

Quick Tips

Home Improvement

Hiring a contractor

Hiring a contractor can be a great way to avoid the hassle of do-it-yourself projects and to be sure that the work is done safely and correctly. But before you hire a contractor, you should:

- Check with the regulators: State law requires all contractors to be registered with the state Department of Consumer Protection before they may work in Connecticut. The Department of Consumer Protection issues each contractor a registration number that must be displayed in all of their contracts and in all advertising. You can call the Department of Consumer Protection toll free at 1-800-842-2649 to find out if there have been problems with this contractor in the past. To check a contractor's registration, visit www.ct.gov/dcp and click "Verify a License." Be sure that any home improvement contractor you hire is actively registered with the Department of Consumer Protection.
- Check the contractor's reputation: The Better Business Bureau keeps records of complaints it receives against Connecticut businesses. You can contact the Better Business Bureau by phone at 203-269-2700 or search the bureau's data base of reviews at http://www.bbb.org/search/.
- Ask for references: Ask the contractor about other work he or she has completed that is similar to your proposed project. If possible, try to talk to past customers who have had similar work done by the contractor and ask if they will show you the contractor's work.
- Check the contract: Home improvement contractors in Connecticut are required by law to provide a written contract that must include the date the contract is signed, the date that the work will begin, the date by which the work will be completed and the date by which the homeowner may cancel the transaction. The contract must also include a provision giving the homeowner the right to cancel within three (3) business days.

Watch out for legal pitfalls

- **Permits:** Most municipalities will have a permitting process for much of the work a contractor might perform for you. While either the contractor or the homeowner may obtain the necessary permits, the responsibility for obtaining the permits ultimately rests with the homeowner. If your contractor says that all the relevant permits have been obtained, ask to see them and then confirm with your local town officials.
- Waiver of Liens: Contractors will often hire subcontractors and suppliers to perform work or deliver materials to the work site. Under state law, if the contractor fails to pay the subcontractor or supplier, they may file a lien against the property on which the work was performed. This means that even if you pay the contractor in full, if that contractor then fails to pay the subcontractors and suppliers, you will be on the hook for that money. One way to avoid this problem is to have all subcontractors and suppliers sign a waiver of lien rights against your property.
- **Certificate of Completion:** You should never make full payment or sign a Certificate of Completion until you are sure the job has been completed correctly and has been approved by your local building officials, when necessary.
- Guarantees and Warranties: If a contractor offers you a warranty or otherwise guarantees the workmanship, be sure to get such promises in writing. These promises are only enforceable if in writing. You should also check for written warranties on the materials being used in the project and save any that you find.

Resources: More information about home improvement contractors

- A number of helpful resources on the topic of home improvement and working with contractors are available on the Connecticut Department of Consumer Protection Web site.
- For additional information, call the Connecticut Department of Consumer Protection at 1-800-842-2649.