

WHEN SELECTING A CONTRACTOR it is important to use caution — whether hiring a contractor for your new home, remodeling or home improvements. Making sure your contractor is licensed, insured and reputable will avoid a lot of problems.

The most frequent complaints involve cost overruns, missed deadlines and poor workmanship. Additional complaints involve unscrupulous contractors who take advance payments and then disappear before finishing or even starting work.

In the Bowling Green-Warren County area all contractors are required by law to be licensed and insured regardless of the size of the project. When choosing a contractor, always check to see if they are licensed and in good standing. You may go online at www.bgky.org/contractorslicensing, choose the “Search for Active Contractor” link and search by Company Name, Owner Name or Phone Number. You may also call the Contractors Licensing Board at (270)781-3530.

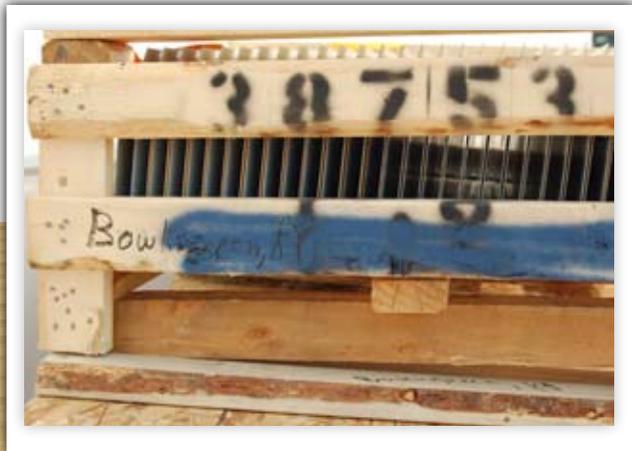
Most Bowling Green-Warren County contractors are hard working, honest, skilled and dependable. Before you hire a contractor for new construction on a home or remodeling work, the Contractors Licensing Board recommends the 10 steps detailed in this brochure.

I hope these steps will make your building experience a pleasant one. If I or my staff can be of any further help, please call us at (270)781-3530.

Bob Appling
Executive Director
Contractors Licensing Board

CONTRACTORS LICENSING BOARD

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HOW TO SELECT A CONTRACTOR



NO ROOM FOR ERROR

(270) 781-3530 or holly.warren@bgky.org
www.bgky.org/contractorslicensing



1 ASK FOR THE CONTRACTOR'S LICENSE NUMBER AND WRITE THE NUMBER DOWN

Check with the Contractors Licensing Board to verify the validity and current status of the contractor license.

2 MAKE SURE THE CONTRACTOR IS INSURED AGAINST CLAIMS COVERING WORKERS COMPENSATION, PROPERTY DAMAGE AND GENERAL LIABILITY

It is a state law that a contractor who has employees must cover these employees with workers compensation insurance.

3 GET RECOMMENDATIONS FROM FRIENDS AND NEIGHBORS

Use a local well-established contractor.

Ask the contractor to give references.

Always call these references, ask questions and look at the work to insure that the quality and materials used are to your satisfaction.

Contact the Builders Association of Bowling Green. They hold their members to a high standard of excellence and the "registered builders" have signed an agreement with the Builders Association that they will submit to mediation should a disagreement arise between the buyer and the builder.

They can be reached at (270)781-3375.

4 GET ALL ESTIMATES IN WRITING

A written contract explaining the details should always be used, even on small projects. Avoid contractors who refuse to put their agreement in writing. Keep in mind, any promises that the contractor makes will be difficult to enforce unless they are in writing.



5 THE CONTRACT SHOULD CONTAIN:

Full name, street address and phone number of the contractor as well as the homeowner

An agreed upon price and complete description of the work to be done

Materials (grades and types) to be used

Starting and completion dates

Cleanup after the work is completed

Payment schedule - be sure of your contractor before advancing any start up money. This is an area in which we receive numerous complaints. Most established contractors do not require this money. A good rule of thumb is don't pay for materials not on site or labor that has not been performed.

6 NEVER RELEASE THE FINAL PAYMENT UNTIL THE PROJECT IS COMPLETED ACCORDING TO THE CONTRACT.

You should also have proof that all the suppliers and subcontractors have been paid (a release of lien).

7 BE SURE YOU HAVE A BUILDING PERMIT BEFORE WORK STARTS

Some projects also require plumbing and/or electrical permits. Other miscellaneous permits that a homeowner is responsible for include paving, fencing, house moving and swimming pool permits. These permits normally are obtained by the contractors as part of the overall job cost but should be detailed in the contract. Listed below are the numbers where you can get more information on the different permits:

Bowling Green Building Department	(270) 393-3676
Warren County Building Department	(270) 843-5360
City/County Planning Commission	(270) 842-1953
Bowling Green Electrical Inspector	(270) 393-3675
Warren County Electrical Inspector	(270) 999-2844
Kentucky Plumbing Inspector	(270) 843-0651
Kentucky H.V.A.C. Division	(502) 573-0395



8 CAREFULLY CONSIDER CHANGE ORDERS FOR EXTRA WORK

Remember that changes cost money, especially if you make changes after the work begins. To avoid misunderstandings, make sure that your agreement with the contractor, concerning both the changes and costs, are put in writing and added to the original contract.

Even if you follow these guidelines problems may arise. Take time to talk with your contractor about your project and try to work out any disagreements. Effective communication will resolve most difficulties. If problems persist, it is a good idea to document your side of this dispute by putting in writing all issues that need to be resolved. Send a copy to the contractor and keep one for your file.

If work was not completed according to the terms of the contract, the property owner has the option to pursue legal action against the contractor. You can also file a consumer complaint with the Contractors Licensing Board at (270)781-3530. The Contractors Licensing Board cannot force the contractor to provide financial restitution nor does the Board perform quality control (this should be the homeowner's responsibility before final payment is made).

9 AVOID "FLY-BY-NIGHT" OPERATORS

Consumers should be especially wary of unsolicited door-to-door salespeople and telephone solicitors. Some may offer a reduced price for a limited time only, claim they have just completed a job nearby and have materials left over or they may offer to use your home as a "demonstration model." Don't fall prey to these kinds of sales tactics.

Be wary of people who offer gifts, prizes, cash rebates or other special inducements. These inducements are against the law.

Beware of contractors who offer to finance your project for you. Signing a note drawn up by the contractor could lead to a lien being placed on your home.

Consumers should also beware of unmarked trucks and vans as well as, the use of post office boxes. You should always require the street address of the contractor and make sure it is not just an answering service.

10 OBTAIN A WARRANTY FOR WORK COMPLETED

The contract should contain how long the completed job will be warranted. Normally a contractor will guarantee his or her work for one year from completion. Equipment such as water heaters, heating & air units, roofs, etc. should have longer warranties.