

**Owensboro and Daviess County** governments require that certain work be done only by licensed contractors. The OMPC Building & Electrical Division has a register of licensed electrical contractors. To date, other trades may be licensed by the state or may be registered with local trade associations. If you have been satisfied with work done by licensed local contractors, try them first. If they cannot help you, ask them for recommendations. If you must hire a contractor you do not know, talk to several contractors 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 unfamiliar contractors offer "special deals" after a disaster or want to use your home as a "model home." Ask for complete financial details in writing and for 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.

**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.

**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 a lawyer.

**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. A reputable contractor will not threaten you or pressure you to sign if the job is not finished.

**Get your permits:** Most home improvements, filling of drainage channels/swales, and other yard work require a permit from the OMPC Building & Electrical Division. A permit is needed before the project is started to be sure that it meets code and will not cause a drainage problem on neighboring properties.

**Get your inspections:** The OMPC Building & Electrical Division needs to inspect electrical lines and the state plumbing inspector needs to inspect plumbing lines before the walls are covered with wallboard or paneling. When the project is finished, make sure your contractor calls you and the appropriate officials to inspect work before it is covered over. Shoddy work on sewers or basement walls will be hidden from view and you won't know if there is a problem until the next flood.

**Get help:** The Kentucky Attorney General's office provides tips on contracting home improvement and repairs at its website: [www.law.state.ky.us/cp/homeimp.htm](http://www.law.state.ky.us/cp/homeimp.htm). If you are a victim of fraud or have problems with a less than reputable contractor, the Attorney General's office can tell you what steps to take. The OMPC Building & Electrical Division would also like to know of problems in case it needs to revoke a license.

**For more information on building requirements in Owensboro and Daviess County,** contact the OMPC Building & Electrical Division at the telephone number listed along the bottom of this form.

**Or, visit the OMPC website at [www.iompc.org](http://www.iompc.org).**