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## BUILDING DEPARTMENT

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### GUIDELINES FOR DEALING WITH CONTRACTORS

The Village of Calumet Park requires that all work performed by a contractor be licensed in the Village of Calumet Park. The Clerk's Office has a register of village licensed contractors. This list is not an endorsement or recommendation of any kind by the Village of Calumet Park.

If you have been satisfied with the work performed by village licensed contractors, try them first. If they cannot help you, ask them for recommendations. If you are going to hire a contractor you do not know, verify references before you sign anything. Reputable contractors agree that you should take the following steps:

**Check on the firm's reputation:** The Better Business Bureau, Home Builders Association, or Building Trades Council are excellent sources. Ask if the firm has had unanswered complaints filed against it.

**Look out for "special deals":** Be cautious when contractors offer "special deals" after a disaster or want to use your home as a "model home". Request complete financial details in writing and an explanation of any differences from regular prices. Sales are worthwhile and they do exist, but be sure you are getting the services and products you are paying for.

**Ask for proof of insurance:** Worker's compensation and general liability insurance are absolutely essential. If the contractor is not insured, you may be liable for accidents on your property. Contractors licensed in the Village of Calumet Park are required to be insured.

**Ask for references:** Contractors should be willing to provide names of previous customers. Call some of the customers and ask if they would hire the contractor again.

**Ask for a written estimate:** Check it for thoroughness. Some contractors may charge a fee for an estimate, which is understandable when they have plenty of work to do. Often the estimate fee is deducted from the bid if the contractor is hired.

**Ask for a contract:** The contract should be complete and clearly state all the work and the costs. Never sign a blank contract or one with blank spaces. If a lot of money is involved, it may be worth your while to have the contract reviewed by an attorney.

**Ask for any guarantees in writing:** If the contractor provides guarantees, the written statement should include what is guaranteed, who is responsible for the guarantee (the dealer, the contractor, or the manufacturer), what is covered beyond the written guarantee, and its duration.

**Obtain a copy of the final signed contract:** Once signed, it is binding on both you and the contractor.

**Cool off:** Do not sign a contract when a salesperson has pressured you. Federal law requires a three-day "cooling off" period for unsolicited door-to-door sales of more than \$25. If you want to cancel such a contract within three business days of signing it, send your cancellation by registered mail. Other types of sales may have contracts with varying decision clauses.

**Avoid cash payments:** Beware if you are asked to pay cash on the spot instead of a check made out to the contracting company. A reasonable down payment is 10%-30% of the total cost of the project.

**Don't sign off before the job is finished:** Don't sign completion papers or make the final payment until the work is completed to your satisfaction and all building department inspections have been performed. A reputable contractor will not threaten you or pressure you to sign if the job is not finished.

**Get your permits:** Most home improvements including, fences, sheds, decks, pools, patios, sidewalks, sprinkler systems, driveways, windows, roofing, siding, soffit, fascia, gutters, basement, bathroom, kitchen remodeling require a permit from the Village of Calumet Park Building Department. A permit is needed before the project is started to be sure that it meets Village Ordinances. **When in doubt speak with someone in the Village of Calumet Park's Building Department. Display the permit in the front window of your home.**

**Get your inspections:** The Building Department needs to perform inspections. Contractors are very familiar with inspection schedules. Make sure your contractor calls you and the Building Department to inspect work as required. Shoddy work causes problems. When in doubt call the Building Department.

**Get help:** The Attorney General's office has a consumer protection office who can tell you what steps to take if you are a victim of fraud or have problems with a less than reputable contractor. The Building Department would also like to know of problems in case it needs to revoke a license.

For more information on the Village of Calumet Park building requirements, contact the Building Department at 708-389-0857.

**THE SAFETY OF YOU, YOUR FAMILY, AND YOUR GUESTS ARE DEPENDENT ON GOOD CONSTRUCTION, PROPER MAINTENANCE AND COMMON SENSE.**