

How to Choose a Trustworthy General Contractor



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With rates for a nursing home averaging as high as \$7698 [per month](#), it's not surprising that many senior citizens are choosing to stay in their current homes rather than moving to assisted living facilities. This is a decision commonly referred to as "aging in place".

Programs such as the Home Equity Conversion Mortgage let seniors [transform home equity](#) into available income, and you may also qualify for assistance from your insurance company or local agencies if you decide to age in place. You can use these funds or money from a retirement plan or Social Security benefits to pay a general contractor to install modifications in your home that simplify the tasks associated with daily living.

Here are some tips to help you find and choose a trustworthy contractor for modification installations or even just general household repairs and maintenance, such as [plumbing](#), [heating/cooling](#), [painting](#), [staining your deck](#), or any other task no matter how big or small.

Read Online Reviews

Many homeowners leave online reviews after hiring a contractor. You can find contractor reviews on sites such as Facebook, Yelp, and Angie's List. Beware of reviews that are overly

positive and sound as if they were created by the same person; some contractors hire review writers to make their services sound good. Also, keep in mind that a negative review isn't always the contractor's fault. For example, a reviewer may be upset that a contractor didn't accept a certain type of debit card or allow payment arrangements. This is understandably frustrating, but it doesn't mean the contractor offers low-quality services.

Ask for Referrals

If you find it difficult to trust the praise and criticism of strangers, ask your loved ones for referrals. You can talk to friends, family members, and neighbors to learn which contractors they trust and which ones they regret hiring. Another option is to mention your desire to find a reputable contractor while you're in a church group or fitness class. Someone may have helpful information to share about a recent experience, either good or bad, with a contractor.

Verify Licensing

Depending on the state where you reside, licensing [may be required](#) before contractors perform work for customers. Licensing means that a contractor is legally allowed to work on your home or the equipment inside of it. Contractors typically undergo formal training by taking classes at a college or technical education facility, or they may have to pass a detailed exam to verify that they're familiar with the duties required of their position.

You should also make sure your contractor has insurance before you let him or her work on your home. A contractor may throw out terms like "licensed and bonded" or "insured and bonded". When a contractor claims to be bonded, it means that a surety bond exists to protect you from unexpected costs that result from a contractor's negligence or other issues. If a contractor is insured, it means you aren't responsible for financial obligations that a contractor is supposed to handle, such as buying lumber for an outdoor ramp or purchasing tools on credit from the local hardware store to install an automatic faucet. This protects you from unexpected expenses if a contractor flakes, either intentionally or due to illness, on your household repairs.

Meet the Contractor in Advance

You don't have to schedule your initial meeting with a contractor in your own home unless you feel comfortable doing so. Ask the contractor to meet you in a safe location, such as a home improvement store or the company's office, before you invite them to your home. If you fear that your judgement might not be accurate, invite a friend or family member to the meeting. They can tell you if anything seems suspicious or odd about the contractor you're considering.

Many contractors are honest and reliable, but unfortunately there are some who are not. Protect yourself by hiring a licensed contractor who loved ones or online reviewers recommend.

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