

## Home Improvement Contract Tips

Your dream home is about to get just a little dreamier. You're hiring a contractor to take care of those renovations you've been wishing for. But before you let the hammer swing, make sure that you've got a firm home improvement contract in place.

It seems that everyone is thinking about home improvements. Some jobs are relatively small, like a little landscaping or a new kitchen floor. Others, like swimming pool installations, are more extravagant. Large or small, if your job requires the services of a hired professional, then you need to have a home improvement contract. So, what should you know before signing the dotted line?

### Do Your Homework

Don't just agree to sign a contract with the first home improvement professional you meet. Ask around for referrals from people you know and trust. Once you've compiled a list of contractor names, get their professional license numbers. This will allow you to perform a background check using services available to you, such as the Better Business Bureau or your state or provincial Consumer Affairs' business licensing division. Match the names with the numbers, and follow up on any complaints that may have been issued against the contractors. Be as thorough as you would when checking references with a new employee.

### List Your Terms

Once you've established all of the required background information and chosen your contractor, it's time to sign a home improvement contract. According to experts, there is a long list of concise information that you should look for in a written home improvement contract.

First and foremost, look for the full information of the contractor or company, including the professional license number. Your home improvement contract should also include every detail of the project, start and finish dates and financial details including material costs, labor fees and payment arrangements.

One of the most important points on your contract should be a 'right to cancel' agreement that gives you the opportunity to change your mind about the contract that you have signed. This agreement will generally allow three days' grace, during which time you are free to cancel. The contract should also protect you in the event that an unforeseen circumstance occurs after the project has started.

Don't forget to list the small items on your contract as well. While the contractors are working on your property, they are going to require the use of certain facilities. For example, let them know if you are uncomfortable with them using your washroom and telephone. In this case, they'll need to make alternate arrangements.

### Protect Your Assets

You must keep a copy of the home improvement contract, signed by you and the contractor. Keep this document filed in a safe place, even after the project has been completed. Any guarantees should be clearly shown on the contract, so you will have legal backing if there is a problem with the materials or workmanship. Don't pay more than the minimum guaranteed down payment, and never pay the remainder of the agreed price until the project has been completely finished and all of the debris has been cleared away.

You have a responsibility to protect your property and your own best interests. Never sign a home improvement contract if it is not completely filled in. Take the time to read the contract in its entirety. If any of the terms confuse you, don't be afraid to ask questions. After all, your home is your castle, and a home improvement contract should offer all the protection you need.