

# ***Rhode Island Homeowner's Fast Track to Best Contractors!***



***This written tutorial is sponsored in association with HGRBS as a private service contribution to the amazing efforts of Rhode Island private home decision makers towards locating, selecting, and hiring the best contractors for the best results in matters of home maintenance and improvement.***

***It all begins with making the right decisions. We are better prepared to make the right decisions when we have all the right information about the people we hope to entrust our precious home projects to. This is about doing all the right things to that effect ... .. and more!***



*"Better Decisions, Better Results"*

[The corporation sponsoring this tutorial considers the private home setting as a *"natural social business operation"* which's focus is primarily towards continually maintaining and improving our comforts and conveniences therein].

Please, review HGRBS's irrevocable ["Free Service Policy"](#)

This tutorial is subdivided into the following 3 categories:

[\\* Effective Researching of Contractors \(otherwise known as "Service Validation"\)](#)

[\\* Effective Means for Filing Complaints with Related Government Offices](#)

[\\* Additional Info for Residents Making the Best Strategic Choices](#)

[\\* Resident Strategic Studies](#)

HGRBS is a non-profit 501(c)(3) corporation of independent volunteers. Exclusive emphasis is on supporting your rights and privileges as an American private home decision maker towards making better contract-related decisions and getting better results from the people you hire to assist with your special home maintenance and improvement projects.

*Courtesy HGRBS – a 501 (c) (3) nonprofit of independent volunteers*

## EFFECTIVE RESEARCHING OF CONTRACTORS (SERVICE VALIDATION)

The leading reason for most successful contract-related home projects is that residents do thorough enough *research* or *service validations* on contractors; the leading reason for most unsuccessful contract-related home projects is that residents do not do thorough enough research or *service validations* on contractors.

### The Line Up

Therefore, when it comes to the home project you have in mind for which you anticipate authorizing contractor assistance, one of first things it is strongly recommended for you to do, is thoroughly research "*contractors.*" That is, of course, pluralized since time and again it has been proven that your chances for getting the sort of service you need, in the reasonable price range you need, are much greater when you first interview at least five (5) contractors who are similarly skilled towards the sort of project you have in mind.

### Initial Research

The "*initial research*" entails asking around about the best contractors for the sort of project you need accomplished. Sources in this regard are ... ..

1. word-of-mouth; 2. internet search engines; 3. contractors themselves.

What you are looking for are contractors who have great reputations in our neighborhood for delivering on the nature of work we have available. You may not want to just go along with what others say. You are a lot safer dealing with contractors who have worked regularly around your community and have rapport with neighbors.

But what if, to your knowledge, contractors wanting to do work on your property are not well known to you for doing work you have in mind? Since you know that it can be detrimental for us to hire contractors we scarcely know anything about, you may want to have an application process for them. HGRBS (sponsor of this free Service Booklet) has also a free application you can download and print copies of. It is known as the "*Service Validation Form.*" But for the sake of simplicity, it is normally referred to as *the application*. Subsequently, when the phrase *the application* is used in this booklet, it refers to the "*Service Validation Form.*"

### Effective Use of *The Application*

It is recommended, especially for contractors unknown for doing excellent work in our community, to fill out *the application*. This also applies to contractors you found online. But it can be wise to give them advance notice that when they visit, it would only be for picking up the application. It may not be a good idea to give any impression that you are inviting them over to have them look over what you have available. You can treat this as only an invitation to pick up the application – not for consideration to start work. They may not be as honest and proficient as they want to believe they are.

\*When contractors you have invited over arrive, it would be great to have the application in a convenient place for us to hand to them. Explain that it is a home policy for checking out contractors before considering for hire.

\*Home is a *social business operation*. Through incorporating this application process as part your house rules, you now have in place a vital safeguard most *other* businesses use.

\*After handing the application to contractors – along with the instruction sheet which shows them how to fill it out, you can also request references. For more details on the use of this unique residential work application process for contractors, there is a link provided on this page.

