

Top 10 Questions To Ask When Hiring A Contractor

1. Is your contractor registered by the state of Connecticut? It is illegal for an unregistered contractor to perform home improvement work in Connecticut. Homeowners can be sure the contractor is registered and licensed, and learn whether any complaints have been filed, by calling the state Department of Consumer Protection at 860-713-6125 or by checking online at the department's website, www.state.ct.us/dcp

2. Will your contractor provide a written and signed contract? The homeowner should have a signed contract for all work costing more than \$200, as required by law.

3. Is your contractor properly insured? Workers' compensation is required by law. Liability insurance is not required, but the contractor should have it to protect against property damage. Contractors should be asked to show proof of insurance.

4. Will your contractor provide current references from suppliers and clients? You should ask for, and check references. You may also want to contact your local building inspector to ask about the history of the contractor in your town.

5. Who will handle the permit process? The ultimate responsibility for obtaining a building permit belongs to the homeowner, although the contractor often will handle the permitting process. An unregistered contractor is not allowed to obtain a permit.

6. Has the contractor hired licensed subcontractors? No remodel-

ing contractor can perform plumbing, electrical or heating work for a homeowner without being licensed by the state of Connecticut.

7. Will hazardous lead paint or asbestos abatement be needed? If so, you must determine whose responsibility it is to handle these hazardous items.

8. Who will provide daily and final cleanup? The contractor should leave the site broom-clean and organized daily for your safety. You may want to define your definition of clean in the contract.

9. Will you provide a lien waiver? Obtaining a lien waiver from subcontractors and major material suppliers protects you from having to pay a subcontractor or supplier whom your contractor has not paid. In some cases, a lien could be placed on your property by a subcontractor who has not been paid by the general contractor for whatever reason. State law does not require a lien waiver, but lending institutions require it for their protection. Homeowners should require that a waiver be signed by all major material suppliers and subcontractors before final payment.

10. What about guarantees? Warranties and guarantees are the same thing. You should know what the guarantees are for materials and the contractor's workmanship.

A complete set of guidelines from the Remodeling Contractors Association is available by calling 800-937-4722.