

WORKING WITH A CONTRACTOR



WHEN YOU NEED HOME MAINTENANCE HELP

Homeownership includes repairing, remodeling or rehabilitating parts of your house. While the result may be satisfying, the process can be costly and stressful. This guide will prepare you for the job ahead.

DEFINE YOUR PROJECT

1. Determine the improvements you'd like to make
2. Address critical repairs first
3. Recognize that the project may be subject to local zoning requirements and permits

10-STEP PLAN FOR SELECTING YOUR CONTRACTOR

1. Get referrals
2. Invite at least three contractors to provide written bids
3. Ask each contractor for a list of five recent references
4. Follow up with at least two of the references
5. Check the contractor's standing using the following resources:
 - Indianapolis Better Business Bureau
317-488-2222
 - Indiana Attorney General's Consumer Protection Division
317-232-6330
 - Builders' Association of Greater Indianapolis
317-236-6330
6. Make sure the contractor is financially stable
7. Get proof of current insurance covering workers' compensation, property damage and personal liability
8. Confirm the contractor is licensed and bonded
9. Review written bids from at least three contractors
10. Ask yourself:
 - How busy is the contractor?
 - Is it easy to get a hold of them?
 - Do they return my calls?
 - Was their bid helpful and professional?
 - Did they answer all my questions?
 - Am I comfortable with their answers?

BEWARE OF A CONTRACTOR WHO:

- Doesn't provide references
- Doesn't provide business contact information
- Won't provide a written, detailed bid
- Promises lower prices if you sign NOW
- Tries to talk you into extras
- Promises to do work that's not part of the bid
- Prices very high, very low, or seems "too good to be true"
- Is not detailed

DON'T SIGN THE CONSTRUCTION CONTRACT UNTIL YOU'VE READ IT COMPLETELY, UNDERSTAND EACH CLAUSE AND ALL YOUR QUESTIONS HAVE BEEN ANSWERED.