

Home Improvements - Your Checklist

Your home is your most valuable asset and therefore it is most important that you hire the right professionals to work on it. To help you avoid any costly mistakes here are some tips.

Who to Hire

- Shop around. Get names of three or more contractors from friends or neighbours who have had work done.
- Describe the project you want done and get written itemized quotes. An estimate is NOT a contract. Don't accept an estimate without the contractor seeing the job to be done.
- Ask the contractor for references from people who have hired him to do work so that you can see the level of his expertise.
- Avoid contractors who:
 - > Quote a price without seeing the job
 - > Demand a large down payment to buy materials
 - > Only have a cell phone number or answering service
- Make sure there is a contract that contains a commencement date, description of work to be done, materials to be used, payment schedules, completion date etc.
- Don't sign anything until you understand the contract and are in agreement with the work to be done.

How to Pay

Once you have decided which trader to use, he requires a down payment. This is usually ten to thirty percent of the quote. Do Not under any circumstances hand over the total cost for the project.



Home Improvements - Your Checklist

If during the course of the project, something previously unforeseen occurs:

- Make sure the change is within the guidelines of the Planning Department.
- Be sure you get a revised quote, you approve the changes, get a new completion time and both of you sign and date it.
- If the change is a major one, find out what the estimated finished time will be.

When is the Job Complete?

Don't be in a hurry to declare a job complete. Wait until everything that you have been promised has been done before you make the final payment, sign a completion document or any other document that releases the contractor from further responsibility. When the job is completed, keep ten percent in escrow in case there are manifestations of problems. Up to 3 months is an acceptable length of time.

If You Have Problems

Despite being careful in selecting a contractor and preparing a contract, things can go wrong. If the completion date passes or the contractor has abandoned the job, send him a registered letter stating when you expect to have the job completed and that if he does not meet that deadline he will be in breach of contract. Then you will hire another contractor to complete the job with the money remaining from the original contract. Do this only after you have received a quote from another contractor. Most times, disagreements can be settled through discussions and compromise. If this does not work, then your recourse will be to take the contractor to court.



DEPARTMENT OF CONSUMER AFFAIRS
BERMUDA

www.ca.gov.bm