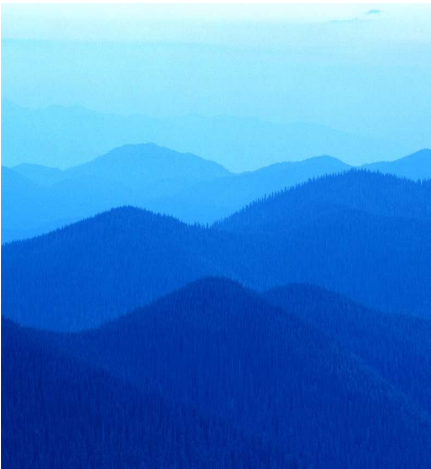


CONSUMER'S GUIDE TO HIRING A PAINTING & HOME SERVICES CONTRACTOR

By Don & Jennifer Drummond
Spectrum Painting & Home Services



Provided as an educational service by
**Spectrum Painting &
Home Services**
Home Service Specialist
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Dear Homeowner,

Choosing a home service contractor isn't easy.

Why? Because anyone can claim to be an expert craftsmen and you might not know they lied until it's too late. So, how do you ever find a qualified, competent, professional painter?

You start by reading this Consumer's Guide. In this fact-filled booklet, you'll discover seven questions to ask a service contractor before you invite them into your home and ten tips for hiring a painting contractor.

We wrote this guide to help you select the right contractor for you! To make sure your project gets done on time and on budget, you need some specific information about any person or firm you are considering hiring. Now, with this information, you can make an informed, intelligent decision.

And if you have any questions about painting and home services you're invited to call us at 850-529-0836. We've dedicated our business to educating consumers. We'll be happy to help you in every way.

Cordially,

Don & Jennifer Drummond
Spectrum Painting & Home Services
Interior Painting Specialist

Seven Questions to Ask Before Hiring a Home Service Contractor

1. Do you have a current business license? If they don't, beware. A valid business license is the most crucial item for any business owner, regardless of industry. If the service provider you're considering can't obtain this fundamental document, you might want to consider other aspects of their business practices. Unlicensed contractors who only work in the summer to make extra cash probably don't invest as much in their own quality equipment and training as full time contractors do. Established contractors have credit accounts with their suppliers, but a non-professional may ask you to pay for his or her materials before he or she starts work. If a contractor does not pay a supplier, that supplier could come after you for payment.

2. How long have you been in business? Ask each candidate how long they have worked in the area, and whether or not they have experience with projects similar to your own. If so, get the names of homeowners they completed the projects for and contact them. Verify the information, and ask about the quality of work, and whether or not they would ever use the services of the contractor again. Do not be concerned about possibly offending the contractor by requesting such information. Reputable contractors will not be offended because they will have nothing to hide.

3. Do you have complaints filed against you with the Better Business Bureau? Don't get caught in a scam and here's how they work: a contractor or repair company will give you a low-ball price to get your job and then do a poor job, use cheap materials, ask for more money after the project is started, or after getting your deposit, skip town and not do the project at all. Check with the Better Business Bureau to discover which contractors or firms they represent that may have had complaints filed against them. Get as much detail as possible to determine whether the complaint was fair or not.

4. Do you belong to any professional association that has standards or a code of ethics? Reputable contractors adhere to industry standards and a code of ethics. Use of these standards help improve communications between the client and the contractor, assists in ensuring quality, and becomes a basis for evaluating job's requirements.

5. Do you have worker's compensation, property damage, and personal liability insurance? Make sure each candidate carries public liability and property damage insurance. Take the time to check with the insurance agency to verify the policy is still in force. If you hire an uninsured contractor and he or she gets injured while working on your property, you can be held responsible to pay for paying medical and possible rehabilitation expenses and can be sued.

6. Can you give me a written quote? Remember, verbal assurances are worthless; get everything in writing! Contracts should be detailed and specific. Name and physical address of the buyer and seller. Include work to be performed, specific materials to be used, start and finish dates, and total cost.

7. What guaranties or warranties do you offer?

Discuss any guarantee or warranty programs the contractor may offer. Make sure you understand if it is a “Full” or “Limited” warranty. What is the remedy if there is a failure? Will you be charged if they need to return to repair failures? Ask about the manufacture’s warranty on the products to be used on your project. Remember you are looking for long-term durability from the job. The use of high quality products is as important as the selection and performance of the contractor.

Ten Tips for Hiring a Painting Contractor

1. Specify the Work: To accurately compare quotes, each contractor must be quoting for the same work. Prepare a simple list of the work required, specifying exactly which areas need painting, what gloss level and color you want, and when you would like it to be completed.

2. Get Quotes: Talk with several contractors, and ask for written quotes. Get bids from at least 3 contractors, but the more the better.

3. What is the Proposed Painting Process? Check the details of what the contractor will do for each surface to be painted, including:

- * surface preparation
- * priming (including type and brand of primer)
- * finish coats (type of paint, gloss level, brand, colors, and number of coats).

4. How Will Your Assets Be Protected? How will the contractor protect the areas around the painting project? How will furniture, fixtures and floors be protected during interior painting?

5. Timing: When will the work be started? And finished? How many painters will be working on the job? What will the remedy be if the job is not completed on time?

6. Warranty Protection: Is there a warranty of the work? Does it cover labor and materials or just labor? How long is the warranty, and what is the remedy if there is a paint failure?

7. Recommendations: Ask for the names of previous customers from each contractor as references, and contact them to get their recommendation.

8. Presentation: Is the contractor courteous, businesslike and appropriately dressed? A dirty, unkempt appearance may indicate a lack of care on the job.

9. Response: Is the contactor punctual with appointments and in returning phone calls, and generally interested in doing business with you? If the responses are slow before the job is awarded, improvement is unlikely when these things are important during the project.

10. Paint Quality: A painter has access to a number of products which are manufactured to different quality levels. Insist on a top quality product. The little extra it cost initially will pay handsomely because top quality 100% percent acrylic paints last much longer than ordinary paint and cost less over the lifetime of the paint job.

Here's one last point: We know that many consumers are skeptical about home service contractors. Before we got into the business, we were skeptical too. So in addition to dedicating our business to consumer education, we do one more thing as well.

We **guarantee** our work. That's right! We fully guarantee our workmanship. If you are not happy with our work, we'll redo the job for free. And if you still aren't pleased you pay nothing. Not one red cent.

In closing good contractors are very eager for your business. Remember, as with anything else in life, you get what you pay for. If you want high quality and reliable service, be willing to pay the price that comes with it.

Thank you very much for taking the time to read this guide. We hope you found it helpful. If you have further questions or would like to schedule a paint consultation with Spectrum Painting and Home Services, then call us at 850-529-0836 or visit www.homeservicetips.com