

# TIPS FOR HIRING A



## TRUSTWORTHY CONTRACTOR

By Kim & Dan Cox

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# "5 Tips for Hiring a Trustworthy Home Improvement Contractor"

by Kim & Dan Cox, Your Exterior Home Improvement Specialists

This FREE REPORT is designed for all home owners who are looking to hire a home improvement contractor to complete roofing, siding, window, gutter or any home improvement project and who want to know how to hire the contractor that is TRUSTWORTHY, reliable, properly licensed and insured! References in this free report are for the State of Maryland but the principles are applicable for hiring a contractor in most states (be sure to check with your local licensing agency).

## Why You Need to Read this Report

Owning a home is a lot of WORK! There is constantly a project to be done whether it is simply changing the front porch light bulb, figuring out which smoke detector is inconsistently "beeping" for a new battery or it is a more complex project such as changing the shingles on your roof and installing new windows. You may be able to complete even the complex jobs on your own - well that is if you don't have to go to work, feed the kids, take the dog to the vet and don't mind giving up weekend after weekend to do what a professional contractor can do in a few days or weeks while you are enjoying your life.

## Maybe...

...you've hired a contractor to fix a leak or build an addition and you have felt like you got taken.

- The work was not completed properly.
- The work took days, weeks or even months longer than what was promised.
- The original price was good but after the job started there was suddenly extra/unforeseen expenses and the final cost was outrageous!

Every day in the news you hear about a homeowner being "ripped off" by a contractor. We have all heard the stories of homeowners losing deposit money, being sued by someone hurt on the job because the contractor carried the wrong Workmen's Compensation or Liability Insurance or looking at the less than ideal workmanship on the biggest investment they own.

**So...**

Educate yourself! Be an informed consumer. Know your rights and responsibilities. There are "sketchy" contractors out there but there are even more highly skilled and trained professional contractors that are hard working people - **just like you**. They aren't out to rip you off or take advantage of you, they are in this profession because they like helping homeowners protect their investment. They have to cover their expenses - **just like you** - so the cheapest guy in town is not always the best but if you take the time to follow the 5 tips and hire the TRUSTWORTHY contractor, you will get your money's worth and more.

We have decided to write this eBook because we want to help you hire the trustworthy professional contractor that you deserve. For almost three decades we have been installing roofs, siding, gutters and windows for thousands of homeowners who have chosen to hire us. Homeowners hire us because we are upfront and honest, we build a solid relationship with each homeowner, we give full disclosure to the homeowner and we do business on the up and up. Even with "tough economic times" we have been in business this long because we get the job done with a smile and a happy customer in the end.

Please use the following information! We have provided you with links and resources that you can check out. We want to help you and we would love to talk with you about any of your home improvement needs or concerns.

**So you are ready to learn how to hire that  
TRUSTWORTHY contractor -  
GREAT!  
but first...**

**Who are Kim & Dan Cox and On Top Home Improvements, Inc. and  
why should you listen to us?**

**I'm very pleased with the work that was done. I would  
recommend your work to anyone.  
Mrs. Kuykendall Silver Spring, MD**



Kim and Dan Cox

Founded in 1984, On Top Home Improvements, Inc. is one of the longest established and most respected home improvement contractors in the Maryland-D.C. area. For 28 years, we have built a history of providing our customers with exceptional services, open communication and satisfaction.

Dan Cox, owner of *On Top Home Improvements*, started the business after working several years for other Maryland roofing contractors, basically working on roofs since way back when he was 18. He realized how little they cared about customers, often taking advantage of them, just to make an extra buck. But Dan... well... he's an honest, hard-working guy, who always does right by his customers, putting them first... and frankly, how the other contractors treated their customers just didn't sit well with him.

To this day, he gets all worked up when he hears a horror story from someone who got shafted by another contractor. Dan listened... and found what customers really want... A reputable, experienced Maryland roofing contractor and home improvement company.

Based on what he found, Dan started *On Top Roofing* in 1984 so he could (and still does) provide homeowners in Montgomery County and surrounding areas the home improvement services they want. Nowadays... Dan sleeps like a baby, because he takes pride in knowing you'll be treated the way you deserve to be.

Dan finally ran himself ragged doing all the advertising, estimating, installing the roofs, driving the dump trucks, then doing all the office work, too. In 1991, he changed the company name to On Top Home Improvements Inc. Soon after, Kim joined the business to save his sanity by taking over all the administrative and office work. (If you've ever ran a business, you know how important and difficult it is to take care of all those pesky details). For 20 years, Kim has been responsible for virtually everything business related...accounting, finances, paperwork... everything except, of course, roofing, siding, and window replacements and repairs.

They've been married for 18 years, and they have 3 wonderful children. While you're out and about, it's entirely possible you'll run into Dan, Kim and their family. The all love to frequent restaurants that support local & organic farmers and spending time in many of the wonderful parks in the area. The family often volunteers and is actively involved in many projects within the community.

