

Homeowner's Guide USA
WHO IS THIS CONTRACTOR?
Establishing & Enforcing An Application Process

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Preview

Customarily, in the United States there is no standardized protocol for residents to require contractors to “apply” by means of filling out an application. By conjecture, if we were to take a legitimate poll of homeowners who require contractors to fill out applications, we would find that 99.9% (given the universal of exceptions) do not. Likewise, as with residents who are on record as having been scandalized by the dishonest element, 99.9%.

The Psychology Of The Situation

In this moment, we are considering the psychology of the situation. This means we are analyzing this business of authorizing contractors to work in, on, or around our property without first having submitted an application for our inspection. This is particularly so for contractors who have not proven themselves for a number of years in our neighborhood to offer honest and outstanding delivery.

The American standard for anyone who would like to work in, on, or around our business establishments, is for this person to *fill out an application*. But why not forego this *time-consuming process*? Why not simply let this person work? The major reason is that we DO NOT HAVE DOCUMENTATION to the effect that this person is who he says he is and is sufficiently competent to be an asset to our objectives. We have to KNOW everything we possibly can about him before we make a decision. He may be the best thing to ever come along or the worst among those we thought were.

The Residential Ironic Shame

It is immensely ironic that so many residents will go through so much *trouble insisting* that a person who wants to work at the business outside the home fills out an application, but go through *hardly any* when considering hiring a contractor for the *business of the home*. Although vulnerability to scandal and resultant ramifications are insurmountably greater, residential protocol for an application process does not even come to mind. Consequently, predation from unscrupulous individuals is staggeringly more prevalent.

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A Recent Story - Classic Vulnerability For Knowledge Deficiency

Although there are innumerable examples of this “classic vulnerability,” this one suffices to emphasize this unfortunate dilemma. Earlier in 2019 there was a news report involving something worse than an errant contractor: a contractor referral agency. Of note - *Home Advisor*. It is an enterprise which historically has not had a very good record with residents (mostly private home heads). In this report, a homeowner paid a contractor \$18,000 for a new roof and siding. He was recommended by the aforementioned referral agency. Since the resident trusted the agency, she in turn, trusted the contractor they sent.

This act of her displacement of responsibility by not first taking the initiative for learning more about him *before* she disbursed funds, inevitably resulted in a flagrant rip-off. Included in this: extremely shoddy work and absolutely nothing significant done on the siding.

The agency said he was approved to be a *trustworthy, efficient, and licensed* contractor. The resident *believed* it. However, as the report progressed, it was revealed that he was not only extremely *dishonest* and *inefficient*, but also *un-licensed*.

*Note: There are very probably many residents who do not know that **Home Advisor** and **Angie's List** are one in the same operation. Ref. <https://www.usatoday.com/.../angies-list-acquired-.../308711001/> Now that we know, we may want to steer clear of these establishments.*

Information Please

When we consider this unfortunate situation, we may not readily think of the absence of an *application process*, specifically for the contractor sent by the previously mentioned referral agency. There was no application waiting for the contractor to take with him and fill out. Subsequently, there was no documentation from the contractor (personally) for the resident to *validate* (research) by means of independent government and other consumer-centric sources. The most outstanding mistake the resident made in this case was to decide hiring the contractor *without first making a personal effort* to discover if whether or not what the agency said about him was true.

This can be a very valuable lesson for us. Regardless of who a referring party is for a contractor, it appears to be far more advantageous to do “our own” research in order to confirm or deny credence of what others say about him. It is important to know more.

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Be Determined To Know More

Those who win in this arena of home improvement are those who make the best possible decisions premised on investing *quality time* gathering information about contractors. As we see in our previous account of the scorned victim, when residents do not have adequate information about contractors, it is not generally possible to make the safest and wisest decisions.