Mandatory Contractor Application		Page 1 of 2
<p><b>Note: Contractor Is Required To Complete This Application Off-Premises And To Return It On Mutually Agreed Date And Time.</b></p> <p><b>SERVICE VALIDATION APPLICATION</b></p> <p>All Information Must Be VALIDATED Prior To Further Project Discussion</p>		
1. Date _____	2. County Work Is To Be Performed _____	
3. Contractor's License/Registration# _____	4. Issuing County _____	
5. Issuing State _____	6. Date Issued _____	7. Date Expires _____
8. Full Name of Contract Firm/Contractor _____		
9. County _____	10. Address _____	
11. City _____	12. State _____	Zip Code _____
<p>14. (In this document the term "Contractor" "Principal" or the phrase "Principal Contractor" refers to person who is authorized to bid for this work and to take full responsibility for commencing, performing, and completing specific to expectations of homeowner or duly authorized tenant, and to be held liable for any resulting damages or unauthorized expenditures relative to the same).</p>		
15. Principal's Legal Name _____ (whether Self or Contract Firm)		
16. Position with Contract Firm _____		17. Bond Company: _____
18. Principal's Landline Area Code & Phone# ( ) _____ ext. _____		
19. Principle's Wireless Area Code & Phone# ( ) _____ ext. _____		
20. Firm's E-mail _____		
21. Work Sought (Please, clearly specify) : _____		
<p><b>Below Section Completed ONLY After This Application Is Returned Properly Filled In By Contractor</b></p> <p>By signing this document, I, the Principal/Lead/General Contractor, gives the undersigned resident my full authorization to contact government agencies, related personal references, and other sources to verify any and all information I have entered here or have otherwise conveyed to undersigned resident.</p>		
Principal's Signature _____		
Resident's Signature _____		

\*[The ["SERVICE VALIDATION FORM"](#) - Contractor Screening Document (Website). This special website explains its origins, design, use, and invaluableity towards successfully screening out the worst contractors and screening in the best. Downloadable. successfully screening out the worst contractors and screening in the best. Download available.

## Helpful Key Information In Rhode Island Resident-Contractor Relations

### Corporation Research

**Office of the Secretary of State** (If it's a corporation, even an LLC, government requires registration with this state department. Check it out!: [Online Validation Search](#))

### [Contractors Validation-Statewide-Rhode Island](#)

**Heads Up:** Rhode Island "*Contractor's Registration & Licensing Board*" requires that, although some contractors may need special licensing and certification, **ALL** must be registered thereto. But, please, check with the CRLB to find if whether or not the contractor working on your project also needs license or certification to do so.

### **Warnings About False Claims Some Contractors Make Belonging To A Builder's Association**

When contractor says he/she is a member of *Home Builders Association, Master Builders Association*, or any other notable trades operation, please, ask to see *valid* and *current ID* to that effect. If no related ID, it is not advisable to listen for explanations since any certification or ID which increases the contractor's chances for landing the job, is like money or a very valuable ticket. Contractors do not "*forget*" them. If the contractor claims "*loss*," here are some investigative things you can do:

1. ask which "association" office he/she is from.
2. write it down and ask for the number while you are at it.
3. ask for a contact name at that office (write it down clearly).
4. call until you get someone (An old trick is to enter the number exactly as given in the browser of your favorite search engine. Normally, you are able to trace it to its actual point or area of origination. You can also try "reverse lookup").

Nevertheless, even if a contractor checks out with whatever that trades organization may be, it is not recommended that you take that as *all the proof you need* of credibility. A thorough "*service validation*" (screening process) is required, irrespective (that goes for *electricians* and *plumbers*, too. They are also contractors if they are not working for someone else.)

\*It is not advisable to waste time trying to look any farther if any contractor says he/she is a member of any specific *trades organization* but is not listed there. Always demand documentation (whether or not the contractor appears on membership roster). It must be current. Check it out personally or delegate. You may not want to go by a contractor's membership, alone. Everything is recommended to be checked out and cleared. If not validated/verified, it is recommended, in such case, that you go no farther with this person. It normally means trouble on the horizon. Please, take that literally.

\*Results you get from following the instructions of this Service Booklet regarding hiring are suggested to be most acceptable when contractor checks out 100% favorable. No gaps. Gaps in a contractor's information often indicate trouble ahead. If contractor doesn't check out 100%, it is recommended that you search for more reliable candidates using same procedure. Sometimes best candidates are just around the bend. Please, find them!

[Insurance Validation](#) “Department of Business Regulation” (Insurance Division) does not appear to retain an office for validating the insurance of contractors. However, the “**Insurance Validation**” link takes you to the “**National Association of Insurance Commissioners (NAIC).**” They retain all records containing insurance data on businesses in all 50 states. These include contractors who operate as business entities. The state of *Rhode Island* requires that contractors carry a minimum \$500,000 (Five-Hundred-Thousand ... ..) *Public Liability* and *Property Damage* insurance coverage. In order to validate/verify that, as well, you can connect with the NAIC at:

**(401) 462-9520 [from 8:30 a.m. to 4:00 p.m. Eastern time]**

**e-mail : [DBR.Insurance@dbr.ri.gov](mailto:DBR.Insurance@dbr.ri.gov)**

## **EFFECTIVE MEANS FOR FILING COMPLAINTS WITH RELATED GOVERNMENT OFFICES**

There are an untold number of private home residents who are caught by surprise (largely due to neglecting thorough “**service validations**” on contractors) learning that the contractor they hired was not reliable. It could be for any number of reasons, from doing shoddy work to no work at all.

