

Consumer Checklist for Hiring a Contractor

The Georgia Mountain Home Builders Association and others provide the following information.

In light of the recent storms, the following basic checklist is intended to assist consumers with hiring a reputable contractor.

License

Check the qualifications of the contractor. A Georgia Residential or General Contractors license is required if the repair work is structural or more than \$2,500. Consumers can verify that a contractor is properly licensed online at: <http://sos.georgia.gov/plb>. Georgia does not currently recognize licensees from other states. Contracts with an unlicensed builder are not enforceable and homeowners have no recourse.

Insurance

Check that the contractor is insured. Do not assume that anyone is insured without checking directly with the insurance company. Licensed contractors are only required to have workers compensation insurance if they have more than three employees, but it is very dangerous to have an uninsured person work on your property. Workers compensation from other states is not valid in Georgia. The contractor should have general liability insurance to cover any property or personal injury caused while working on your property. Ask for a certificate of insurance from the contractor's insurance company naming you as an additional insured. The general contractor should require all of his subcontractors to show that they have general liability insurance and workers compensation. Verifying such insurance matters will put all contractors on a level playing field when you compare their work proposals.

References

Check for references of the contractors you talk to, both on their quality of work and financial history. Make sure your contractor pays their bills

Local

Check to make sure the contractor is local. The local economy has been greatly affected by the recent recession and storms. It would be strongly recommended to use local contractors and laborers and keep the repair and cleanup funds in the local community. Plus, a local contractor will be in the area to take care of any warranty or repair work in the future.

Additional information pertaining to the Georgia Mountain Home Builders Association (GMHBA) may be acquired by contacting Samantha Thacker, EO at the GMHBA office or by e-mailing: homebuildersrabunco@windstream.net.