

## 4 Crucial Phases To Effective Contractor Screening

### PHASE 3

#### Necessity Of Delay Pending Full Research

[“Home Service Validation System”]

*Second Edition*

### *Phase 3 – Necessity of Delay Pending Full Research*

#### **Preview**

In this moment, we are considering the third most crucial step in fortifying our resolve for conscientiously positioning ourselves to be better prepared for making safer and wiser decisions about contractor candidates.

In our previous homeowner’s guide, *Phase 2, “Learning Parameters For Returned Paperwork,”* we learned a bit more about implementing the requirements of the system. These include being more discreet about the quality and relevance of the information contractors submit. We considered using a number of safety techniques to ensure that we do not settle for less than what we expect contractors to return to us i.e. a legible and completely filled in application (Service Validation Form) along with five (5) favorable residential references from OUR neighborhood.

We need this information in order for us to thoroughly research their credentials, reliability, and overall competence for our project (s). Briefly, without these, how can they possibly merit serious consideration?

For sure, we mean business. This indicates that it can be most important for us to be tough enough. We can muster our energies for being sufficiently determined to successfully implement the requirements of the system. And again, our possession and effective use of *the application* is central to that.

\*When contractors return the screening documents, all the spaces are suggested to be legibly filled. Our requirement can include the minimum five (5) recent residential references from neighbors they claim to have done the same or similar work for.

\*The majority of residents documented as being victimized by detrimental contractors *did not* have an *effective* prerequisite in our house rules for deciding wisely.

## 4 Crucial Phases To Effective Contractor Screening

### PHASE 3

#### Necessity Of Delay Pending Full Research

[“Home Service Validation System”]

#### **No Prior Interest In Learning More = Vulnerability**

If we were to make a fairly honest evaluation of victimization, we will find that many of our most unfortunate private home heads demonstrated no reputable prior interest improving home fraud strategy. We were not adequately driven towards learning more about hiring contractors with the purpose for ensuring our decisions were made well i.e. not sufficiently motivated towards practically guaranteeing we would not be recipients of contractor-related improprieties. Consequently, we unknowingly placed ourselves in a *defenseless* situation. Put differently, this happens when we do not have in place reasonable, anti-home-fraud protocol. But we do not have suffer ramifications of this nature of an involuntary lack of preparedness. It is within our abilities to voluntarily overcome this dreadful shortfall. This is exactly our intent learning to use residential strategy through this 4-phase undertaking. It can prove to be our ultimate recourse for preparedness we require for defending ourselves, families, homes, finances, and future.

#### **Refresher For Phases 1 and 2 In Relation**

\***Phase 1** entails presenting contractors with our screening document to:

1. completely fill in the spaces of the application, using the numeric instructions which come with it.
2. returning it, along with reachable references of a minimum of five (5) neighborhood residents contractor candidates claim to have done the same or similar work for.

\***Phase 2** entails contractors returning the application 100% complete, along with appropriate residential references. In this second step, we are also presented with a few options of approach relative to the application process: *accepting, declining, and/or re-scheduling* contractors for another time.

In relation, **Phase 3** involves considering how necessary it is to force delay making a decision until after we have conducted *proper service validations (in depth research)* to ascertain if whether they are whom and what they say they are.

## 4 Crucial Phases To Effective Contractor Screening

### PHASE 3

#### Necessity Of Delay Pending Full Research

[“Home Service Validation System”]

There may also be concern for if whether or not contractor candidates are considerate and trustworthy enough to *begin* our projects *on schedule* and to *complete* them *on schedule*.

Furthermore, we may want to consider *delegating* this to sharp relatives, friends, or associates if time is not available to us to *personally* do the required *detailed validations*. Realistically, we have not collected this vital information from contractors for us to be idle obtaining information we must have as long as it takes for us to obtain. Have we? By no means! In that case, as time allows, we may want *get right on it* by whatever means most reasonable.

