

City of Toledo – Division of Building Inspection
One Government Center, Suite 1600, Toledo, OH 43604

**SUGGESTIONS AND INFORMATION FOR CONTRACTING HOME REPAIRS
AND IMPROVEMENTS**

SELECTING A CONTRACTOR

1. **GET RECOMMENDATIONS** Ask friends and associates for contractors they have used and found satisfactory.
2. **DO YOUR OWN CHECKING** Ask contractors for the names of several people in the area for whom they have done work. Call them and ask questions about the quality of the work and the response of the contractor to requests for corrections. Go see the work if possible.
3. **MAKE SURE THE CONTRACTOR IS REGISTERED** in the City of Toledo if the work to be performed requires any permit(s). Check with the Division of Building Inspection (419-245-1220) if there is any doubt or question about this. It is illegal for a contractor to even negotiate a contract without being registered.

OBTAINING ESTIMATES

1. It is wise to get more than one estimate, preferably at least three.
2. Always get written estimates. Ask for an itemized cost for each major portion of the job to compare estimates. A detailed, well-written estimate can be used as a contract when the time comes.
3. Confirm that the contractor provides workman's compensation and liability insurance to protect you in case of an accident.

THE CONTRACT

1. It is essential to have a written contract because verbal agreements are sometimes misunderstood. A written contract gives you protection – it is your way of being sure that all items have been discussed and the work to be done is clearly described. Be sure a licensed/registered contractor or registered authorized agent of the company signs the contract and that you receive a complete readable copy.
2. **A CONTRACT SHOULD CONTAIN:**
 - The name and address of both parties.
 - A clear and detailed statement of the work to be performed, the quality, brand, or grade, and the weight. Color and size of materials and the

quality of workmanship where applicable (e.g., scraping to be included as part of painting).

- The cost of materials and labor to be used in performing the work.
- A statement of understanding that the contractor is responsible for any work subcontracted (this is for large jobs with several items to be done).
- Estimated start and completion dates.
- The licensed/registered contractor is responsible for obtaining permits. Make sure they are “posted” before the contractor starts work. Contract should also say “Work to be done to meet all City of Toledo Codes”.
- Arrangements for cleanup, scrap and waste disposal.
- All oral promises made to you, including guarantees, clearly stated in writing. Including a phrase such as “all work to be done in a workmanlike manner,” or “to the standards of the trade” is also a good idea.

3. PAYMENT SCHEDULE – DO NOT AGREE TO AN INITIAL DEPOSIT.

Payment should be made only for materials delivered to the site or for work satisfactorily completed. Progress payments are acceptable for major work, usually in the amount of one-third, when all work is completed and inspected. Beware of a contractor’s request for payment in full before the work is completed.

WHEN THE WORK IS COMPLETED

1. Satisfy yourself that the work is fully and properly done. Call the City Building Inspection Department for inspection for all permit work, and try to be present to talk to the inspector. Check the work carefully yourself; do not take the contractor’s word that it is finished.
2. Sign an acceptance of work and make a final payment only when you are completely satisfied that the contract has been filled.
3. If you had a large job done involving sub contractors, before you make a final payment be sure to have the subcontractors sign an affidavit that all labor and materials have been paid. You could potentially find a lien placed on your property by the subcontractor if payment(s) to them have not been made by the contractor.

NOTES: * DO NOT SIGN A CONTRACT UNTIL YOU HAVE FINANCING.

IF AT ALL POSSIBLE, BE HOME WHILE THE WORK IS BEING DONE. You can know a lot more about the quality of materials and work going into your home repair than if you come home to a completed job.