

Hiring Painting Contractors

What does a Painting Contractor do?

Painting contractors come in a variety of specialties and their particular type is not always obvious from their listings. From house painters to specialty mural artists, know what kind of painter you want so you can narrow down your search!

Do they need to be licensed?

Painting contractors are unlicensed in Colorado and Wyoming, but may require local permits per project.

Types:

Residential: Deals with residential locations such as houses and apartments

Commercial: Works primarily within office and industrial locations

Interior: Specializes in interiors of buildings, homes

Exterior: Specializes in exterior paint needs such as the outsides of homes

Specialty: May do everything from murals to faux finishes

Before you hire a painter:

- Decide which areas of your home/business need to be painted.
- Figure out if there is any work you want to have done before painting.
 - For example, do you want to replace or repair moldings, patch damaged drywall or hang new doors?
- Pick your colors! Or at least narrow down your choices.
 - You can get paint charts and samples for all major brands at general home centers or paint stores.
 - The painter you finally hire may also have suggestions; take these seriously as the painter is likely to have experience with what colors work best under certain conditions.
 - If you are part of an HOA and painting your house exterior, make sure your selections are approved before proceeding.

How do I find a reputable Painter?

- Ask around! Friends, family and colleagues are likely to have worked with one who they can recommend or advise you to stay away from.
- Check out BBB Business Reliability Report at wynco.bbb.org
- Search online or in the phone book for listings under Painting Contractors in your area.

What do I do once I have a list of names?

- Call and check them out
- Don't be afraid to ask for the following:
 - Names of former customer you could actually talk to
 - How long they have been in business
 - Verification of insurance:
 - Make sure the contractor carries general liability insurance and workers' compensation. If the contractor is not insured, the homeowner may be liable for accidents that occur on the property.
 - Verification that they are bonded
 - Bonding allows the homeowner to file for damages with a bonding company

Once you have narrowed it down to your top 3-5 choices, get the following from each contractor:

- Get a written estimate for the job:

- Have the painting contractors inspect the site and quote a price for the job. Make sure the contractors are quoting on the same specifications (areas to be painted, number of coats and so forth).
- Be sure the written estimate includes:
 - Timetables for projects
 - Payment schedules
- Get a “read” on the person. Ask yourself :
 - Is this somebody I trust?
 - Is this somebody I want to work with for an extended period of time?
 - Is this somebody I am willing to let into my home?

Before you hire the painter for the job:

- Consult with them on your color choices. Listen carefully to their recommendations as they want you to be happy with your choices, too.
- Ask if they can paint a sample patch in area it will be going. Seeing it dry and on the wall can make a big difference on whether or not you still like it!
- Get a written contract and look over it carefully before you sign. Be sure the contract:
 - Includes the paint brands and colors to be used in each location, as well as the number of coats
 - Specifies that the painter is responsible for cleanup and the removal of paint from all surfaces (windows, floors, etc.).
 - Clearly states all tasks to be performed, all associated costs and the payment schedule
 - Identifies who is responsible for moving out furniture and what happens to items left in the room

Other contract considerations:

- Never sign a blank contract or one with blank spaces.
- Have a lawyer review the contract if substantial costs are involved, and keep a copy for your records.
- Get any verbal guarantees in writing.
 - Any guarantees made by the contractor should be written into the contract. The guarantee should state clearly what is guaranteed, who is responsible for the guarantee and how long the guarantee is valid.

At the end of the project:

- Make final payments only when all work is completed to your satisfaction
Do not allow a contractor will not threaten you or pressure you to sign if the job is not finished properly.
A trustworthy contractor will want to do the job right.
- Pay by check, not cash.

What to watch out for:

- Avoid anybody who says they can speed up the insurance payments or building permits.
 - They can’t or if they are, they are doing so illegally.
- Avoid anybody who wants a cash deposit or cash advance for payments in full.
- Any legitimate contractor will work with you and will accept a check or cashier’s check. Don’t get pushed into anything else.
- Don’t get rushed into a decision especially if you are responding to a disaster.
 - Scam artists love to prey on natural disaster victims or others in high stress situations. Even though you may just want things fixed and back to normal NOW, do not rush into making decisions! Ask the same questions and go through the same process that you would at any other time. You do not want to make a bad situation worse!

If the home repair is disaster related, be sure to stay away from anybody who:

- Claims to be FEMA certified.

- ▶ FEMA does not certify general contractors in any state!
- Lacks proper identification.
 - ▶ A FEMA or SBA shirt or jacket is not proof of someone's affiliation with an agency. Ask to see a photo identification card; if they don't have it, they are probably not legitimate.
- Goes door-to-door.
 - ▶ Persons going door-to-door to damaged homes, or phoning victims and claiming to be building contractors, could be frauds. If callers solicit personal information such as Social Security or bank account numbers, they are not legitimate.
- Charge fees to put customers on a list or to fill out forms.
 - ▶ FEMA registers all applicants without charge and has experts at Disaster Recovery Centers and through the toll-free registration line 1-800-621-FEMA (3362), or TTY 1-800-462-7585 for the speech- or hearing-impaired to assist with forms and to explain the many available assistance and loan programs.
- Offer to increase the amount of your disaster damage assessment.
 - ▶ This is not wise and is a sure sign of a scam.
- Ask for cash upfront.
 - ▶ Under no circumstances are FEMA and other agency representatives allowed to accept money. FEMA inspectors assess damage but do not hire or endorse specific contractors.

** All FEMA information is courtesy of the following website:
<http://www.fema.gov/news/newsrelease.fema?id=41633>