When residents neglect devoting sufficient time for gathering and carefully validating the authenticity of contractors' reputations, then residents are going into this blindly. This avoidance for devoting more time to learning who contractors may really be is often disastrous. It is the equivalent of walking blind folded to the edge of a drained swimming pool and diving in! This sort of action lends credence to the old adage: *Look before you leap!*

Evidently, there is a stark difference between making decisions premised on what is *known* and what is *not*. When applications are used and the information properly *validated* (researched), residents can then *see* what would have been *unseen*; *learn* what may have otherwise been *unknown*.

Further, it may be important to note that many of the *informed* decisions we *think* we are making are not based on *practical reality*. Instead, they are premised on *feelings*.

Ironically, it is exactly these base *feelings* which get a lot of residents into trouble. Whether we succeed or fail is normally rooted in the depth of relevant information we own in our moments of decision. Succinctly, an *application process* provides residents with key source material which can enable us to *validate* the reputation and reliability of contractors more accurately.

'Quality Time' For Research

Traditionally, the term "quality time" refers to doing things which are meaningful to us when we are not working. However, when we have home projects which require contractor assistance, we are not widely known for using a meaningful portion of this time to thoroughly research contractors. There is no visible prevalence of private home heads devoting adequate *quality time* to investigating contractors in relation to projects we are considering them for. But if we had an *enforced application process* this could enrich the caliber of impetus and direction we need to finally do so.

How Applications Influence Better Decision Making

This business of authorizing contractors to work in, on, or around our property has very much to do with how we approach making our decisions. When we have an *application process* for contractors, we are synonymously slowing the process towards making regretful decisions.

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In effect, we are also defusing any attempts towards unscrupulous contractors rushing us into making them. This is a moment of assuming absolute control over the speed of things.

As delved upon earlier, in most reported cases of contractor improprieties, residents have had no formal working means to guide our decision-making. Customarily, there has generally been no prepared means for causing contractors to first enter their information on a special application for residents to properly validate.

Since residents have not had such an official procedure which contractors were required to be a part of, there were no safeguards for the nature of control required to prevent bad contractors from getting much farther. But with an application for them to take with them to fill out, that is about as far as they are going to go pending its return. Then we can make a decision contingent upon our discoveries once properly *validated* via government and related sources.

Avoid Impulsiveness – Manage Our Time Well

In most reported cases of contractor improprieties residents acted on impulse. We acted on how contractors conducted themselves or on how they made us *feel*. The impression may be that he is likable and looks like the sort of person we can trust. Why hand him any application? He “speaks” for himself. Ironically, quite a few residents who do this credit themselves with great “intuition.” But, in fact, they were acting on how *relaxed* and *reassured* he made them *feel* – impulse.

Most home fraud normally begins with *impulsive* thinkers like these. In their moments of decision, they operate on ignorance of whom and what these contractors actually are, and on what they are in fact saying to them. Are they lying? Are they telling the truth? They use their own judgment being deluded to the extent that they are capable of making wise and safe decisions on “gut feeling.” Yet, in reality, they do not know if they are making a mistake. This traces back to our story where the resident paid an inept, unlicensed contractor an exorbitant amount of money relying solely on the word of an agency which has been documented for a number of years as having anti-residential tendencies.

This resident apparently did not know whom or what she was trusting ... agency or contractor. Impulsively, she believed them. Ironically, as records indicate, both lied. Consequently, the experience of this resident is described in some real estate circles as “*taking an \$18,000 hit!*” For what? Lack of right information. Why? Absence of *reliable means* for getting it.

Summary: Home Is A ‘Business,’ Too

We can begin to summarize the unfortunate incidents of home improvement fraud in our country as rooted in residential absence of an *application process*. Often, when we are aware of the need for contractor assistance on special home projects, we use our “*ability to pay*” as a primary parameter for enlisting such support. In this, there is also an apparent false sense of our power to control contractor’s conduct.

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Yet more than often we discover that our “power” was depleted the moment we authorized release of funds to someone who has not earned a cent of it.

Our most significant priority is to exercise authentic control from the very start. We can begin by:

1. Requiring contractor to fill out an application.
2. Validating the information which contractor enters in such application.
3. Deciding if whether or not to hire premised on our findings.

