

Total Permits Issued

This Month: 19
Year to Date: 84

New Home Permits

Monthly Total: 0
Year to Date: 1
Monthly Valuation: \$0
Year to Date Valuation: \$311,572.00

All Commercial Permits

Monthly Total: 3
Year to Date: 6
Monthly Valuation: \$146,500.00
Year to Date Valuation: \$959,664.00



This edition's **FOCUS:** Tips on Hiring a Contractor



Research and Gather Information

- ~ Check a contractor's license and history
 - a. MN Department of Labor & Industry
 1. Call MN DLI at 651-284-5069 or
 2. Check online at www.dli.mn.gov/license-and-registration-lookup
 - b. Better Business Bureau
 1. www.bbb.org for free information on their history of complaints, read customer reviews, and see if they are an Accredited Business.
- ~ Hiring a licensed contractor provides a very important benefit ~ access to the contractor recovery fund.
- ~ Get at least 3 quotes.
- ~ Ask how much work will be subcontracted. Are they trained and certified? Do employees and sub-contractors undergo a background check? What identification will they show?

More tips & information on hiring contractors on the following page.

Tips on Hiring Contractors:

~Before you hire a contractor:

- a. Ask for references and how long they've been in business
- b. Ask for a Minnesota business address other than a post office box
- c. Ask for a local phone number; and
- d. Check the contractor's litigation history on the state court system's website.

~Avoid contractors that:

- a. Arrive in an unmarked vehicle
- b. Ask you to sign an estimate or authorization before you have decided to hire them. You may unknowingly be signing a contract
- c. Are willing to do the job at an unusually low price
- d. Offer to pay your deductible or offer discounts or other rewards for hiring them
- e. Only provide a post office box for their business address
- f. Require full or substantial payment before work begins
- g. Refuse to provide a written estimate or contract
- h. Refuse to give a license number issued by the state of Minnesota
- i. Refuse to give references
- j. Show up unsolicited or
- k. Use high-pressure sales tactics



~Get it in writing:

- a. Contact info
- b. Start & completion dates
- c. Detailed description of the exact work to be done including any verbal promises
- d. Material costs and total contract price or how it will be calculated
- e. Payment arrangements
- f. Warranty info
- g. Who is to obtain the permits
- h. Who is responsible for clean up
- i. Change order clause



~Before you sign a contract, make sure it includes:

- a. A detailed summary of the work to be done
- b. A description of materials;
- c. The total contract price or how the price will be calculated;
- d. Payment schedule making clear when payments are due;
- e. Specific timelines and exactly what will happen if the contractor fails to meet the deadlines in the contract; and
- f. A provision requiring that every change to the contract be reduced to a written change order that you are required to sign.
- g. Never sign
 1. Something you don't understand
 2. Incomplete or partially blank contracts

Did you know?

- a. Regulation is in place to protect homeowners entering into contracts with roofers. With certain restrictions, homeowners are allowed to cancel a roofing contract if their insurance company denies the claim.
- b. Contractors may not pay insurance deductibles
- c. State law prohibits contractors from offering to pay homeowners' insurance deductibles or offering anything of value as encouragement to enter into a contract to repair damage covered by an insurance claim.
- d. You have a three day right-to-cancel.
- e. "Authorization Forms" **are contracts.**