Also, in this this phase (*as in Phase 2*), we are sending contractor candidates away making allowance for another time lapse of a *minimum 24 hours* before connecting with them again. After all, it may serve us well to enforce this additional delay since we may not want to be pressured. These are very significant decisions we must make to the benefit of our entire household. In order for this to be done well, ample time is required to validate each contractor’s information. It may not be *healthy* for us to decide before first doing what we have aspired to: discover the truth about them.

\*We are *validating* for the BEST. Typically, to benefit from the best of practically anything, always requires quite a bit more time and preparation. It is like the best approach to cooking. The extra time devoted to creating *delicious* results is always worth it. But there is always the recipe.

No recipe for great meals is of any good if not followed. Once we have first mastered using the *basic ingredients* in recommended proportion, we can then modify/customize for even greater value.

Subsequently, if it is only the best building tradesmen/women (as contractors) we would much rather hire, then we may want to follow a working recipe. There are many. The “4 Crucial Phases To Effective Contractors Screening” is one. Granted, the approach of this 4-phase system is a break from traditional contractors hiring practices, but the delays entailed are more consistent with a better tradition for hiring homeimprovement contractors - now – and into the future. We can rest comfortably assured that, through devoting time necessary to this seemingly “slow” process, we are going to be amazed by how *palatable* this can also be.

## 4 Crucial Phases To Effective Contractor Screening

### PHASE 3

#### Necessity Of Delay Pending Full Research

[ "Home Service Validation System" ]

#### The Importance Of a Minimal 24-hour Delay

All things considered, it is granted that we may have access to resources which enable us to completely validate the *productive usefulness* and *reputation* of contractor candidates on the same day. But, we may not want to be so enthusiastic about seeing them again before a *minimum 24 hours* have elapsed. We may require this extra time to go over our plans a bit more? We can also use it to discuss our ideas and contractor candidates with others closest to us. Get more input.

\*Plot our strategies. Review the *scope of our project* i.e., *details of what we need accomplished*. Who knows? We may want to add, omit, or modify something. This is the time to do these, also. Breathe. Tomorrow is another day. Be ready.

#### A History Lesson - 2018

The theme of our story is "*Everything you see isn't what it seems to be.*"

In April 2018, a man was arrested in New Jersey for scandalizing several private home heads. What is ironic about this case is that this contractor was *registered* in the state as a building tradesman between the years of 2014 to 2016. Yet in that two-year period, reports indicate he was overwhelmingly an undesirable among residents.

In New Jersey, a *registered* home improvement contractor, may or may not be required to also be licensed. But if he/her offers a payment plan (financing), this contractor must also be licensed. In this case, it does not appear as though this one offered an *easy payment plan*. However, as this case establishes, being a legally *registered* contractor does not necessarily mean the person is morally correct. Even if licensed, the same would apply.

In this scenario, the contractor's home improvement registration expired in *March 2016*. However, according to reports, he allegedly continued to solicit work in that capacity until around August the same year (Four months later).

As it seems, from July 24, 2014 until sometime in August 2016, he habitually preyed on residents. He was accused of receiving various denominations of down/interim payments. But instead of delivering on his promises, he left behind sub-standard projects he apparently dubbed "*complete,*" incomplete ones, or a slew of those he never attended to. We are talking about a man accused of creating a 2-year trail of victims.

## 4 Crucial Phases To Effective Contractor Screening

### PHASE 3

#### Necessity Of Delay Pending Full Research

[“Home Service Validation System”]

Apparently, his victims lacked *effective* anti-home-fraud preventative measures. Quite evidently, had they used formal procedure equivalent to what this 4-phase system offers, there is very high probability they will have deflected him. They will have known he was a *residential predator*.

#### Contractors’ Legal Credentials Can Deceive

In our story, we discovered a contractor, once *aptly registered* to work as such for a period of 2 years – until it expired. Note especially: this reportedly did not occur until *after* a 2-year stint of predation. It was against a string of innocent private home dwellers. This can be otherwise conveyed: for a period of 2 years as a rightly *registered* building tradesman, he victimized unsuspecting residents.

