Government of the Virgin Islands
of the United States
Department of Licensing and Consumer Affairs

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CONSUMER TIPS

DLCA CONSUMER TIPS

Home improvements and repairs can cost thousands of dollars and consumers are unfortunately often taken advantage of by contactors and fall victim to deceptive practices.

DLCA is issuing the continuation of consumer friendly tips that should be taken into consideration when selecting a contractor:

- Make sure the contractor meets licensing and registration requirements. This information may be obtained from the Department of Licensing & Consumer Affairs, Boards and Commissions.

- Get the names of suppliers and ask if the contractor makes timely payments.

- Contact the Department of Planning & Natural Resources to check for permit and inspection requirements. Be wary if a contractor asks you to get the permit; it could mean the firm is not licensed.

- Be sure your contractor is insured. They should have personal liability, property damage, and workers compensation insurance for workers and subcontractors. Ask to see copies of the insurance certificates. Also check with your insurance company to find out if you are covered for any injury or damage that might occur.

- Insist on a written contract that states exactly what work will be done, the quality of materials that will be used, warranties, timetables, the name of any subcontractors, the total price of the job, and the schedule of payments.