



How To — Finding The Right Contractor For Your Job

Simple Advice To Keep Your Investment Safe

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It has really been a rough summer for area residents. Many are looking to recover from the flooding and hail storms that plagued us.

But before jumping into repairs it's always a good idea to take your time and find the right contractor.

The South Dakota Attorney General, Marty Jackley, and his office released a statement this summer reminding homeowners to be cautious of "unscrupulous business practices."

"While the vast number of contractors follow legitimate business practices, there are a handful that will seek to take unfair advantage of our flood victims," said Jackley. "We encourage citizens to take time to evaluate and secure the right contractor to avoid becoming a victim again."

Dennis Kisch, Kisch Construction in Yankton, says he believes one of the best ways to find a good contractor is by word of mouth.

"It's safer than just picking someone out of the phone book. Most important is to get references," said Kisch.

Other than references, Kisch says it is a good idea to get a copy of their insurance — better yet "get the name of their insurance company and the agent's number

so you can call and get a copy of the certificate."

You want to really have copies of things so that if something goes wrong you have a way of going back to the contractor.

The Federal Trade Commission (FTC) advises homeowners to be cautious of door-to-door contractors. They generally "only accept cash or don't have a phone number that is associated with a valid business." The commission also says to beware of anyone who offers you a discount because they will use materials leftover from a previous job.

"There's nothing wrong with out-of-town people coming in — it's free enterprise... it's what we want. But if something goes wrong..." Kisch adds.

That's why Kisch says it's a good idea to have an address and phone number for the contractor.

"I think of the older lady or the couple that can't get up on the roof to see what was done before they paid for it,"

One suggestion Kisch offers is paying an inspector to come and check the work before you pay the contractor.

"That way you've got someone else's opinion," he said. "It would be the safest money you could spend."

Here are some additional suggestions for choosing the right professional for the job:

- Ask for a written estimate. Make sure it includes everything you expect the contractor to do. It is also necessary to ask if there is a charge for an estimate.

- Insist on a written contract. This document should contain all tasks to be performed, all costs and the payment schedule. Also, make sure it states who will pay for the materials and apply for permits.

- Ask for copy a of their sales tax license. Or better yet, you can contact the state and ask for it — that way you know it's current or legitimate.

- Keep a final copy of the signed contract. Make sure you read it carefully before signing. This contract will usually be binding once both parties have agreed to it.

Any guarantees made by the contractor should also be included in the contract. This would also include who is responsible for the guarantee and how long it is valid.

- Find out about a local building permit. To see if you need one, contact your local city government.

- Don't make a final payment until the job is completed to your satisfaction. And don't sign any-

thing until the work is done.
• Pay by check. A reasonable down payment is 20-30 percent of the total cost.

"Everyone should have a file of not only the contract but copies of the insurance and tax license... It's not a cure all, but it helps," says Dennis.

The FTC also reminds people to never give in to high-pressure pitches. If the contractor wants an immediate decision on hiring them, it's time to look elsewhere.

According to Jackley's office, South Dakota does not have statutes protecting consumers from price gouging. It is advised that you take your time and compare prices.

Experian, known for its credit reporting and protection services, also maintains a database of more than 5 million contractors and their businesses' information. www.ContractorCheck.com allows consumers to view Experian's verified data.

Whatever you decide or whomever you choose to go with, just remember to be safe and take your time. It's better to have a contractor that will do the job right and treat you right then have to pay for it in the end.

"The more information you have the better off you are," says Kisch.



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