This is more reason for us to always be leery about contractors’ credentials – even if they met all state requirement for being also *licensed*.

For example, in other states, such as California, contractors are required to be registered, adequately bonded, and insured, before they can be *licensed*. Residents are well aware that *the license* represents contractors’ having fulfilled all conditions for operating legally in California. It establishes contractor’s legal right to conduct business relative to the vocation for which it is granted.

But let us harp on the fact that, just because having a registration in a few states is proof contractors are legally cleared to operate in that capacity, it is not enough by itself. Registration does not necessarily mean they are automatically above malicious conduct towards residents. Was the contractor of our “history lesson” a nice person because he was *registered*? Did that prevent him from being a danger? If not, then it can be delusional on our behalf to think that one who is registered, bonded, insured, and licensed naturally qualifies him/her as a *good angel*. There is an old Biblical saying:

“ *You will know them by their fruits.*”[Matt. 7:16].

This fact is emphatically repeated because there is far too much credence given to a contractors’ operational legitimacy meeting a precondition for registration or licensure. In this arena, simply filing out the “paperwork” and paying a required fee. In many cases, also included is a fee for completing previous training before a registration or license is issued.

## 4 Crucial Phases To Effective Contractor Screening

### PHASE 3

#### Necessity Of Delay Pending Full Research

[ "Home Service Validation System" ]

#### **Unintentional Misleading About Contractor Worthiness**

We may want to give special attention to the fact that our hiring priorities are often *sabotaged* by misinformation via well-meaning public media. One of the most wanton elements of such erroneous tips is from trusted news and other consumer information sources: "*Hire ONLY licensed contractors.*" or the equivalent where registration is more prominent - "*Hire ONLY registered contractors.*" The truth is that whether registered or licensed, as we have virtually witnessed, it says nothing about contractors' *moral values*. Licenses and registrations do not answer the most important concern: if whether or not they are *corrupt*. Subsequently, we may not want to use contractors' possession of these, alone, as our *leading* basis for making a hiring decision. We may prefer, instead, to be even more driven towards learning if whether or not they are among those who use these legal credentials as key to tricking us into letting down our guard to be scandalized.

\*We can do well to remember that many drivers displaying symptoms of *road rage* have both license *and* registration to drive. But should they be on the road?

Subsequently, when we see contractors' license/registration, and *validate* its current legitimacy online, we may be so naive' as to stop researching. The same can be true after we have checked with our County Clerk's office. In reiteration, but in other words, upon learning contractors are aptly registered/licensed to work in our area, we often tend to relax our home safety priorities and authorize the hire. We can infer that this is exactly how most (if not all) his victims felt upon knowing he was legally cleared to operate in their respective communities.

#### **The Usual Delusion**

Why would anyone hire a contractor without FIRST conducting a *proper service validation* on him? Is it because he can prove that he is *licensed/registered, bonded, and insured*? Is the reason buried in the way he looks or sounds? Perhaps it is how well-versed he is and the speed at which he presents clear ideas?

What is it about a contractor which moves some residents to prematurely judge this person as uniquely loaded with integrity? Whatever the reason, it boils down to the notion that all things *seemed to be in order*. But that is because, as it appears, these victims gave themselves no explanation as to why they would be otherwise. Why should they bother to look? Their hearts *told* them all they needed to know. And that was one of the greatest mistakes. They were listening to their *hearts* rather than to their *minds* for reasoning needed to discover the masquerade. Self-delusion.

## 4 Crucial Phases To Effective Contractor Screening

### PHASE 3

#### Necessity Of Delay Pending Full Research

[“Home Service Validation System”]

#### Avoid Delusion When Contractors Return Applications

This is comparable to what can occur when contractors return the application *100% complete*, along with the recommended minimum number (5) of residential references. Since all *seems to be in order*, we can easily suppose:

*“Well. Hmm. Why delay! This is the guy we need.”*

Then we may put him/her to work. However, in so doing, we have defeated the purpose of the system. In such case, we no longer HAVE a system since it is *tossed out the window*. Caution: it can serve us well to be very alert when contractors return fully completed forms along with what they claim to be the minimum required residential references. Things may *seem in order*, but, as in the top of our story:

*“Everything we see, isn’t what it seems to be.”* VALIDATE!

