HOMEOWNER REPAIR GUIDE

SUGGESTIONS FOR CONTRACTING HOME REPAIRS

For contracted repairs

SELECTING A CONTRACTOR

1. **GET RECOMMENDATIONS.** Ask friends, neighbors, and associates for contractors they have used and found satisfactory. Some communities provide names of contractors to residents; in Cleveland Heights, for example, a list of registered contractors can be found on the City's web site *(www.clevelandheights.com/154/Contractors)*. Home Repair Resource Center has compiled evaluations of contractors and can also provide names of previously reviewed contractors, though we can't endorse any one specific company.
2. **DO YOUR OWN CHECKING.** Ask the contractors for the names of several people in the area for whom they have done *similar* work. Call them and ask questions about the quality of the work and the response of the contractor to requests for corrections. Go see the work, if possible. You can also call the Better Business Bureau to see how long the contractor has been on file and if there have been complaints.
3. **MAKE SURE THE CONTRACTOR IS LICENSED** in your city if the work to be performed requires a permit. Check with your Building Department if there is any question about this.

OBTAINING BIDS — GET WRITTEN ESTIMATES

1. Always get written estimates. Ask for an itemized cost for each major portion of the job, and *then compare the estimates,* looking at what is to be done, quality of materials and cost. (Cheaper isn't necessarily better.) A detailed, well-written estimate can be used as a contract later.
2. Find out if the person giving the bid will be doing your work (or at least overseeing it.)

THE CONTRACT

A written contract is essential, because verbal agreements are sometimes misunderstood. A well-written contract is your protection – it is your way of being sure that all items have been discussed and the work to be done is clearly described. Be sure that a responsible official of the company signs the contract and that you receive a complete readable copy. Read *all* the fine print.

(See "At a Minimum, Be Sure Your Contract Includes" for items that should, at a minimum, be spelled out in a contract.)

THE REPAIR WORK ITSELF

If at all possible, be home while the work is being performed, so you can be sure that it is done as specified in the contract and that the quality of workmanship is to your standards. Then:

1. When a contractor requests payment, check the work carefully yourself to be sure it has been fully and properly done. Call your city's Building Department if a permit inspection is needed, and try to be present to talk with the inspector. **Do not sign an acceptance of work or make final payment until you are fully satisfied and all work requiring a permit has been inspected and approved.**
2. Ask the contractor for affidavits, generally called "waivers of lien," from all subcontractors used, stating that they have been paid in full for all materials and labor. Final payment should not be made until you have the affidavits.

AT A MINIMUM, BE SURE YOUR CONTRACT INCLUDES:

1. The name, street address (not a post office box), and phone number of both parties.
2. A clear and detailed statement of the **work to be done** (i.e., scraping to be done before painting), the **quality of materials** to be used (brand/grade, weight, color, size – as appropriate) and the **cost of materials and labor** to be used in performing the work.
3. Guarantees on materials and on the contractor's labor. Quality of workmanship should be addressed. A good general phrase for all contracts is: *"All work will be done in a neat and workmanlike manner and to the current standards of the trade."*
4. Agreement by the contractor to obtain all necessary permits from your city's Building Department and to "*do all work to the code of your city."* (If drawings are required, it should state that the contractor will provide them.) Remember, Building Code generally sets only a minimum repair standard. You may wish to exceed that standard in quality of materials or method of repair.
5. An understanding that the contractor is responsible for any work subcontracted. If the job is large, it should state which portions will be subcontracted – and the names, business addresses, and phone numbers of subcontractors to be used.
6. Certification of contractor's workers' compensation and insurance coverage and an understanding as to responsibility for personal injury and property damage during the work.
7. Estimated start and completion dates, how long the job will take once begun and arrangements for clean-up, scrap, and waste disposal.
8. Payment schedule. The contractor may ask for an initial deposit (and this may be reasonable for materials that involve a special order), but we recommend that payment only be made for value received – for materials delivered to the site or for portions of work completed. **Payment upon completion is preferable** and should be the rule for small or quickly completed work, but progress payments are acceptable for larger jobs. A good rule is one third, another third, with the final third held until completion. Another method is to pay for definite portions of work, on a job-by-job basis (roof completed, then paid). It is not wise to pay for one third of a job if you cannot tell that one third is done. **No payment should be made for any portion of work until it has been completed to your satisfaction and any permit work has been inspected and approved by your city's Building Department.**
9. A statement that all contract changes must be in writing and agreed to by both parties.

NOTE

If you have an attorney, it would be wise to have the attorney look at the contract before you sign. DO NOT SIGN A CONTRACT UNTIL YOU ARE SURE YOU HAVE FINANCING – **and if the contractor promises to find you financing, be sure that the contract spells out the specific terms of the financing before you sign it.**

Home Repair Resource Center empowers homeowners to maintain their homes for sustainable and diverse communities.

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