

Consumer Guide to
Selecting and Working with a
Radiant Contractor



Selecting and working with a radiant contractor is a big decision, so it's important to be informed. Before choosing a contractor, first determine the scope of your project so when you are interviewing contractors you can ask about specific experience with repair or replace, remodeling, or new construction projects.

Why hire a licensed contractor?

Hiring a licensed contractor provides you:

- **Financial protection:** Licensed contractors must carry insurance to cover damage to your property or for any injuries caused by the contractor or its employees.
- **Coverage if an employee is injured:** If a contractor hires employees, it must also provide workers' compensation insurance.
- **Access to a bond:** Licensed contractors must hold a bond to provide payment to a customer who suffers damage from poor workmanship. (The bond amounts vary by state for different contracted services.)
- **Mediation services:** Your state's Construction Contractors Board (CCB) has professional mediators who help resolve disputes between customers and licensed contractors. If the dispute cannot be resolved, the CCB may be able to provide evidence if you go to court.
- **Track record you can check:** If a contractor is licensed by the CCB, there is a record of any past sanctions or claims against the contractor or associated businesses. You may obtain this information through the CCB's website.



Choosing and prescreening your contractor

Get at least three bids, check references and recent projects.

Many contractors build their business only through word of mouth, so ask your friends or people you trust if they know someone qualified to do the work. A good contractor should be happy to contact a few of his or her former customers and ask them if they would be references. Contact these references right away.

Some questions you might ask:

- Did the contractor get the job done on time?
- Did the price come in at or near the bid?
- If the final cost was over the bid, did you add most of the items that increased the costs, or did the contractor increase the price as the work went on?
- Did the contractor use a written contract? Written change orders?
- Were you satisfied with the work?
- What did you like best about working with this contractor?
- What did you like least about working with this contractor?
- Would you use this contractor again?
- Did the contractor do a good job of communicating with you?
- Did the contractor keep the jobsite clean?



Expect a good contractor to be too busy to start right away.

The best contractors are usually the busiest ones. Be willing to wait once you find the contractor you want.



Try searching your contractor's name online for additional reviews, but consider the source.



Check the contractor license number with the state agency.

Verify that any contractor you are considering has a valid, active license. Ask to see the contractor's pocket license and a current photo ID. You may also want to review a contractor's past performance, such as the length of time the business has operated, whether there are any disciplinary sanctions and whether any complaints have been filed against the contractor.



Ask whether the contractor carries workers' compensation insurance for employees and general liability insurance.



Make sure the contractor gives you an estimate in writing and the contract lists his/her name, contractor license number, address and phone number.



Make sure the contract contains the following:

- **Building permits:** The contractor should obtain the necessary permits so the contractor is responsible for meeting all building codes; if the consumer obtains the permits, he or she will be responsible for ensuring code compliance for all work performed.
- **Starting and completion dates:** Delays can and do occur, but a general statement in a contract allowing for reasonable delays is a good idea.
- **Change order clause:** This is an agreement stating the contract cannot be modified without the written consent of both parties. Any changes to the scope of work or total contract price should be reduced to a written “change order” and signed and dated by the homeowner and the contractor.
- **Schedule of payments:** Since many contractors are small businesses and need some influx of cash to buy material and pay wages, a payment schedule might be set up based on the amount of work done to date. Financially stable contractors who have lines of credit with suppliers do not usually require substantial down payments for materials. A down payment is customary, but it should not be more than a modest percentage of the total job.



- **Holdback clause:** This allows withholding payment until sometime after the job is completed, allowing time for the homeowner to inspect the job.
- **Cleanup:** This should be included in the contract, especially if a project is likely to create debris.

Pay no more than 10 percent down or \$1,000, whichever is less.

Be cautious if the contractor expects a large down payment. It's reasonable to expect that contractors need a down payment to pay for permits, order materials and undertake costs for your project. But a contractor who wants an unusually large down payment may be using your money to finance or finish other jobs.



Check to see if a licensed general or plumbing contractor can contract and pull permits for the installation of a radiant heating system, or if it needs to be a mechanical contractor?

It depends on your state's licensing requirements. A few minutes on the internet can save you a lot of grief.



Trust your gut.

If you have a bad feeling about a contractor, walk away. Consider the little things. Someone who fails to show up for a meeting may also fail to show up on the job. Someone who doesn't listen will probably not understand your project requirements and timelines.



Questions for a potential contractor

Nothing is more important than finding a contractor who understands your vision, shares your enthusiasm and is willing to work at your planned level of involvement. Once you've selected two or three potential contractors, sit down with them and ask questions. Some suggestions:

May I see other radiant projects your company has done?

- Ask if it's OK to call the home or building owner.
- Ask if you can meet at one of those sites.

How large is your company?

- Larger companies may charge more, but provide strong project management, solid cost estimates and quick completion.
- Smaller companies may charge less, but be less flexible.

How long have you been in business?

- However, keep in mind that even a "new" contractor may have personnel with extensive construction experience.

What specialization do you offer? Do you have any special training or certifications?

- The Radiant Professionals Alliance (RPA) certifies remodelers who pass minimum experience and knowledge tests and complete ongoing requirements.



Who will be the project manager? How often will this person be on the job site? How many other jobs will the project manager work on and where are they located?

- Make sure the project manager will have sufficient time to oversee your project.



Who is the homeowner contact on the project? How can I reach this person?



Do you provide design services? If my project needs an architect or engineer, do you have one on staff or one you can use?



What happens if the unexpected arises (defects you discover once construction begins)?



When can you start work? What is the anticipated completion date? What happens if you're not finished by that date?



Is a permit required?

- If you hire a general contractor, the general contractor will obtain or “pull” the necessary structural permits. Make sure your contract covers this requirement. Specialty contractors, like electrical contractors, plumbing contractors, or heating, ventilation, and air-conditioning (HVAC) installers, obtain the permits they need. In all cases, you should confirm that the contractor obtains required permits.

Can I cancel the contract?

- Various state laws allow a property owner to cancel a contract with one- or three-days’ notice, depending on the circumstances. A buyer may cancel a home solicitation sale contract involving repairs or remodels (not building a new home) with three-days’ notice. Check your state’s contractors licensing website.

REFERENCES:

Contractors State License Board. *What You Should Know Before Hiring A Contractor*. P.O. Box 26000, Sacramento, CA 95826. <https://www.cslb.ca.gov>.

Minnesota Department of Labor and Industry, CCLD - Enforcement Services Unit. *A Consumer's Guide to Hiring a Residential Building Contractor*. 443 Lafayette Road N. St. Paul, MN 55155. <https://www.dli.mn.gov>.

Oregon Construction Contractors Board. *Oregon Construction Contractors Board Consumer Guide to Selecting and Working with a Contractor*. 201 High St. SE Ste. 600 Salem, OR 97301. www.oregon.gov/ccb.



Now that you're informed, you can begin the process of choosing a contractor for your radiant project.

If you have any questions along the way, or would like to verify a professional's RPA training, visit www.radiantpros.org.

With a little research and the right contractor we are confident you will enjoy many years of radiant heating benefits.



Radiant Professionals Alliance

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