

# HOME IMPROVEMENT ADVICE

AVOID MAKING A DREAM PROJECT A NIGHTMARE

Home improvements and repairs can cost thousands of dollars and are the subject of frequent complaints.

## Tips for choosing a contractor

- Get recommendations and references. Talk to friends, family and others who have used the contractor for similar work.
- Get at least three written estimates from different contractors. Insist the contractors come to your home to evaluate what needs to be done. Be sure the estimates are based on the same work so that you can make meaningful comparisons.
- Check contractor complaint records. The Better Business Bureau can provide this information.
- Make sure the contractor meets licensing and registration requirements. Your state or local consumer protection agency can help you find out what these requirements are.
- Get the names of suppliers and ask if the contractor makes timely payments.
- Contact your local building inspection department to check for permit and inspection requirements. Be wary if the contractor asks you to get the permit—it could mean the firm is not licensed.
- Be sure your contractor is insured. The contractor should have personal liability, property damage and worker's compensation insurance for workers and subcontractors. Also check with your insurance company to find out if you are covered for any injury or damage that might occur.



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or call (800) 432-2310

Kansas Attorney General Kris Kobach





## Negotiating your contract

- Get everything in writing. Insist on a contract that states exactly what work will be done, the quality of materials that will be used, warranties, timetables, the names of any subcontractors, the total price of the job, and the schedule of payments.
- Understand your payment options. Compare the cost of getting your own loan versus contractor financing.
- Don't make a final payment or sign a final release until you are satisfied with the work and know that subcontractors and suppliers have been paid.
- Pay by credit card when you can. You may have the right to withhold payment to the credit card company until problems are corrected.

## Beware if your contractor:

There are many indications that a contractor may give during the course of a transaction that can be warning signs of potential trouble or seams.

Be wary if someone comes door-to-door or seeks you out for work. Or if they just happen to have material left over from a recent job. Be careful if they say the job will be a "demonstration" project.

Be cautious if they offer discounts if you find them other customers or if their quotes for the job are out of line with other estimates. Don't give in to the pressure to make a quick decision or accept an offer of an unusually long guarantee.

Other characteristics that raise concern are those who can only be reached by leaving a message with an answering machine, drive an unmarked van or has out-of-state license plates, or asks for the entire payment for the project upfront.



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