Finding the Right Person to Trust with Your Home Improvements and Maintenance

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Milwaukee County Department on Aging has identified through various surveys and outreach that the elderly population of Milwaukee County needs and wants assistance in obtaining contractors for home maintenance and home improvement. The goal of this article is to offer suggestions that will limit the risk of being taken advantage of and help home owners succeed in finding trustworthy contractors to do the work. Most contractors are honest business people and you want to do everything you can do to make sure you are working with a reputable contractor.

There is a need to differentiate between home repair and home maintenance. In the State of Wisconsin the Department of Agriculture, Trade, and Consumer Protection (DATCP) regulates Home Improvement Practices (Wisconsin Administrative Code ATCP 110) and defines home improvement as:

“Home improvement” means the remodeling, altering, repairing, painting, or modernizing of residential or non-commercial property, or the making of additions thereto, and includes, but is not limited to, the construction, installation, replacement, improvement or repair of driveways, sidewalks, swimming pools, terraces, patios, landscaping, fences, porches, garages, basements and basement waterproofing, fire protection devices, heating and air conditioning equipment, water softeners, heaters and purifiers, wall-to-wall carpeting or attached or inlaid floor coverings, and other changes, repairs or improvements made in or on, attached to or forming a part of the residential or non-commercial property, but does not include the construction of a new residence. The term extends to the conversion of existing commercial structures into residential or non-commercial property.

Home maintenance may include work such as cleaning gutters, changing light bulbs, changing storm windows and screens, and yard work.

Home Improvement

Home Improvement is not only regulated by the State of Wisconsin DATCP, but often is regulated by your local building inspector. When looking to get work done to your home the first call you make should be to the local building inspector. You want to find out before you even contact contractors if a permit is needed. If the work you are seeking requires a permit
you will have an extra set of eyes on your project looking out for your interests, your building, electrical, or plumbing inspector.

Once you know whether or not a permit is required, you will want to obtain at least 3 bids from contractors for the work needed. You will want get the names of contractors from various sources including neighbors, friends, family, and others in the community. You can also use the phone book or internet to find specific types of contractors near you. When you call the contractors to make appointments to get bids or estimates, you want to first ask some questions of the contractor and take some notes. Use the checklist at the end of this article as a guide to gather information about the contractor including name, address, and other details.

- What is the name and address of your business?
- What is the name of the person you are talking to (first and last)?
- Who will be sent to your home for the estimate? What is their first and last name?
- Is the contractor licensed? Tell them you would like a copy of their license.
- Is the contractor insured? Tell them you would like a copy of their certificate of insurance.
- What type of warranties does the contractor offer?

Tell the contractor specifically what you are seeking an estimate to do. You might say, “Replace a gas forced air furnace.” or “tear-off and replace my roof”. Once it comes time for the appointment, you may want a friend or family member present. Make sure the person you allow in your home has identification and is the person you set an appointment with. Get copies of the license and insurance. For most work, the contractor will need inspect what work needs to be done. It is also typical for measurements to be taken and for the contractor to ask the owner questions about the age of the home or what product features you are looking for. If a permit is required ask if they will obtain the permit. If they say a permit is not needed, and you already know one is needed, move on to the next contractor. At the visit or within a few days of the visit, the contractor should supply a written estimate detailing the products to be used and the cost. You want to at least get three written estimates to compare. You may want avoid contractors that give estimates considerably higher or lower than others.

Once you think you have chosen the contractor you would like to hire, you should research that contractor a little further. Following are some tools you can use to look into a contractor.

- Verify the contractor’s license. The license will look like my license below and will list certification held by the person or company. You can look up the license online at [http://apps2.commerce.wi.gov/SB_Credential/SB_CredentialApp/SearchByLd](http://apps2.commerce.wi.gov/SB_Credential/SB_CredentialApp/SearchByLd) or call 1-877-617-1565. You want to make sure the license is not expired and the name on the license matches who you are hiring.
• Contact the Better Business Bureau and see what the rating of the contractor is, http://www.bbb.org/us/Find-Business-Reviews/, 414-847-6000. Better Business Bureau is a subscriber service. It is possible a contractor will not have a file with the Better Business Bureau.

• Search the business name for the county you are in and surrounding counties on Wisconsin Circuit Court access, http://wcca.wicourts.gov/index.xsl. It is not unusual for a contractor that has been in business for a number of years to have a dispute go to court. What you want to avoid is contractors that have issues paying suppliers or have any contractor fraud or theft convictions. Use caution searching the names of people, unless you have the date of birth or the address is a match. You have no way of knowing if it is the same person. For example, there may be 20 people with the name Frank Smith in the Milwaukee area.

• Really look over the insurance certificate. The dates should be current, and check for matching names, liability, auto, and worker’s compensation coverage. See the example below. If you have questions about the coverage, consult with your homeowner’s insurance agent.
If your contractor is incorporated, check to see that the company or LLC is registered to do business in the State of Wisconsin with the Department of Financial Institutions, [https://www.wdfi.org/apps/CorpSearch/Search.aspx](https://www.wdfi.org/apps/CorpSearch/Search.aspx).

