

# Be smart when hiring home improvement contractor

You're ready to have your kitchen or bathroom remodeled and you hope that the contractor you selected will do a good job and back up the work. You aren't alone.

According to the Council of Better Business Bureaus, people call the BBB to check on home improvement contractors more than any other type of business.

And while calling the BBB can help you find out if there are any complaints on the company and

its response record, homeowners can follow some simple rules to avoid the pain of being burned.

Keith Paul, president of Home Advantage Referral Service, specializes in matching honest contractors with consumers. His advice:

■ **Ask for references.** By doing this, you receive valuable information about workmanship. Ask questions like, "How was the quality of work?" and "Would you use the contractor again?"

■ **Check for insurance.** If the contractor doesn't have valid insurance and one of the workers is injured on your property, you could be on the hook paying medical bills.

■ **Ask for a written guarantee.** This step is very important in case there's a discrepancy regarding workmanship or cost overruns. Get a written, detailed cost analysis before the project begins to prevent problems between you

and the contractor.

■ **Request a project completion schedule.** Asking the contractor for a schedule that explains the tasks and time frames for the project should help minimize construction delays.

■ **Don't pay everything in advance.** The only time contractors need money in advance is when they order a custom, non-refundable item for the project.

■ **Never pay more than 20 percent up front.** Paying for work as it's

completed helps ensure it will be done to your specifications.

■ **Don't pick up the permit.** Having the contractor pick up the building permit from your city or township serves two purposes.

First, when the contractor obtains the permit, it's proof that his or her building license is valid. Second, if there's a problem with workmanship, you can track the company by its license.

■ **Make your final payment after you receive a waiver of lien.** This document from supply companies indicates that all of your materials have been paid. If your contractor doesn't pay for the materials, you could be liable for the debt.

Paul's company, (800) 733-3778, has developed a network of local contractors. He screens and checks references, licenses and insurance. There's no charge to consumers for referrals.

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**Lakefront Ballantyne In Clarkston**

on a wooded lot, just over the 1991 built townhouse. Ballantyne decorated with a host of custom appointments. Exotic windows, gourmet kitchen and English French-Italian. \$169,900.

*Contract Eric Pilawski for a viewing.*

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Completed 1994 and transferred. 2700 sq. ft., 4 bedrooms, 2.5 baths, one in master, library, large (19x14) fireplace family room, some hardwood floors, superb kitchen, air, security system, sprinklers, professionally landscaped & shabby decorated. Top Walled Lake Schools. \$258,900



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in sought after Beverly Hills location. Meticulously maintained. Large family room with fireplace and hardwood floors. 4 bedrooms, 2 1/2 baths, formal dining room, large living room. Private treed lot. \$245,000.



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**1400 WOODWARD AVENUE BLOOMFIELD HILLS**

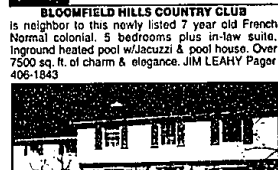
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**BLOOMFIELD HILLS COUNTRY CLUB**  
is neighbor to this newly listed 7 year old French Normal colonial. 5 bedrooms plus in-law suite, Inground heated pool w/Jacuzzi & pool house. Over 7500 sq. ft. of charm & elegance. JIM LEAHY Pager 406-1843



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center entrance colonial. Hardwood floors, 2 fireplaces, 3 full baths & 2 lavs. Finished basement, 5 large bedrooms, alarm system, sprinkler system. Over 3000 sq. ft. for \$459,500. WALTER DeLONG 646-5000 or Pager 309-6406



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