This is a matter of residential self-respect and respect for the sanctity of our homes and surrounding property. Essentially, the home setting is a *business operation*. Whether we use our homes for marketing services and products, or for purely living, we have home procedures. These entail: Laundry, taking out the garbage, dinnertime, bedtime, shopping days, etc.... There are diverse as well as shared delegations of responsibility. We call these: HOUSE RULES.

We have them in order to promote the smooth flow of the home setting. Included here is our maintenance and pursuit of comfort and convenience. These constitute the *major business* of our home setting. In this view, when we anticipate contractor assistance, we synonymously expect this will be a contribution to our home setting. In return for assisting with promoting the benefits of home we offer money. This is otherwise interpreted as our expectations for a *business relationship with mutual benefit*.

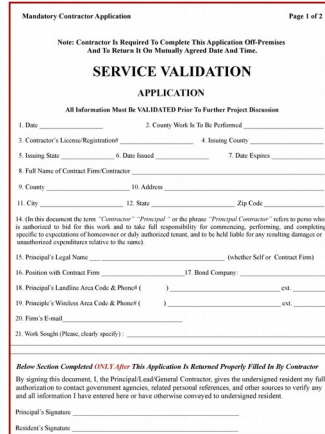
The scenario is identical to business operations outside the home. But there are obviously major differences. Among these, the most important distinction we are focusing on is that in the standard business environment, *applications are mandatory* for anyone who wants to work for us. Yet in the home environment, they are not?

Contractors are not employees, but they are people we may consider to *work for us*. Ironically, we aggressively enforce an *application process* where we work elsewhere, but not for where we live.

This is something we may want to change immediately. We may want to begin with an essential series of homeowner guides: “*4 Crucial Phases To Effective Contractor Screening*.” These special guides will assist in our decision-making prowess against being “charmed” into losing focus. The first law of decision for hiring a home improvement contractor is learning who she/he *really* is and what it can *really* mean for us.

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This special series of homeowners' guides introduces us to what is perhaps the first application specifically for contractors known as the "Service Validation Form":



Mandatory Contractor Application Page 1 of 2

Note: Contractor Is Required To Complete This Application Off-Premises And To Return It On Mutually Agreed Date And Time.

SERVICE VALIDATION APPLICATION

All Information Must Be VALIDATED Prior To 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/Contractor: _____

9. County: _____ 10. Address: _____

11. City: _____ 12. State: _____ Zip Code: _____

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 contracting, performing, and completing specific to expectations of homeowner or duly authorized tenant, and to be held liable for any resulting damages or unmet contractual expectations relative to the same)

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. Principal's Wireless Area Code & Phone#: () _____ ext. _____

20. Firm's E-mail: _____

21. Work Sample (Phone, clearly specify): _____

Below Section Completed ONLY After This Application Is Returned Properly Filled In By Contractor

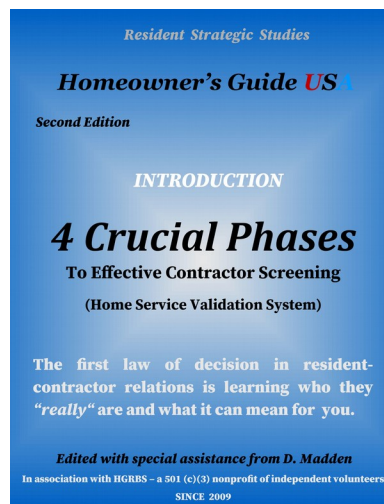
By signing this document, I, the Principal/Lead-General Contractor, gives the undersigned resident my full authorization to contact government agencies, related personal references, and other sources to verify any and all information I have entered here or have otherwise conveyed to undersigned resident.

Principal's Signature: _____

Resident's Signature: _____

Below is the link to the special series of strategic, action-oriented homeowner's guides where we learn how to use this form:

4 CRUCIAL PHASES TO EFFECTIVE CONTRACTOR SCREENING
[To Begin Learning What These Phases Are. Click Image Below]



**Edited with special assistance from D. Madden*

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