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## Don't Be a Victim

## PROTECT YOURSELF DON'T FALL PREY TO UNSCRUPULOUS CONTRACTORS

Tips to follow When Hiring a Contractor:

- Do your homework; hire a licensed professional contractor, all contractors must have a certificate of registration from the Massachusetts Home Improvement Contractor Program for work on a 1-4 family house.
- Homeowners should make sure all proposed work, material and costs are documented in a contract. Never agree to a verbal contract.
- > Make sure any additional work or costs are added to the original contract.
- Make sure your contract contains the following information:
  - Contractor's name
  - o Contractor's address (no P.O. Boxes)
  - Phone number
  - o License number
- Do not sign contracts with blank spaces
- Make sure all dates are listed; when the work will begin and when it will end
- Payments should be made in installments, according to the progress of the work being done. Final payments should not be made until the job is completed to the property owner's satisfaction. You are not required to pay more than 1/3 of the contract price, or the cost of the materials necessary to begin work
- Make sure the building permit is in the name of the contractor not the homeowner; this protects the homeowner if they have to pursue legal action against the contractor.
- > Check references.