



## Consumer Tips from the Connecticut Department of Consumer Protection

### *Hiring and Working with a Home Improvement Contractor*

- By law, all home improvement contractors and salespersons doing work in Connecticut must be registered with the Department of Consumer Protection. That includes roofers, remodeling contractors, driveway pavers, and anyone who installs fences, flooring or windows, to name just a few.
- Hiring a registered contractor is your strongest protection against financial damage or loss on a home improvement job. The state's Home Improvement Guaranty Fund can provide up to \$15,000 in financial restitution per contract, if something goes wrong in a job done by a registered contractor.
- Before choosing a contractor, decide exactly what you want done. Have an idea of the type of materials you want used; for renovations, have photos from magazines, brochures or friends' homes.
- For names of dependable (and undependable) contractors, talk to friends who've had remodeling done; check out work being done in your neighborhood, and contact local building officials for more names and suggestions.
- Get more than one estimate. If bids are far apart, be skeptical; get more bids. The lowest bid is not necessarily a bargain, so resist the temptation to choose a contractor based solely on price.
- Look at contractors' recent and past jobs. You can even check contractors' litigation history to see if they've been sued by former clients. Go online to <http://civilinquiry.jud.ct.gov>, select "party name search" from the left menu and type in the contractor's last and first name in the boxes provided.
- Ask each contractor about his or her workload. Can they truly start and finish on time? You should be able to speak openly with the contractor and feel that he or she is listening to you.
- If a contractor offers to finance your home improvement project or put you in touch with a finance company, be very careful! Have an attorney or some other informed person review the finance agreement before you sign, to verify that it complies with the State and Federal Truth-in-Lending Act. There have been cases where consumers thought they were entering into a retail installment agreement, only to discover they had placed a second mortgage on their homes!
- Go to [www.ct.gov/dcp](http://www.ct.gov/dcp) to verify that the contractor and/or salesperson are registered and to see if the Department has any complaints against the company.
- Ask for at least three references from former customers and check them. Verify that the contractor has the appropriate level of worker's compensation and liability insurance. You may also check with the Better Business Bureau.
- Insist on a detailed, written contract that includes start date, end date, work to be done, materials to be used, and price. Include in the contract a payment schedule that corresponds to the progress of the work. A plan that provides the contractor with some money up front, some while work is underway, and the final payment only when everything is finished to your satisfaction is strongly suggested! If a contractor asks for all the money up front, or wants a very large down payment, it may signal he's in financial trouble or worse. This is not someone you want to sign with. Get receipts for all payments, never pay in cash.
- Building permits are ultimately your responsibility. Make sure that either you or your contractor apply to your town for all necessary building permits.
- For more information, visit our website at [www.ct.gov/dcp](http://www.ct.gov/dcp) and type "Home Improvement" in the search box. Or call us at (860) 713-6110 with questions or concerns.