Learn more about Kim & Dan by visiting our website at

<http://ontophome.com/about-us/>



The Cox Family



## **"5 Tips for Hiring a Trustworthy Home Improvement Contractor"**

### **#1 - Make sure that the contractor you are considering carries a Maryland home improvement license**



#### **In order to obtain a license a contractor must:**

- Provide proof of at least 2 years experience in the home improvement field.  
*You wouldn't want to hire someone with no experience - would you?*
- Provide proof of financial solvency based on the scope and size of their business.  
*You wouldn't want to hire someone that can't meet his financial obligations - would you?*
- Provide proof that they carry at least \$50,000 of liability insurance.  
*You wouldn't want to hire someone without insurance - would you?*
- Renew their license every 2 years.  
*You wouldn't want to hire someone that hasn't worked in the field for a long time - would you?*

#### ***Would you* really hire someone without all of these things?**

#### **Just by hiring a contractor that is licensed by the state, you protect yourself from:**

- Hiring a contractor with little or no knowledge or experience.
- Potentially having a lien placed against your house for materials used on your job that your contractor didn't have the money to pay for.

- Needing to have your personal homeowners insurance (or pay out of pocket) for damages caused to your property due to negligence on the part of the contractor.
- Hiring someone that might have done some home improvement work years ago but who really isn't up on the latest laws, responsibilities, current materials, current standard industry practices, etc.

Click on the link below to read more about the licensing requirements of Home Improvement Contractors.

<http://tinyurl.com/MDLicense>

## #2 - Make sure that the name on the license matches the name of the person and/or company presenting the proposal



I know what you are thinking, I made sure they were licensed with the Maryland Home Improvement Commission - you mean that isn't enough?

*No, you need to be sure that the person and/or company is who he says he is.*

Ever notice when you get your hair cut or ride in a taxi that the person doing the cutting or driving has his license displayed with his picture? Don't you find yourself comparing the person with the picture on the license (some people just don't take good pictures do they!)? Don't you notice the name and maybe even call that person by the name listed to see if it is really them?

Home Improvement licenses in Maryland don't have a spot for a picture (they should - it would be easier!) but they do list a name and a company name. If you take the time to "check out" your cabbie, shouldn't you take the time to "check out" the company that will be doing work on the biggest investment you own? A person that will be in your personal, intimate space for awhile? I know we do when we hire someone to work on our home (yes, we hire contractors too!)

Would someone really show me a license that wasn't theirs?

*Yes, more often than you think.*

**Your crew was superb. Efficient and professional.  
Ron Kurtz  
Rockville, MD**

Take a moment to look at the Maryland Home Improvement Commission (MHIC) license number. This number is typically between 3 and 6 digits. These numbers are assigned in numerical order by the date of issue. As an example, Dan got his license in 1986 and he has a relatively low 5 digit number (34038). Why is this relevant? It doesn't mean a contractor is not "as good" if he has a higher number or that a contractor with a lower number is the best contractor, but the length of the number does help you to see how long a contractor has been in the business - **as long as it is the person (or authorized representative of the company) in front of you.**

There are contractors around that we affectionately call "storm chasers" because they move from state to state offering home improvement services after storms (we have all read about this happening in major hurricane hit areas but it also happens here). Well these contractors don't have the time to apply for a MHIC license so they look up inactive licenses (usually a lower number) and approach the owner of the license and offer to purchase it from them for a nominal fee (\$500 or so). The owner of the license takes the money, renews the license and gives it to the "storm chaser" - a buck is a buck, right? Well, no. The "storm chaser" now looks like he has been in business for a long time (or is an authorized representative of that business) and the owner of the license holds all the responsibility since his name is on the license but he isn't in the business any more (remember his license was inactive).



Most homeowners in general don't know about these things or they are too trusting. We aren't trying to be a "tattle tale" but just beware that some contractors will give you false information. Take the time to protect yourself and know who is offering you services. You can look up a license by contractor name, trade name or the MHIC #. Click on the link below and type in the information you have to see who is registered with the state.

<http://tinyurl.com/MDLicenseSearch>

**Thank you for a job well done. Your workers were respectful and diligent. They cleaned up the worksite and were conscientious of our flower beds. You have restored our belief that there are good contractors out there.**  
**The Ashby's**  
**Colesville, MD**



### **#3 - Make sure that the contractor provides you with current General Liability and Workmen's Compensation Insurance Certificates for the type of work they are performing**

You absolutely do NOT want any contractor performing work on your house without proper insurance.

You would be taking a foolish risk if you did. You could end up being personally responsible for damages and/or injuries incurred by a contractor (or his sub-contractors) if they don't carry insurance and your homeowners policy determines that it isn't covered under your policy. Don't make this mistake!



Guess what? Contractors don't always carry the proper insurance.

***Do you see a theme here? Do you see why you need to follow these tips and hire that TRUSTWORTHY contractor?***

[It's very easy to avoid these things - just keep following these tips.](#)

Once you receive a copy of the insurance certificates, call the issuing insurance agent or broker and ask the question - "What type of coverage is this insurance issued for?" You will get a lot of different answers (that's ok) but what you want to make sure of is that the answer you get matches the type of work that you are having done. Examples:

- If you are having your roof replaced, you want the insurance to be for roofing work.
- If you are having your siding, gutters or windows replaced - the insurance can be for roofing (higher category) or it can be for general carpentry since these jobs do not carry a high risk like roofing.
- If you are having electrical work done, you want the insurance to be for a electrical work.

