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## HOME IMPROVEMENT CONTRACT INFORMATION

1. Compare costs by getting more than one estimate, each based on the same building specifications, material, and timeframe.
2. Before choosing a contractor, check with state, county or local consumer protection agencies to see if any complaints have been filed against the contractor.
3. Check with the state, county or township to see if licensing and/or bonding are required of contractor. If so, make sure your contractor is properly licensed and bonded.
4. Be sure the written contract includes the contractor's full name, address, phone number and professional license number (where required). The contract should also include a thorough description of the work to be done, the grade and quality of materials to be used, the agreed upon starting and completion dates, the total cost, payment schedule, warranty, how debris will be removed and any other agreement information. Never sign a partially blank contract. Most contractors have liability and compensation insurance to protect the customer from a lawsuit in the event of an accident. Ask to see a copy of the insurance certificate.
5. If the work requires a building permit, let the contractor apply for it in his/her name. That way if the work does not pass inspection, you are not financially responsible for any corrections that must be made.
6. When you sign a non-emergency home improvement contract in your home and in the presence of a contractor (or contractor's representative), you usually have three business days in which to cancel the contract – you must be told about your cancellation rights and be provided with cancellation forms. If you decide to cancel, it is recommended that a notice of cancellation be sent by certified mail, return receipt requested.
7. For a large remodeling job that involves many subcontractors and a substantial financial commitment, you should protect yourself from liens against your home in the event the contractor does not pay subcontractors or suppliers, by adding a release of lien clause to the contract or placing your payments in an escrow account until the work is completed.
8. If you cannot pay for a project without a loan, it's a good idea to add a clause to your contract stating it is valid only if financing is obtained.
9. Thoroughly inspect the contractor's work before making final payment or signing a completion certificate.