

✓ Construction Project Check-List

- Check the contractor license number at www.cslb.ca.gov to make sure it is current and in good standing.
- Ask to see the contractor's pocket license and a current photo ID.
- Ask for a current list of contact information (telephone number and business address) for the contractor, subcontractors, and suppliers.
- Find out from your local building department whether your project needs a building permit, and confirm that your contractor will obtain all necessary permits.
- Get at least three identical construction bids, ask for client references, and check out previous work in person.
- Ask whether your contractor carries general liability insurance in case of accidental damage and workers' compensation insurance for employees.
- Make sure all project materials and expectations are spelled out and signed in a written contract, including clean-up, debris removal, and site security. Ask your contractor if he or she understands exactly what you want?
- Have a timetable for each phase of your project and the corresponding payment schedule spelled out in the contract. Do not let payments get ahead of the work.
- Pay no more than 10% down or \$1,000, whichever is less.*
- Never pay in cash.
- Keep all of your project documents, including payments and photographs, in a job file.
- Consider searching your contractor's name online for additional reviews.

* There is an exception to this rule for about two dozen contractors who have filed a blanket performance and payment bond with the Registrar. This information is noted on the contractor's license detail page on CSLB's website.

Resources

California Contractors State License Board

800.321.CSLB (2752)
www.cslb.ca.gov

California Department of Insurance

800.927.4357
www.insurance.ca.gov

Research your city's building permit requirements via:

League of California Cities

www.cacities.org

Free CSLB Publications

*What You Should Know
Before Hiring a Contractor*

*A Consumer Guide to Filing
Construction Complaints*

*A Homeowner's Guide to
Preventing Mechanics Liens*



CONTRACTORS STATE LICENSE BOARD

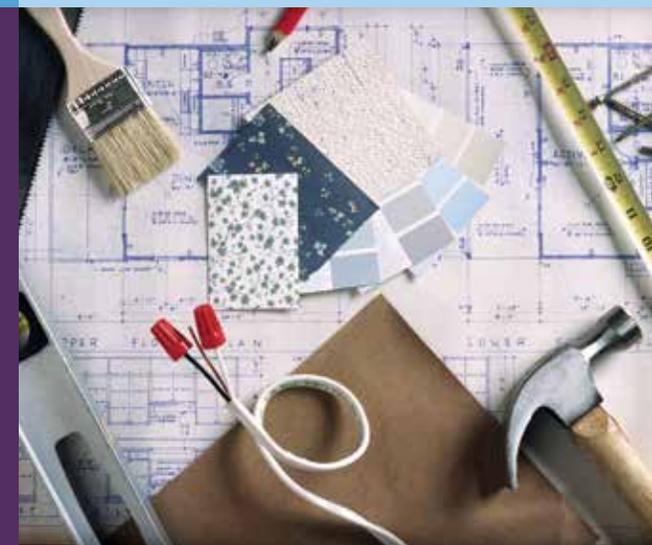
P.O. Box 26000
Sacramento, CA 95826-0026
800.321.CSLB (2752)
www.cslb.ca.gov • CheckTheLicenseFirst.com

DEPARTMENT OF CONSUMER AFFAIRS

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WHAT SENIORS
SHOULD KNOW

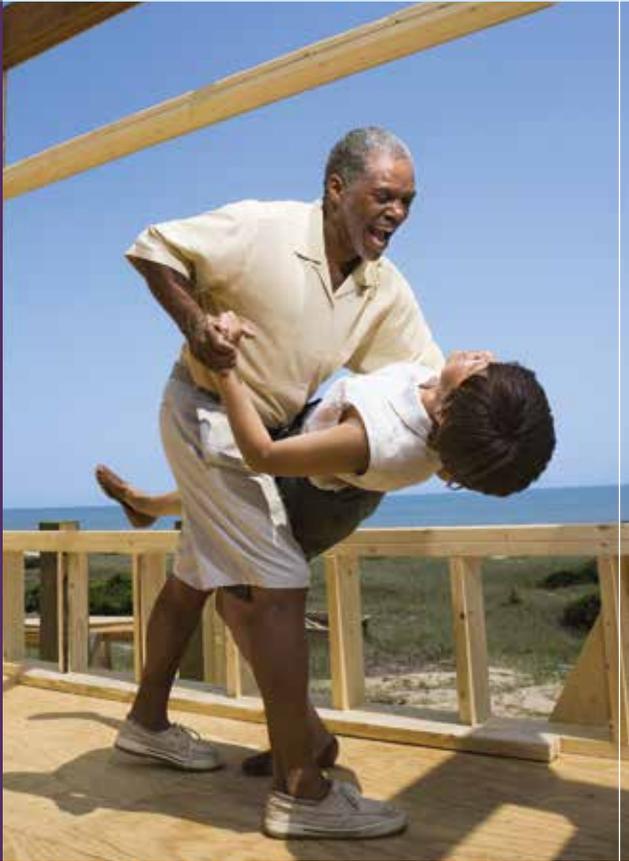
Before Hiring A Contractor



CONTRACTORS STATE
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Department of Consumer Affairs





WHAT SENIORS SHOULD KNOW

Before Hiring A Contractor

- Have a clear idea of the work you want and the finished project before you call in the professionals. Find the best contractor for your construction project by taking a few easy steps before you get started—it'll save you a bundle in unexpected expenses, time, and stress.

- Anyone performing home improvement work valued at \$500 or more (combined labor and material costs) must be licensed by the Contractors State License Board (CSLB). CSLB-licensed contractors have passed trade and contractor license law exams, and, since 2005, have undergone a criminal background investigation.
- Whether you search the telephone directory, a print or online advertisement, or get recommendations from friends or neighbors, your first step is to ask the contractor for his or her state contractor license number. Verify that the number is active and in good standing by checking online at www.cslb.ca.gov, or by calling 800.321.CSLB (2752).
- CSLB also provides information about the contractor's bond, workers' compensation insurance status, and any pending or prior disciplinary actions.
- Read CSLB's booklet *What You Should Know Before Hiring a Contractor*. You can either download the publication from the CSLB website or have it mailed to you by calling the automated toll-free number.

What Seniors Should Know About Common Contractor Scams

- **Door-to-Door Solicitations**
A solicitor may offer to do roofing, painting or paving work with "leftover" materials at a "reduced" or significantly discounted price. Once the payment is made, little or no work is done and the project is abandoned.
- **High Pressure Sales**
A fast-talking operator pushes you for an immediate decision about work, which makes it impossible for you to get competitive bids, check licenses, or review references.
- **Scare Tactics**
A person offers to perform a free inspection, then claims a serious problem such as faulty wiring, bad plumbing, or a leaky roof, will put you in danger. This can lead to unnecessary and over-priced work.
- **Demand for Cash**
The worker insists that you pay in cash, sometimes going so far as to drive you to the bank to withdraw funds. With money in hand, the unscrupulous person takes the money and abandons a substandard or unfinished project.

- **Illegally Large Down Payments**
A contractor takes more for a down payment than is allowed by law, claiming to need instant cash for supplies or to pay workers. By law, a down payment cannot exceed 10% of the total project price or \$1,000, whichever is less.*
- **Verbal Agreements**
The "contractor" states that a written contract is unnecessary and promises to deliver on the verbal agreement, then performs shoddy work—or none at all—and leaves the property owner with no recourse.

