

# ***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!***

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Since 2009

*"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](#)

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

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better results from the people you hire to assist with your special home maintenance and improvement projects.

## **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 are best skilled for the project. People can tell you anything; the internet can tell you anything; even the contractors themselves can tell you anything. It may take a while before you have at least five (5) likely candidates for your project. Please, do not rush a thing. Once you have your candidates, you can then set up a brief introductory meeting. *Ten (10) minutes* at most.

### **The 10-Minute Meeting**

It is recommended that you schedule these separately but in the same hour, on the same day. You will later hand each of them a special screening document (This is later introduced in this tutorial). Be certain they are whom they say they are.

Physically, inspect ID. You must see it clearly. If they do not have proper ID, it is recommended that you go no farther. Decline service. However, when contractors have proper ID, proceed. During this meeting, you can:

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1. give each a walk-around or a walk-through (depending on your project's location), synonymous to discussing your hopes for project results, then winding down at the front of the house where you can ask his/her bid;
2. carefully, record the bid in your pad; note who gave it in writing, as well;
3. then ask the contractor to wait at the foot of your front steps or at the front gate until you return. Do not allow contractor inside for ANY reason since nothing has been finalized. If your screening document is not readily accessible, please, gently lock your door if you have to go more than a couple yards into the home);
4. return with your **"SERVICE VALIDATION FORM"** (It is a contractor screening document) and ask the contractor to take it with him/her, fill it out 100%, then return it within 24 hours (or at some later time) along with five (5) references from residents for whom he/she has "RECENTLY" done the same or similar work;
5. Repeat with the other contractors;

Mandatory Contractor Assessment		
Note: <b>CONTRACTOR IS REQUIRED TO COMPLETE THIS FORM OFF-PREMISES AND TO RETURN IT AS DIRECTED</b>		
<b>SERVICE VALIDATION</b>		
(This is a screening document. All information must first be <u>VALIDATED</u> before there is any further project discussion)		
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/Individual Contractor _____		
9. County _____	10. Address _____	
11. City _____	12. State _____	13. Zip Code _____
14. (In this document the term "Contractor", "Principal" or the phrase "Principal Contractor" refers to the individual authorized to bid for this work and to take full responsibility for commencing, performing, and completing it 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).		
15. Principal's Legal Name _____		
16. Position with Contract Firm _____		
17. Name of Principal's Bond Company _____		
18. Contract Firm's Landline Phone ( ) _____		
19. Principal's Wireless Phone ( ) _____		
20. Firm's E-mail _____		
21. Work Sought (Please, clearly specify): _____		
<b>*Note: This part filled out after applicable contractor returns the completed form</b>		
<b>Authorization</b>		
By signing this document, I, the Principal/Lead/General Contractor, give the undersigned resident my full authorization to contact government agencies, any personal references, and other sources to verify any and/or all information I have entered here or have otherwise conveyed to undersigned resident.		
Principal's Signature _____		
Resident's Signature _____		
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\*[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. Download available. Included are useful MP3 explanations]

6. Once the contractor returns the 100% complete "***SERVICE VALIDATION FORM,***" ***and the required five (5) residential references,*** you can thank him/her for dropping it off, then let the contractor know that you will get back to him/her some time on the following day or later;

7. Do the research or delegate it. Here are websites/links you can use which will facilitate the process:

### **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.**

**Special Note:** 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 gig, is like money or a very valuable ticket. Contractors do not "*forget*" them. If the contractor claims "loss," ask:

1. 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

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**“service validation”** (screening process) is required, irrespective. There are scandalous contractors who also have *verifiable* trades affiliations, credentials, and licenses. This is the reason it is strongly advised that you do a thorough reputation check (service validation), regardless. All bases must be covered. Everything must check out 100%.

**Note:** 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. \*Plus, always demand documentation (whether or not the contractor appears on membership roster). It must be current. Check it out personally or delegate. \*Also, please, do not 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.

**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 call:

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

Or

e-mail : **DBR.Insurance@dbr.ri.gov**

8. Ideally, after a day or so, depending on your research using the SERVICE VALIDATION SYSTEM, and checking the 5 *recent* residential references for whom contractor claims having done the *same/similar work*, please, make your BEST decision. Results must be 100% favorable, however. If not, it is recommended that you search for more reliable candidates using same procedure. Sometimes best candidates are just around the bend. Please, find them!

## **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.

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

**Note:** 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.

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## **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!***

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