



# Hiring a Contractor

## Things to Consider

- Check with friends, neighbors, or co-workers who've used a contractor
- If you can, take a look at the work done and ask about their experience.
- Look at sites you trust that post ratings and reviews
- Do people seem to have similar experiences, good or bad? You also can check out a contractor's online reputation by searching for the company's name with words like "scam," "rip-off," or "complaint."
- Find out how long they've been in business
- Look for an established company whose record and reputation you can check out.
- Check for qualifications, like licensing



### What are your rights in Pennsylvania?

- A home improvement contractor must provide you with a copy of the complete contract, free of charge.
- You have the right to rescind your home improvement contract without penalty within three business days of the signing date, except as provided under law for emergency situations.
- A home improvement contract is not enforceable against a consumer if it does not include all of the information required by law.
- A contractor may not demand or receive any payment for a home improvement before the home improvement contract is signed.

### Understand Your Payment Options

- Don't pay cash
- For smaller projects, you can pay by check or credit card. Many people arrange **financing** for larger projects.
- Try to limit your down payment
- Some state laws limit the amount of money a contractor can request as a down payment. **Contact your state or local consumer agency** to find out the law in your area.
- Try to make payments during the project contingent upon completion of defined amounts of work
- This way, if the work isn't going according to schedule, the payments to your contractor also are delayed.

For more information:

<https://www.consumer.ftc.gov/articles/0242-hiring-contractor#Before>

[https://www.attorneygeneral.gov/wp-content/uploads/2018/01/HIC\\_consumer\\_brochure.pdf](https://www.attorneygeneral.gov/wp-content/uploads/2018/01/HIC_consumer_brochure.pdf)