4 Secure all doors on your property. Remember that the garage door is usually the most vulnerable.

5 Move your car inside a garage or to another secure location.

For more Hurricane Safety Information, visit [weather.gov/hurricanesafety](http://weather.gov/hurricanesafety)



## B&D in the Community: The Crayon Project

B&D is a recent supporter of The Crayon Project. Based In Bridgewater, MA, The Crayon Project aims to supply students and teachers with inclusive art supplies that represent all skin tones. Through donations, they supply multicultural crayons, colored pencils, and markers to schools and nonprofit organizations In an effort to spread respect for diversity among young children.

Interested In supporting this Important project? Visit [thecrayonproject.org](http://thecrayonproject.org) to learn more.



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