Get references and ask the contractor if they are doing work in your area and if you can have the addresses of where work is currently being performed. For exterior work, you may be able to drive by and see work being performed. References can be useful or used to deceive people. As long as references aren’t the only verification you do, they can be helpful.

Once you have selected the contractor you will enter into a contract with them. A written contract is required in the State of Wisconsin for home improvements. You want to make sure that contract contains certain items including name, address, and phone number of the contractor, payment terms, permit information, detailed description of work, warranty information, and dates of work. Never pay the entire contract amount up front. Many
contractors will ask for a third at the time materials are delivered, a third half way through the project, and final payment upon completion.

Besides signing the contract you want to also ask your contractor about logistics for the project. You want to inquire about work hours, access to the house, and dumpster placement. Some work may require that you move furniture or remove items from the wall. You may be responsible for doing some of this or you may be able to pay a small fee for the contract to do certain preparation work. If you are having bathroom work done, you want to make sure the toilet is set every afternoon before the contractor leaves for the day. It is never fun having your house under construction, but if you ask plenty of questions you can alleviate some of the stress and be better prepared.

Before work starts, if a permit is required, ask to see the permit. During work, the need for a change order may arise. Especially in older homes, there can be unforeseen costs. As an example, a plumbing or electrical problem can be discovered when a wall is opened up. Make sure any changes that occur are done in writing. If you hired a plumber for bathroom work and electrical issue is discovered, make sure a licensed electrician is used to fix the electrical problem. Call your inspector and ask if additional permits are needed for any change. It is your home; don’t be shy about asking questions.

Once work is completed, inspect the work carefully and inform the contractor of anything that needs to be addressed. For permitted work, ask to see the final inspection sign-off from the local inspector(s). If you had a new furnace installed or other equipment, ask the contractor to show you how operate it and maintain it. Do not make final payment until the work is completed. Do not make any cash payments. Ask for a lien waiver when you pay for the work, this ensures a construction lien can’t be put on your home.

**Home Maintenance or Chores**
Unfortunately “handymen” are not regulated like home improvement contractors. You should still ask for an insurance certificate, ask for references, and check the business name in the court system and with the Better Business Bureau. Since this work is not regulated, you may want to use more caution and not be home alone when services are being performed. If you live alone, invite a friend or neighbor over while the work is being conducted. Avoid hiring someone going door to door offering services. Try to find someone through friends or family or another trusted source.

**Conclusion**
Most home improvement projects go well. But, if at any point things don’t go well with the person you hired for home improvements or chores, there are several places to make complaints. For permitted work, start with your municipal inspection department. Complaints
can also be made with Wisconsin Consumer Protection (http://datcp.wi.gov/, 608-224-4939) and the Better Business Bureau (http://www.bbb.org/us/Find-Business-Reviews/, 414-847-6000). By making a complaint, you will help others that check with these agencies in the future.

If you are satisfied with your contractor, be sure to tell the people you know. Many of the wonderful contractors rely on word of mouth for advertising.

If you live in suburban Milwaukee County (outside of the City of Milwaukee) and are within the income limits list below, you may qualify for a Home Repair loan through Milwaukee County. Along with loans, Milwaukee County staff provides construction management services for loan recipients. Call 414-278-4917 for more information.

<table>
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<th>Household Size</th>
<th>Income Limit (2013)</th>
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<tr>
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<td>$65,150</td>
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Contractor Checklist for Home Improvements

Name of Contractor ____________________________
Phone Number ________________________________
Date and Time of Appointment for Estimate ____________

Tell the contractor the work you are looking to have done and ask if you can set an appointment to get a written estimate. While you have them on the phone ask the following questions.

Who am I speaking with? ____________________________
Who will come out to give the estimate? ________________
Are you licensed and insured? (If not, don't make an apt.) ____________________________

Following is information you want to obtain at the first appointment. Estimates should be done in writing. Ask the contractor to describe how they would plan to get the job done. They are often happy to share the methods and materials they will use.

What is the name and address of the business/contractor? ____________________________
Ask for a copy of their license with the estimate. ____________________________
What type of labor and material warranty is offered? ____________________________
What are the payment terms? Never pay for the entire job upfront. ____________________________
Ask for copy of the insurance certificate. ____________________________
Does the price include permit fees? ____________________________
Ask for references ____________________________

Review the written estimates from 3 contractors. If you decide you would like to go with done, do some additional research.

| Verify license with Safety and Building. | Take a close look at the insurance certificate. |
| Check references, look at work | Check business on circuit court access |
| Check with Better Business Bureau | If the business is incorporated, check with DFI |
Make sure any contract has at least the following items.

<table>
<thead>
<tr>
<th>Contractor name, address, phone number</th>
<th>Cost of the work</th>
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<tr>
<td>Detailed description of the work to be done</td>
<td>Your address where work is to be done</td>
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<tr>
<td>Payment Terms</td>
<td>Permits</td>
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<tr>
<td>Warranty information</td>
<td>Start and completion date</td>
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