## Get it in Writing!

## Before you Build or Renovate...

**Ten Tips for Homeowners** 



- Write, in detail, the job you want or need done.
- **Get informed.** Do you need a permit?
- Research contractors in your area. Ask your friends and neighbours for names.
- Get a list of qualified professionals from your local Home Builders' Association or Better Business Bureau.
- Get estimates from at least three different contractors and ask them for customer references.
- **Call the references** from the contractors you like. Be sure to make a list of questions you want to ask them.
- Hire a professional contractor. Ask for written contracts and proof of Worker's Compensation or private liability insurance for injury or damages to your home.
- **Agree** on the work you want done, the budget and the timeline.
- Don't accept offers for cash deals without a receipt. Paying under the table is no deal — it can leave you with no warranty, no recourse for poor workmanship and no liability insurance if an injury takes place on your property.
- Get it in Writing! If you pay under the table for repairs, construction or home renovation, you are participating in the underground economy — and you're paying more than you think.

Find out more at www.hiringacontractor.com





