

# Protect yourself – hire a reputable contractor

## CHOOSE THE RIGHT CONTRACTOR

If you are ready to build a new home or are preparing to make a major addition, there is some important information you should know. South Carolina has a statewide building standard for all new home construction. This law requires all new homes to be completed to specific standards and provides for inspections to verify work was done correctly and to code.

Aside from the South Carolina Building Codes, there are some other important items that you should look for when hiring a contractor. Here are some tips to help you hire a professional contractor:

- Call the Hilton Head Area Home Builders Association at (843)681-9240 for a list of our members. Or visit us online at [www.hhahba.com](http://www.hhahba.com) and click on the Member Directory link at the top of our home page.
- Ask the contractor if he or she belongs to the Hilton Head Home Builders Association.
- Take your time. Most problems occur when consumers fail to investigate contractors carefully before hiring them.

- Ask for an insurance certificate to verify current workers' compensation and general liability insurance.
- Ask for references; talk with others who have had work done by the contractor about his or her capabilities and quality of workmanship.
- Ask to see the contractor's work; check for yourself the quality of work.
- Make sure the contractor has a permanent business location and a good reputation with local banks and suppliers.
- Always insist on a written contract and written change orders.
- Incorporate any warranties, guarantees or other promises in your written contract.
- Be specific about start and end dates. Remember, some delays are unavoidable and beyond the contractor's control.



- Ask your contractor if he or she builds to code. Ask if they have received any code training. If they do use any subcontractors, do they also build to code?
- Beware of an unusually low bid or low advertised price. If a contractor cannot pay for labor, materials and overhead, you are both in trouble.
- Select a contractor you are comfortable with — one who understands your tastes and needs and with whom you can communicate easily.

## THE CONTRACTOR'S ROLE

Hiring a member of the Hilton Head Area Home Builders Association makes sense. Your home is likely your biggest investment. Poor quality work can reduce the return on your investment. A professional contractor:

- Is responsible for all phases of the job from start to finish — planning, design, labor, materials and scheduling.
- Obtains all necessary permits; arranges for required inspections; complies with social security, workers' compensation and other local, state and national regulations that protect the consumer.
- 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.

## A key question you should ask any contractor is whether he or she is a member of the Hilton Head Area Home Builders Association

- 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 the standards set by the South Carolina Building Codes.

Without a reputable contractor working on your behalf, you would have to assume these responsibilities and financial obligations

## THE CONSUMER'S ROLE

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

- Designate one person to be the contact with the contractor, keep informed of progress and answer questions.
- Make changes to the original contract in writing and specify cost; verbal change orders can be very costly, cause delays and create misunderstandings.
- Plan your project carefully to avoid delays.



## EVALUATE THE 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 or specifications prepared by reputable contractors, architects or designers. The contract should specify:

- Quality and quantity of materials.
- Styles and brand names of products.
- A firm price for the work, a payment schedule and whether there is a cancellation penalty.
- Any items of work that will not be performed by the contractor.

## WARNING SIGNS

Signs of possible trouble might include:

- Not being able to verify the name, address and telephone number of the contractor.

- Being unable to verify that the contractor is insured.
- A salesperson trying to pressure you into signing a contract by using scare tactics, threats or intimidation.
- Contractors who offer unusually low prices in exchange for advertising. Ask for a list of previous clients who also had been offered the special rate in exchange for advertising considerations. Call references and ask if they received the promised quality workmanship and special rate.
- The contractor is not willing to comply with requests for references, or references have some reservations about the contractor.

*Doing your research is the single-best step to ensure the job is done right*

## Visit us online for information dedicated to consumers

The Hilton Head Area Home Builders Association's web site, [www.hhahba.com](http://www.hhahba.com), is full of information for consumers looking to build or remodel their home. The site's consumer section is regularly updated and includes:

### MEMBER DIRECTORY

- A complete listing of members of the Hilton Head Area Home Builders, which can direct you to capable and credible contractors.

### HOMEBUYERS' GUIDE

- Offers guidance on how to find the right builder, tips on what to expect from a builder, details concerning closing costs, tips to help make your move as smooth as possible and much more.

### REMODELING GUIDE

- Offers guidance on how to contract the right remodeler, tips on how to prepare for remodeling and advice on how to live in your home while remodeling.

### GREEN BUILDING GUIDE

- Offers information on the latest innovative green-building products and techniques that can be implemented in new and existing homes, as well as the incentives available to those building and remodeling green.

### WHO WE ARE

Chartered in 1965, the Hilton Head Area Home Builders Association is a not-for-profit professional trade association of business professionals that represent, promote and support excellence in the home building industry through education, community service and environmental stewardship. The organization is made up of more than 500 member companies, representing residential builders, subcontractors, suppliers and many other service providers to the home building industry throughout Southern Beaufort County. The association also administers the Hilton Head Home Builders Education Foundation, a 501(c)(3) charitable organization formed to support and raise funds for continuing education within the Southern Beaufort County region.

The Hilton Head Area Home Builders Association is affiliated with the Home Builders Association of South Carolina and the National Association of Home Builders.

### ADVOCATING FOR CONSUMERS

Members of the Hilton Head Area Home Builders Association serve customers from all walks of life who are looking to share in the American dream of owning their own home.

The Hilton Head Area Home Builders Association supports well-planned development that includes homes for all of South Carolina's workers, from modest starter homes to elegant custom homes. For this reason, builders fight attempts to unfairly tax new homeowners. The association and its members challenge attempts to increase erroneous regulations that drive up housing costs and prevent workers from owning homes where they would like to live.

Visit us online at [www.hhahba.com](http://www.hhahba.com) to learn more.



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## Hilton Head Area Home Builders Association



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**CONTRACTOR**

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