

COMMUNITY

A LOOK AT BORDERLAND

The Journal welcomes ideas for stories about people in our community.
Call the Journal at 285-7411

Resources available to homeowners seeking to improve their homes

A legal question and answer line for seniors.

Dear Senior Legal Line: My roof needs repair and it probably needs to be re-roofed. I would also like to do some improvements to my home to increase its energy efficiency. That includes upgrading my insulation. I have some other things that I would like to improve or repair at in my house. My close friend has a nephew that does that type of stuff. How would I go about hiring somebody to do these home improvements? I have heard bad luck stories about some home improvement projects and I do not want to be stuck with inferior work, or materials, on my home improvement project. — Floyd

Dear Floyd: It is exciting to invest in improvements to your home. You know what you want and are trying to figure out who can properly do the work to get what you want. Many times, homeowners do not put in enough time and research in finding an appropriate tradesperson or contractor to complete the job to their satisfaction. It is much easier to avoid problems from the start by doing as much as you can to select the right person for the job. After the work is done, it is much harder to get the contractor to remedy the situation.

The Minnesota Department of Labor and Industry and the Minnesota Attorney General's Office have several resources available to homeowners seeking to improve their homes. These

agencies give good advice about how to proceed in home building, improvement or remodeling projects. I will give you phone numbers and Web addresses for those resources below.

If a homeowner wants to lower their heating and energy bills, and improve the comfort of their home, the place to start is to get a qualified energy assessment. Many utility companies have rebates for energy assessments and energy saving improvements. Your utility company may have a list of recommended energy assessors and home improvement contractors. The Minnesota Dept. of Commerce has consumer guides on saving energy at: <http://mn.gov/commerce/energy/topics/resources/Consumer-Guides/index.jsp> or you can call them at 800-657-3710 and request copies of their "Consumer Energy Guide" series.

Further, other community resources such as Arrowhead Weatherization (AEOA at 1-218-749-2912 or 1-800-662-5711), provide energy assessments and energy improvements on a fee for service basis, information on rebates and tax credits, and sometimes administers programs for homeowners of less means.

Before you hire a contractor, do your research. Compare several contractors. Ask for references and call those references. Are they licensed? It is a highly recommended that you then find out whether or not your contractor is licensed in the State of Minnesota for the type of work you are hiring them for.

The Minnesota Depart-

ment of Labor and Industry has a convenient website to look up licenses: <https://secure.doli.state.mn.us/lookup/licensing.aspx> or you can call them at 1-800-342-5354. A licensed contractor has met certain requirements including passing appropriate examinations and continuing education.

Licensed contractors must retain liability and property damage insurance. Hiring a licensed contractor also provides you with access to the Contractor Recovery Fund. That fund reimburses consumers who suffered financial losses resulting from a licensed contractor's misconduct.

Once you identified licensed contractors in the area, you should speak with them about their familiarity with your chosen product project, and of course get estimates from them. Ask friends or neighbors who have undertaken similar projects about their contractors, and contact the Better Business Bureau (1-800-646-6222) to see if it has rated and/or received complaints about a particular contractor. You may want check out or subscribe to an online rating service. Ask contractors for a list, with phone numbers, of former customers to call to see if they were satisfied.

Also inquire as to how long the contractors been in business, ask for a local phone number and office where you can reach the contractor.

While choosing a contractor, you may observe some of these red flags, which may indicate that you should be careful about hiring the

contractor, or perhaps hire someone else:

- The contractor arrives in an unmarked van or truck
 - The contractor gives you a unusually low price
 - The contractor requires full or substantial payment before work begins and/or or refuses to provide a written estimate or contract
 - The contractor refuses to provide his or her license number from the Minnesota Department of Labor and Industry
 - The contractor refuses to provide references, shows up unsolicited, uses high-pressure sales tactics
 - The contractor asks the homeowner to obtain permits for the job. (If the contractor obtains the permits, they are responsible for meeting all building codes. If the consumer obtains the permits, the consumer is responsible for code compliance.)
 - The contractor does not give the buyer an address and phone number where they can be reached
- Before signing anything with a contractor, make sure you have ample time to review the written proposal and contract. Does it state who is going to get the permit? Are there start and completion dates? Is there a change order clause? Is there a schedule of payments? Is there a hold back clause, allowing the homeowner to inspect the job before making a significant final payment? Is cleanup included in the contract? Does the contract talk about lien waivers from subcontractors? (You probably want lien waivers from subcontractors to avoid the pos-

sibility of multiple liens). The price of the bid is only one of many considerations.

