

After the Fire: A Recovery Guide

Hiring a Contractor

Probably the best tip we can share on the contractor hiring front is how to check a contractor license or home improvement salesperson registration to see if the candidate you are thinking of hiring has any troubles in the past that might hint at problems in the future.

The California Department of Consumer Affairs Contractors State License Board is the place you want to start. They have a website that lets you check a contractor's license online. If you google "check contractor license," that should get you to the Board's license check page without any trouble. From there, you can search by license number, business name, personal name, etc.

Checking a license up front can save many troubles as you go about rebuilding your property. I learned this the hard way after hiring a paving contractor to redo my driveway years ago. It was only after the contractor reneged on his deal and left me with work undone that I discovered I was not his first victim. If I'd known about the license check website, it would have saved me heaps of trouble.

A license check will also help you avoid hiring an unlicensed contractor, which is a known hazard following any catastrophic fire loss. Contractor's licenses are meant to protect the public from unscrupulous souls, don't be tempted to ignore that protection.

The State License Board also publishes a Checklist for Homeowners that you can download and follow. It asks useful things like: Did you get at least 3 local references from the contractors you are considering? Did you call them? Will the contractor get a permit before the work starts? Did you read and understand your contract?

That contract, by the way, is an important part of the rebuilding process. A contract is a legal document, so make sure you read before signing and ask questions before committing.

Some important items that belong in a contract for rebuilding are when the work will start and end, a detailed description of work to be done, material to be used and equipment to be installed, any required down payment and a schedule of payments.

Also, your contractor should give you a "Notice to Owner" describing liens and ways to prevent them. As the License Board notes, *"Even if you pay your contractor, a lien can be placed on your home by unpaid laborers, subcontractors, or material suppliers. A lien can result in you paying twice or, in some cases, losing your home in a foreclosure. Check the "Notice to Owner" for ways to protect yourself."*

One last thought. Following the Santa Rosa fire disaster, quality local contractors will be in short supply. Prices may reflect that fact and rebuilding quickly may not be an option given the facts imposed by supply and demand.

Even so, take care in choosing your contractor. The rebuilding work may take longer than you had hoped, but you will be living with the final product.