#### They Must First Be “VALIDATED”

This is the overall purpose for having the system. Albeit that *Phase 2* is a bit more intense than *Phase 1*. Nonetheless, *Phase 3* is somewhat more profound than the previous two. The reason is that we are now called upon to do what most residents scandalized did not: stay focused. They lose focus on the nature of this interacting with contractors because it is suspected that it has become a matter of *fearing the worst* if we were to do it. Here, the term *fearing* is used as it pertains to our having the need to escape a perceived or imagined situation which threatens our well-being.

Consequently, as we are cautious about first hesitating to decide until after we thoroughly checked out contractors information, we slip into a basic self-defeating sense of permissiveness. In other words, the fear of “losing” an available contractor if we took time out to confirm his/her claims, causes us to compromise our best values. Here, they concern maintaining and improving the comforts and conveniences of the home setting.

Is it really worth it? When we are horrified of finding out whom and what contractors *really* are, we begin to invent sentimental justifications for our decision.

*“Maybe this contractor isn’t all he has led me to believe. I’d be CRUSHED if my findings are true about that.”*

## 4 Crucial Phases To Effective Contractor Screening

### PHASE 3

#### Necessity Of Delay Pending Full Research

[ "Home Service Validation System" ]

This is immensely ironic in that residents who deceive ourselves in this way apparently do not seriously consider the probability of being *CRUSHED* anyway in the event he/she takes our money then becomes mysteriously and indefinitely unavailable.

#### **Listen Intently To Victims We See On Broadcast Media**

Normally, in nearly *ten cases out of ten* of reports we read, hear, or see videos about home improvement fraud victims, we notice there was no worthwhile fraud-prevention system. There was nothing reliable in place for first thoroughly validating them before coming to a decision. Listen closely to the stories. Are any sharing the details of how we made the decision? In as many cases, as we listen intently, we find scarcely anyone embraced effective protocol i.e. a home procedure [house rules] for first SEEING whom and what contractors *really* were.

We were lied to but were apparently beset with self-induced challenges HEARING them. Sadly, there is a common pattern of residents foregoing *proper screening etiquette*. That is to say, each person who was defrauded more than likely did not pause to *first* conduct a reasonable degree of research to ascertain their undesirability. For emphasis: we neglected to carefully pursue information on their professional and personal reliability. Further, it is sensible to suggest that many of us neglected this crucial research because contractors *did not behave as though it was necessary*.

However, this takes us back to the high probability that in many such cases, the major reason behind this sort of negligence on the private homefront is well-shrouded fear - one of forfeiting the skilled benefit of someone we have also mustered a reason to *trust*. We may not be so enthusiastic about doing anymore searching – it is a very *time-consuming* process. This falls in the sardonic frame of scenario in that the distress entailed in knowing we have been deceived, fused with our recovery therefrom, can also require *quite a spell*.

#### **Avoiding Defenseless Modes = Better Eyesight-Hearing**

Further, our overt negligence for learning and practicing effective preventative measures is the equivalent of voluntarily placing ourselves in *defenseless modes*.

These are so named since residents are unaware of what we are up against. Subsequently, there is no way we can protect ourselves against it. More clearly, when we can neither see nor hear the threat some contractors pose to our well-being, we are vulnerable to victimization. This is a very sobering reality.

## 4 Crucial Phases To Effective Contractor Screening

### PHASE 3

#### Necessity Of Delay Pending Full Research

[ "Home Service Validation System" ]

For clarity, to *hear* takes into account:

1. words spoken by dishonest contractors interspersed with lies. For instance,

*"We've been in business twenty years. I estimate the duct work will take about thirty-minutes – forty-five tops! We've got "snake cameras" to run through the ducts to be sure all's clear before we leave."*

The job is done. We are thrilled about it being completed in only 20 minutes! They leave. But the ducts were not properly cleared. We have no way of knowing. Eventually we will - when we notice the vents *acting funny*, again.