Contracts or sales occurring in the home may fall under the Minnesota "Home Solicitation Sale" laws (Minnesota Statutes 325G.06-11). These laws, in some circumstances, allow the buyer to cancel the sale until midnight of the third business day after the day of the sale.

The cancellation must be in writing, either personally delivered, or by mail if deposited in a mailbox, address to the seller with proper postage. Do not sign anything that you do not understand. Do not make a payment until you understand and have a signed contact. If you need help you should contact an attorney or somebody that is familiar with such contracts. This is a long-term investment in your home and you should not feel rushed to sign.

If you follow these recommendations and others listed in the consumer guides from the Minnesota Department of Labor and Industry, the Minnesota Attorney General's Office, and/or the Minnesota Department of Commerce, you have gone a long way to ensure that the contracts will lead you to your desired outcome:

■ Minnesota Department of Labor and Industry, A consumer's guide to hiring a residential building contractor, http://www.doli.state.mn.us/CCLD/PDF/rbc_consumer_contractor.pdf or call and request a copy at 1-800-Dial-DLI (1-800-342-5354)

■ Minnesota Attorney General's Office, Citizens

Guide to Home Building and Remodeling, <https://www.ag.state.mn.us/Brochures/pubCitizensGuidetoHomeBuilding.pdf> or call and request a copy at 1-800-657-3787.

■ The Minnesota Department of Commerce has consumer guides on saving energy at: <http://mn.gov/commerce/energy/topics/resources/Consumer-Guides/> or you can call them at 1-800-657-3710 and request copies of their "Consumer Energy Guide" series.

Despite your careful planning, sometimes conflicts with the contractor may arise. If you have a licensed contractor, the Department Of Labor and Industry may be of assistance. They may be able to make suggestions on ways to resolve the matter.

If those efforts are unsuccessful, they offer a written complaint form so that they can collect data relevant information and initiate an investigation. Complaints should be in writing. If that is unsuccessful, you may sue the contractor.

This column is written by the Senior Citizens' Law Project. It is not meant to give complete answers to individual questions. If you are 60 years of age or older and live within the Minnesota Arrowhead Region, you may contact us with questions for legal help by writing to: Senior Citizens' Law Project, Legal Aid Service of Northeastern Minnesota, 302 Ordean Bldg., Duluth, MN 55802. Include a phone number and return address. To view previous articles, go to: www.las-nem.org.

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Sat.	Cinnamon Swirl French Toast with ham & eggs
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Mon.	Half Chicken Dinner	\$10.99
Tues.	Full Rack of BBQ Ribs	\$17.99
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In Memory of Nancy Ann Kostiuk, who passed away one year ago on July 7th



I'M FREE
Don't grieve for me, for now I'm Free
I'm following the path God laid you see
I took His Hand when I heard His call
I turned my back and left it all.

I Could not stay another day
to laugh, to love, to work or play
Tasks left undone must stay that way
I found that peace at the close of day.

If my parting has left a void
then fill it with remembered joy.
A friendship shared, a laugh, a kiss,
Oh yes, these things I too will miss.

Be not burdened with times of sorrow
I wish you the sunshine of tomorrow
My Life's been full, I savored much,
Good friends, good times, a loved one's touch.

Perhaps my time seemed all too brief-
Don't lengthen it now with undue grief.
Lift up your heart and peace to thee-
God wanted me now: He set me free.

Sadly missed by: Mike Kostiuk,
son Michael & (Marnie Kostiuk) their
children Christopher, Kane, Quinn, Colin, Nicholas,
Christian and Kyrie Eleison, daughter Marissa &
(Ted Wolden) their children McKensy,
Teddy, and Jadelynn, daughter Katie & (Fred Woods)
their children Carter and Logan, daughter Lacey &
(Tyce Jackson) their child Charlee.