

Handy Tips before Hiring a Handyman

Your home is your most valuable financial asset. That's why it's important to be cautious when you hire someone to work on it. Home improvement and repair and maintenance contractors often advertise in newspapers, the Yellow Pages, and on the radio and TV. However, an Ad is no indication of the quality of a contractor's work. Your best bet is a reality check from those in the know: friends, neighbours, or co-workers who have had improvement work done.

Here are some more tips to find a competent and reliable handyman or contractor for a successful and satisfying home improvement project.

1. DECIDING ON WHAT YOU WANT

Depending on the size and complexity of your project, you may choose to work with a number of different professionals:

- General Contractors manage all aspects of your project, including hiring and supervising subcontractors, getting building permits, and scheduling inspections.
- Speciality Contractors install particular products like cabinets and bathroom fixtures.
- Architects design homes, additions, and major renovations. If your project includes structural changes, you may want to hire an architect who specializes in home remodelling.
- Designers have expertise in specific areas of the home, like kitchens and baths.
- Design/Build Contractors provide one-stop service. They see your project through from start to finish. Some firms have architects on staff; others use certified designers.

2. WHAT TO WATCH OUT FOR

Not all contractors operate within the law. Here are some tip-offs to potential rip-offs.

A less than reputable contractor:

- Solicits door-to-door
- Offers you discounts for finding other customers
- Just happens to have materials left over from a previous job.
- Only accepts cash payments
- Asks you to get the required building permits
- Does not list a business number in the local telephone directory
- Tells you your job will be a "demonstration"
- Pressures you for an immediate decision
- Offers exceptionally long guarantees
- Asks you to pay for the entire job up-front
- Suggests that you borrow money from a lender the contractor knows.



3. WHAT QUESTIONS TO ASK

Interview each contractor you're considering. Here are some questions to ask.

- How long have you been in business? Look for a well-established company and check it out with consumer protection officials. They can tell you if there are unresolved consumer complaints on file.
- Are you licensed and registered to operate in the region? Ask to see the contractor's license. Make sure it's current.
- How many projects like mine have you completed in the last year? Ask for a list. This will help you determine how familiar the contractor is with your type of project.
- Will my project require a permit? Most cities and regions require permits for building projects, even for simple jobs like decks. A competent contractor will get all the necessary permits before starting work on your project.
- May I have a list of references? The contractor should be able to give you the names, addresses, and phone numbers of at least three clients who have projects similar to yours. Ask each how long ago the project was completed and if you can see it. Also, tell the contractor that you'd like to visit jobs in progress.
- Will you be using subcontractors on this project? If yes, ask to meet them, and make sure they have current insurance coverage and licenses, if required.
- What types of insurance do you carry? Contractors should have personal liability, worker's compensation, and property damage coverage. Ask for copies of insurance certificates, and make sure they're current.



4. CHECK REFERENCES

Talk with some of the contractor's former customers. They can help you decide if a particular contractor is right for you. You may want to ask:

- Can I visit your home to see the completed job?
- Were you satisfied with the project? Was it completed on time?
- Did the contractor keep you informed about the status of the project, and any problems along the way?
- Were there unexpected costs? If so, what were they?
- Did workers show up on time? Did they clean up after finishing the job?
- Would you recommend the contractor?
- Would you use the contractor again?

5. WEIGH YOUR PAYMENT OPTIONS

You have several payment options for most home improvement projects. For example, you can get your own loan or ask the contractor to arrange financing for larger projects. For smaller projects, you

may want to pay by check or credit card. Avoid paying cash. Whatever option you choose, be sure you have a reasonable payment schedule and a fair interest rate. Here are some additional tips:

- Try to limit your down payment. Try to make payments during the project contingent upon completion of a defined amount of work. This way, if the work is not proceeding according to schedule, the payments also are delayed.
- Don't make the final payment or sign an affidavit of final release until you are satisfied with the work and know that the subcontractors and suppliers have been paid.
- If you have a problem with merchandise or services that you charged to a credit card, and you have made a good faith effort to work out the problem with the seller, you have the right to withhold from the card issuer payment for the merchandise or services. You can withhold payment up to the amount of credit outstanding for the purchase, plus any finance or related charges.

6. GET A WRITTEN CONTRACT

Always insist on a written agreement. A contract spells out the who, what, where, when and cost of your project. The agreement should be clear, concise and complete. Before you sign a contract, make sure it contains:

- The contractor's name, address, phone, and license number, if required.
- The payment schedule for the contractor, subcontractors and suppliers.
- An estimated start and completion date.
- The contractor's obligation to obtain all necessary permits.
- How change orders will be handled. A change order — common on most remodeling jobs — is a written authorization to the contractor to make a change or addition to the work described in the original contract. It could affect the project's cost and schedule. Remodelers often require payment for change orders before work begins.
- A detailed list of all materials including color, model, size, brand name, and product.
- Warranties covering materials and workmanship.
- Oral promises also should be added to the written contract.



7. JOB COMPLETION CHECKLIST

Before you sign off and make the final payment, use this checklist to make sure the job is complete. Check that:

- All work meets the standards spelled out in the contract.
- You have written warranties for materials and workmanship.
- You have proof that all subcontractors and suppliers have been paid.
- The job site has been cleaned up and cleared of excess materials, tools and equipment.
- You have inspected and approved the completed work.

8. WISH TO COMPLAIN?

- If you have a problem with your project, first try to resolve it with the contractor. Many disputes can be resolved at this level. Follow any phone conversations with a letter you send by certified mail.