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# CITY OF OTTAWA

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## Selecting A Contractor

The City of Ottawa requires any contractor doing work within the City to be registered and licensed. The Community Development Department maintains a current register of licensed contractors.

If you have been satisfied with work done by licensed local contractors, try them first. If they cannot help you, ask them for recommendations. If you must hire a contractor you do not know, talk to several contractors before signing anything. Reputable contractors agree that you should take the following steps:

**Check on the firm's reputation:** The Better Business Bureau, Home Builders Association, or Illinois Valley Contractors Association are excellent sources. Ask if the firm has had unanswered complaints filed against it.

**Look out for "special deals:"** Be cautious when unfamiliar contractors offer "special deals" after a disaster or want to use your home as a "model home." Ask for complete financial details in writing and for an explanation of any differences from regular prices. Sales are worthwhile and they do exist, but be sure you are getting the services and products you are paying for.

**Ask for proof of insurance:** Worker's compensation and general liability insurance are absolutely essential. If the contractor is not insured, you may be liable for accidents on your property.

**Ask for references:** Contractors should be willing to provide names of previous customers. Call some of the customers and ask if they would hire the contractor again.

**Ask for a written estimate:** Check it for thoroughness. Some contractors may charge a fee for an estimate, which is understandable when they have plenty of work to do.

**Ask for a contract:** The contract should be complete and clearly state all the work and the costs. Never sign a blank contract or one with blank spaces. If a lot of money is involved, it may be worth your while to have the contract reviewed by a lawyer.

**Ask for any guarantees in writing:** If the contractor provides guarantees, the written statement should include what is guaranteed, who is responsible for the guarantee (the dealer, the contractor, or the manufacturer), what is covered beyond the written guarantee, and its duration.

**Obtain a copy of the final signed contract:** Once signed, it is binding on both you and the contractor.

**Cool off:** Do not sign a contract when a salesperson has pressured you. Federal law requires a three-day "cooling off" period for unsolicited door-to-door sales of more than \$25. If you want to cancel such a contract within three business days of signing it, send your cancellation by registered mail. Other types of sales may have contracts with varying decision clauses.

**Avoid cash payments:** Beware if you are asked to pay cash on the spot instead of a check made out to the contracting company. A reasonable down payment is 10% to 30% of the total cost of the project.

**Don't sign off before the job is finished:** Don't sign completion papers or make the final payment until the work is completed to your satisfaction. A reputable contractor will not threaten you or pressure you to sign if the job is not finished.

**Get your permits:** Most home improvements, demolition, filling, fences, pools, plumbing/electrical upgrades, and work done in City Right of Way (including tree work, sidewalks, sewer/water repairs) requires a permit from the Community Development Department. A permit is needed and contractors have to be registered before the project is started.

**Get your inspections:** Permitted projects generally require inspections from the City. Permits will indicate the inspections required for the permit. It is very important to call for all inspections required in the proper order. When the project is finished make sure your contractor calls for final inspection so a proper certificate of occupancy can be issued. Banks and insurance companies generally like to have this information. Often times, perspective buyers of property ask for this verification also.

**Flooding and Drainage:** The City has a flood ordinance that requires permitting to be done with any type of development activity that is located in a regulated flood zone. Contact the City's floodplain manager for information on permitting, historic flood information, site inspections, and any other information related to flooding/floodplain management or drainage within the City limits.

**Stormwater Management:** The City has requirements for stormwater management, drainage and erosion control. State drainage laws also restrict alterations of drainage that impact adjacent properties. Contact the City with questions regarding drainage and stormwater.

**Get help:** If you are a victim of fraud or have problems with a less-than-reputable contractor, contact the State's Attorney Office at 815-434-8340. The Building & Zoning Official for the City of Ottawa at 815-433-0161 would also like to know of problems in case he needs to suspend or revoke a license.

**For more information on the City's building requirements, contact the Building & Zoning Official at 815-433-0161 or visit our website at [www.cityofottawa.org](http://www.cityofottawa.org)**