

CHOOSING A CONTRACTOR

QUICK REFERENCE

INSURANCE- The following types are necessary:

- Workman's Compensation- This protects you from workers injuries.
- Contractors Liability- This protects you from damage or injury by workers.
- License Bonding is required by most villages- This protects the village from damage to property.

TIPS: -ASK TO SEE A *CERTIFICATE OF INSURANCE OR HAVE ONE ISSUED TO YOU*
-YOUR *HOMEOWNER INSURANCE MAY NEED TO BE AMENDED FOR BIG PROJECTS*

CONTRACTS- Look for the following elements:

- Detailed written contracts, including: materials, manufacturers, colors, sizes, etc.
- Other provisions could include: start and finish dates, allowances, workmanship warranty.
- Must include payment plan and total price.
- Changes to contracts should be done by change order, in writing and with price changes.

TIPS: -ASK QUESTIONS- *DON'T SIGN IF YOU DON'T UNDERSTAND COMPLETELY*
-KNOW YOUR *RIGHT OF RESCISON*
-SECURE *MANUFACTURERS WARRANTIES*

CREDENTIALS

- Contractors should be licensed in your town and the town that they are from. Bear in mind that towns usually only require insurance and bonding as credentials for licenses. State licenses are only required for certain trades. Licensed contractors should provide the permits.
- Better Business Bureau and trade associations don't always have the best information.

TIPS: -THE BEST WAY TO CHECK CREDENTIALS IS THROUGH *REFERENCES*
-ASK TO SEE A *CUSTOMER LIST*

PAYMENT TERMS- Payment schedules will vary by the size and type of job. But the following are

Some points to remember:

- Be leery of big down payments. Generally 10% is adequate. Although custom size and special order items may require larger deposits.
- On larger jobs, payments should be made on stages of completion of the work.
- Pay by check or get a written receipt. Make checks payable to company on contract only.

TIPS: -DON'T MAKE *FINAL PAYMENT UNTIL JOB IS COMPLETED, EVEN SUCH THINGS AS FINAL CLEANUP*
-SECURE *WAIVER OF LIEN ON FINAL PAYMENT*

GENERAL- You can't choose by cost alone. Also consider:

- Closeness of supervision- Will you be able to deal with the same person during the job, and be able to reach them? Will there be an owner on the job every day? These things will affect:
 - Quality of work and timely completion
 - Disruption of your household and cleanliness
- Quality of materials and workmanship.
- Other things to consider are: Are they skilled REMODELERS? Do they use all subcontractors? Do they have their names on their trucks?

TIP: *BE LEERY OF GIMMICKS AND HIGH PRESSURE SALESMEN*

COURTESY OF: WRIGHT SERVICES CORP. (708.442.5000)