You really don't have to know all of these categories; we just gave you these to further your personal knowledge. You just need to ask if the job you are having done is covered under the policy.

Contractors carrying improper insurance will be able to offer you a lower price but beware that almost all contractors pay the same for materials and labor so if they are able to offer you low-ball pricing - it means they are cutting corners somewhere. Be sure that you are making an "apples to apples" comparison on all your bids.

You can check out our insurance certificates by clicking the link below. Our current license info is there too!

[www.ontophome.com/licensing](http://www.ontophome.com/licensing)

## **#4 - Ask who will be working on your project - employees, sub-contractors, affiliated companies, etc.**

Many homeowners are confused about contractors using sub-contractors. Don't be alarmed by this. Using sub-contractors is an acceptable industry standard and practice - about 90% of all home improvement contractors use sub-contractors. Why is this? Well just about all contractors specialize in a certain area of home improvement and just about all are affected by normal slow times and weather conditions. One benefit a contractor has by using sub-contractors is that they don't have to charge you as much for your job in order to cover payroll during slower times. Using sub-contractors is also beneficial to the sub-contractor as he is free to work for many different contractors and stay busy even in the slow times.

So, don't let a contractor scare you into thinking that a company you are considering that uses sub-contractors is doing something wrong. They aren't. Actually, it is more likely that the company that states they are using employees is misleading you (remember 90% of all contractors use sub-contractors).

OK - so sub-contractor is no longer something to be worried about but you still need to ask some questions.

- How long has the contractor used the services of the sub-contractor?  
***Even though using sub-contractors is OK - you want skilled sub-contractors on your job.***
- If the sub-contractor uses helpers, how long have they been with the sub-contractor?  
***"Day laborers" usually can indicate that they are not trained or qualified for the job.***

- Ask for a copy of the sub-contractor's insurance certificates.

***Sub-contractors are required to carry insurance just like the contractor. On occasion the contractor's insurance policy covers the sub-contractor - be sure to ask the insurance agent or broker that question if applicable.***

**Just 1 more tip - Aren't you feeling better already about hiring a contractor for your next project? Not so scary when you know what to look for, right?**

## **#5 - Go with your "GUT FEELING" - it is usually always right**

Cheaper isn't always better. The highest price guy isn't always the best out there. The one with all the shiny objects isn't always the top one. You know from your own experience that typically you get what you pay for in the end. But one thing is usually always reliable and won't let you down...



### **YOUR GUT FEELING ABOUT THE CONTRACTOR**

Did you feel comfortable with him when you talked to him the first time? Did you feel that he was being up front and honest with you when you met with him? Use these tips, ask the questions and go with what feels right. Don't be pressured into ANYTHING - know your rights and responsibilities as a homeowner.

- A contractor cannot legally accept more than 1/3 of the contract price as a deposit and may not accept any payment until a contract is signed.
- You may cancel the transaction at any time prior to midnight of the 3rd business day after the date of the transaction (date contract is signed).
- A home improvement contract must contain the approximate dates when the performance of the home improvement will begin and when it will be substantially completed.

It's your home, your investment, your home improvement project. Take control. Be an informed consumer.

## **YOU ARE NOW READY TO HIRE THAT TRUSTWORTHY CONTRACTOR!**

**Got an exterior home improvement project you are ready to start? How can we help you? At On Top Home Improvements, Inc. we provide you with a complimentary no cost estimate.**

**Call or visit our website:**

[www.ontophome.com](http://www.ontophome.com)

301-368-3551

**We would be happy to meet with you and see if we are a good fit to manage your home improvement project.**

**Click on the link below and fill out a request for a free estimate:**

<http://ontophome.com/free-estimate/>

**Don't have a current project to be completed? Please refer us to your family and friends and **let us see if we can help them with their project:****

<http://ontophome.com/services/>

**Your crew did a great job – very impressed with their work and work ethic.**

**Alan Green  
Germantown, MD**

**We hope that you have found this information helpful and that is useful to you as you continue to make improvements on your biggest investment - your home.**

**Never worry about hiring a contractor again.**

**You know how to get a TRUSTWORTHY contractor!**

**PLUS...**

Don't forget that you will be receiving our free newsletter! Once (or twice) a month we will be providing you with more helpful tips for all your home improvement projects: those that you can do on your own as well as those you need to hire a contractor for. Also, watch for updates during severe weather and learn how to further protect your investment from damaging storms.

Kim & Dan Cox

Your Exterior Home Improvement Specialist

301-368-3551

[www.ontophome.com](http://www.ontophome.com)

[contact@ontophome.com](mailto:contact@ontophome.com)

P.S. You can keep rolling the dice and see what happens but we wouldn't suggest that. Be an informed consumer and know who you are hiring. Get started by receiving your complimentary estimate for your next exterior home improvement project from us - <http://ontophome.com/free-estimate/>!

**Thank you, Dan – You did a great job – we are very happy with all the work.  
Ed & Georgia Rodatus  
Frederick, MD**