Also, in most of these cases, residents did the forbidden: *They gave the contractor money in advance*. The amount given is not as significant as the fact that it was not invested wisely.

***Courtesy HGRBS – a 501 (c) (3) nonprofit of independent volunteers***

But before you file your complaint with the proper *Rhode Island* authorities, please, note this:

**Formal resident etiquette** which is universally accepted in contractor-related disputes is for you to first put forth a personal, documented effort to resolve differences before actually filing a complaint with the government. One reason is that many complaints can be resolved when you diplomatically approach contractors directly with a personal complaint letter.

Normally, it's used as both a serious warning for probable legal action, and as documentation for the government, that, just in case the contractor is uncooperative, you have written evidence to the effect you tried. This adds more leverage to your complaint when you really have to file it with consumer affairs/protection, and/or equivalent consumer advocate entities. Please, get your attorney's advice on the feasibility of sending the contractor/contract firm the following *Complaint Letter*:

[Recommended Format for Complaint Letter to Business](#) (Recommended first move)

**If after a period of seven (7) consecutive business days (unless your state recommends more time before filing your complaint), the contractor does not respond consistent with your request(s) for resolving your differences, you may then want to file your complaint without further hesitation. Your decision.**

[Online Consumer Complaint Form](#) (General)

[Consumer Complaint Form](#) ( Spanish, PDF, non- Fill-able, Print out, hard copy delivery)

**Send to:**

State of Rhode Island and Providence Plantations  
Departamento Del Procurador General  
Attorney General Unidad  
de Protección al Consumidor  
150 South Main Street  
Providence, RI 02903

(401) 274-4400

TDD (401) 453-0410

Fax (401) 222-5110

[Consumer Complaint](#) (Insurance)(PDF Fill-able, e-mail compatible). Aside from sending this as an e-mail attachment, you can also print out hard copies of your completed complaint for delivery with any other documents, photos, etc ... which may be requested from you.

## RESIDENT STRATEGIC STUDIES

### Strategic:

**Carefully designed or planned to serve a particular purpose or advantage.**

“The first law of decision in resident-contractor relations is LEARNING who they “really” are and what impact it can have on our entire household.” - HGRBS

In the United States, the number of cases of fraud against residents of private households go largely unreported. For whatever reasons, many who are victimized do not report it to local law enforcement, states Attorney General’s office, local news agencies, or online organizations like Better Business Bureau (BBB), etc.

Nevertheless, according to the Consumer Federation of America (CFA) annual report of the “Top Ten Consumer Complaints” in the US, home-related fraud was second on the list:

“ **2. Home Improvement/Construction:** Shoddy work, failure to start or complete the job, failure to have required licensing or registration.”

This report for 2020 was released July 2021. ([CFA](#)) But it is an indicator of how widespread this issue is. Usually the CFA report’s top ten complaint list represents what *most affects* consumers in our country. Subsequently, with home fraud registering so high up on that list (#2), this is a very serious issue among us. However, HGRBS nonprofit offers articles, homeowner’s guide, and web content on its pages which can help towards making better hiring choices.

Web Content: [Home Improvement Hiring Guides for US Homeowners](#)

Homeowner’s Guide: [Who Is This Contractor?](#)

Articles: [Articles Of Homeowner Self Defense](#)



## ADDITIONAL INFO FOR RESIDENTS MAKING STRATEGIC CHOICES

Albeit that there are other crucial concerns of the private home settings, our primary concern is to inspire resident efforts towards:

1. *Ensuring that you are financially sound enough to authorize the nature of home maintenance or improvement projects you have in mind;*
2. *Ensuring that you are as familiar as possible about how your nature of home projects are correctly done before calling in trades people to successfully deliver;*
3. *Ensuring that you have adequate protocol or a working system for scouting, selecting, declining, hiring, firing, and/or settling with individual contractors and/or contract firms;*
4. *Knowing which remedial actions you can take in the event you feel/are threatened by dishonest contractors;*
5. *Knowing which remedial actions you can take in case you feel/are defrauded by dishonest contractors;*
6. *Ensuring that individual contractors/contract firms are legally cleared and verified (5 favorable customer references, included) to expeditiously perform your specific types of home projects in the state of Rhode Island.*

Please, feel free to address any further questions, suggestions, and concerns for making the best possible decisions in your contract-related home situations to:

[\*\*Rhode Island Contractors Registration & Licensing Board\*\*](#)  
[\*\*Consumer Protection\*\*](#)  
[\*\*One Capitol Hill\*\*](#)  
[\*\*Providence, RI 02908-5859\*\*](#)

**Hotline – 401-222-1268**



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**GOD BLESS YOU, YOUR FAMILY, & YOUR HOME!**