

Contractors

My house was damaged and I need a contractor. How do I find a good one?

- Ask friends, family, or neighbors for recommendations. Or look online for reviews.
- Get written estimates from at least 3 contractors. Make sure the estimate is free.
- Ask the contractor for a list of recent customers. Call and ask if they were happy with the work.
- Call your Better Business Bureau to see if anyone has complained about the contractor.
- Make sure the contractor is licensed and insured.

What should be in my contract?

Your written agreement should include:

- Complete names and addresses for both you and the contractor
- The contractor's registration or license number
- The date the work will begin, and the date work will be completed
- Everything you agreed to when you talked about the project, including:
 - a **complete description of the work** the contractor agreed to do,
 - the **total cost of the work**, and
 - **when you will make payments.**
Note: Except for the first payment, payments should be based on the contractor's completing parts of the job. For example: Pay \$1000 after all windows are correctly installed.
- Your signature and the contractor's signature

Before you sign the contract, ask a lawyer to read it.

What if I change my mind about the contractor?

If you change your mind, you have the right to cancel the contract – even if you signed it. But you must do it **in writing** within **3 days**.

This flyer gives you legal *information*, not legal *advice*.
To know how the law applies to you, talk to a lawyer.

How should I pay the contractor?

- **Never** pay with cash. Pay by check, money order, or credit card. Keep a record of your payments.
- **Never** pay the final amount unless the work is complete and you are happy with it.
- **Never** pay for the whole job before the work starts. Your first payment should not be more than 30% of the total cost of the work.

What if I have a problem with the contractor?

- Send the contractor a clear letter or e-mail that explains the problem. (Keep a copy for yourself.)
- Ask the contractor to fix the problem(s).
- If he agrees to fix the problem, put your agreement in writing. Include your signature and the contractor's signature.

What if talking to the contractor doesn't work?

- See if your contract says how disagreements will be handled. Look for the words *dispute*, *arbitration*, and *mediation*.
- Talk to a lawyer. You may be able to sue or use other legal options.
- Call the consumer division of your Attorney General's office or your local Better Business Bureau to report the problem.
- Complain to the Federal Trade Commission (FTC). If the FTC thinks a business has broken the law, it will investigate the business.
 - Call toll-free: **1-877-FTC-HELP (382-4357)**
TDD: **1-866-653-4261**
 - Or fill out a complaint form at:
www.ftccomplaintassistant.gov

Contact us for legal help with storm-related problems:

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