2. how dishonest contractors appear i.e. mannerisms, facial expressions, gestures, attire, etc. There are always a few things we see which indicate to us they are dependable people. But what we see is not always reflective of the threat they *really* are. They are careful not to give the slightest hint. This is a form of *invisibility*.

In this, it is unfortunate that our senses of sound and sight are so easily impaired. But we are accountable for that. It is we who decide how to conduct business knowing that our worst hindrance are detrimental contractors we can neither see nor hear. Since to us, the true intents of these predators are both inaudible and invisible, we are powerless to stop them. In other words, as we are entirely oblivious to the perilousness of our situation, it becomes enormously unlikely for us to defend ourselves.

Conversely, when we have intact protocol in our house rules for enforcing priorities of *first* investing time required for detailed reputation checks, we enable ourselves to be far better positioned. We will then *hear* what we otherwise would not have heard – *see*, what we otherwise will not have seen. Briefly, we will have identified corrupt contractors for whom and what they truly are.

Presumably, it can be most rewarding for us find time for learning if whether or not it will be wise to hire without first checking them out. We may not want to get caught being so careless as to finally get around to researching specific contractors *after* being defrauded by them. It is always interesting observing how devoted some victims of home fraud are about sharing their ensuing research discoveries concerning those who preyed on them.

\*You Tube has quite a number of this nature of *after-the-fact* residential expose: *Home Improvement Fraud - You Tube*.

## 4 Crucial Phases To Effective Contractor Screening

### PHASE 3

#### Necessity Of Delay Pending Full Research

[“Home Service Validation System”]

#### **When It Is Time To Validate – VALIDATE!**

Fundamentally, **Phase 3** entails actually commencing validations (deep reputation checks) *according to plan*. Here is where we may want to come to terms with ourselves on implementation: Are we *cautious about the disappointment* we can feel if we actually did what we have studied so earnestly for? Or are we instead worried about probable disaster if we did not? For sure, as mentioned earlier, *fear* plays a key role in our hiring decisions – one way or another. We can make it propel us to learn more - or let it be a yoke for us to settle for less?

Is it better to be disappointed, in advance, knowing contractors have lied to us? Or to be a bit ruffled , later on, when we cannot reach the contractor who just stole our money?!

Undoubtedly, we may want to weigh in the balance. Which approach has most promise for avoiding the aftermath of another clever deception? As the old adage suggests: choose wisely.

#### **SUMMARY**

This ends our intensive study of *Phase 3* of the *4 Crucial Phases to Effective Contractor Screening*.

#### **Upcoming Phase 4 – Making The Safest-Wisest DECISION**

This is the ultimate *Phase* for enforcing our system. It is the easiest. The reason is that the research is over. We can now HEAR if whether or not this person was truthful about everything - and SEE each contractor candidate for whom and what he/she actually is. Now we have all the facts. We see what we probably did not. We hear what we may not have heard. We are in a soundly more leveraged position than at any other phase of the process!

***HOME IS THE BEST WONDER OF THE WORLD!***

*Edited by D. Madden*

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## 4 Crucial Phases To Effective Contractor Screening

### PHASE 3

#### Necessity Of Delay Pending Full Research

[ "Home Service Validation System" ]

### *HELPFUL REFERENCES*

#### History Lesson – 2018 - The Report

<https://www.app.com/story/news/crime/jersey-mayhem/2018/04/10/little-egg-home-contractor-accused-fraud-arrested-galloway-hotel/502171002/>

#### New Jersey Standards For Registration and/or Licensure

<https://generalcontractorlicenseguide.com/new-jersey-contractors-license/>

#### Service Validation Form

<https://www.americanprivatehomefront-hgrbs.com/service-validation-form.php>

#### Service Booklet

<https://www.american-homeowners-fast-track.org/service-booklet.php>

#### *American 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 American 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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