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Remodeling 101

Complete Homeowner's Guide

Table of Contents



1. **Avoiding Contractor Scams**

2. **Benefits of Building Permits**

3. **Making Sense Out of Bids**

4. **When is it Your Turn to Buy?**

5. **Six "Secrets" to Successful Remodeling**

6. **Get Your Project Started**

Avoiding Contractor Scams

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"If the contractor for your project tells you something that's too good to be true, it probably is." Last year, an elderly woman hired my company because her floor was still sagging even after she had paid another contractor \$2,700 to fix the problem. It was no wonder it sagged. When we entered the crawl space, we found nothing more than a temporary post nailed under the floor, work that probably took the contractor two hours. We tried to contact the original contractor, but all we got was a disconnected pager. This was a classic scam: Charging a bundle for shoddy work the homeowner is unable to inspect.

Only a small percentage of contractors are bad apples. Those who are will hit you up for a lot of cash while providing little or inadequate work in return. Fortunately, scammers and con artists are pretty easy to spot-as long as your own desire to save money doesn't blind you to the telltale signs. Another category of contractor you can screen out at the same time is the guy who is basically honest but is not organized enough, solvent enough, hardworking enough or experienced enough to keep your job on track. Although these contractors are sincere, the consequences-broken promises, bad work and busted budgets-are often the same as when you hire someone truly unscrupulous.

Identifying Red Flags Before the Job Starts

Remember that scam rhymes with scam, and that's what bad contractors do. They don't stick around to finish the job because they are unwilling to make the investment of time and money required to run a legitimate contracting business.

Shabby Equipment

The first signs that a company is a fly-by-night outfit are poor personal appearance, shoddy tools, filthy or broken equipment and vehicles in poor repair. Not every good construction company will have uniforms, new trucks, cell phones and laptops. (Some super dependable subcontractors we work with don't even have fax machines.) But how a contractor presents himself and takes care of his

truck, tools and equipment is a good indication of how well he will take care of you and your job.

The Low-ball Offer

When you are reviewing bids, if a contractor says he will give you a "special low price" that you must keep secret, move on to the next guy. The secret price is either dramatically lower than it should be and this guy plans to do only some of the work before skipping town, or the bid is dramatically higher than it should be and he wants to keep you from comparing it with others.

The same is true for a bid that comes in far below all others, such as when you get three bids and two of them are around \$5,000 and one is \$3,200. The low-bidding contractor either is clueless or he never intends to finish the work. Another scam is to bid low and then start charging you extra for materials you thought were included in the price once the job begins.

Finally, pay attention to how carefully the contractor looks at your job before bidding. If a bidding contractor just eyeballs the job and says, "Yeah, we did a job just like this and I'll charge you the same," or if he doesn't take notes and measurements you may be dealing with a contractor who isn't thorough enough to do a good job.

High Up-front Percentage

Some types of work require a large initial payment from the homeowner because the contractor will have to leave this as a deposit when ordering. This applies to products like cabinets and special-order ceramic tile. It doesn't apply to commodity materials like roofing and lumber, which are bought "on account" by any legitimate contractor with at least 30 days to pay. Be very cautious if a contractor asks for more than 20 percent of the total cost of the job up front (Some states set the limit at just 10 percent.).

Payment in Cash

"I'll do the job cheaper if you pay me in cash" is another big red flag. A contractor who works on a cashonly basis is probably not paying taxes, and almost certainly not paying for insurance. The same goes for a contractor who wants to get paid each day. Drop him like a hot potato.

No Office

If your contractor has nothing more than a cellphone or pager and a post office box, call the Better Business Bureau and your state licensing bureau to see if there are any complaints lodged against him. Also, check all his references and visit some recent jobs. A contractor should have an office somewhere, even if it's a room in his home, and a reference at a local bank and accounts with local suppliers.

Limited Time Offers

If a pro pressures you to sign the contract as soon as it is presented and hand over a check right there, resist...and then find a different contractor. In fact, many states require a "cooling-off period" that gives homeowners three days to cancel a home improvement contract-without obligations-after signing it.

Red Flags Once the Job is Under Way

A contractor's dirty laundry becomes more evident once the job starts. But many homeowners are reluctant to act on their concerns early, thinking "I already signed the contract," and "Maybe it will get better." If you see some of the following signs, act immediately-it will only get worse.

Unexpected Price Hikes

If your contractor arrives claiming that materials cost more than he thought and he'll have to charge you more, stop him at the door. Unless the job is cost-plus, most contracts between you and your contractor are for firm labor and material prices. The contractor has to eat any mistakes he makes due to underbidding. The only time the price should change on a fixed bid is when you initiate and then sign off on a change order that alters the scope of the work.

Contract Changes

If the contractor violates the terms of the payment schedule by claiming he is running short of money and has to move up a progress payment to an earlier date, insist on sticking to the original terms. In this situation, the contractor probably isn't managing cash flow well and needs your payment to satisfy past material bills or debts to subcontractors. It's a common error even honest contractors make, because they touch lots of money, yet relatively little of it is actually theirs. But this is no way to run a construction business. Pay only as you agreed in the contract.

Subpar Materials

If during one of your walk-through inspections you notice that a different material than is called for in the contract is being used, call the contractor right away. Scam artist will use 3/8-in. plywood where the contract calls for 5/8-in. or a 2-in. layer of gravel instead of the specified 4-in. layer. (This "savings" on materials lines their pockets.) If this happens once, it can be an honest mistake or a sloppy subcontractor. But check a few other material specs against the contract or plans, just to make sure.

Payment

If subcontractors complain directly to you they haven't been paid, or if the contractor's material bills aren't getting paid and you are getting calls, confront your contractor. Your final payment to the contractor should be issued only when you're entirely satisfied with your punch list and final walkthrough. When you write that last check, even reputable contractors take it as a sign that the job is entirely finished. So, no matter what the sob story, don't give into the pressure to write this check until you're satisfied.

Document Everything

Suspect you are being scammed? Documentation is the best protection. Keep a job journal-just a few notes each day to show progress and problems. And take pictures of the job at various stages. That way, when walls are closed up, there's no argument about whether the insulation was added or the wiring updated.

If you contractor is clearly being dishonest, bar him from the job site, and report the matter the Better Business Bureau, the local building inspector and the state attorney general's office. Contact your lawyer to find out about enforcing the contract, punishing the contractor and seeking redress.

Today's Homeowner Magazine

Benefits of Building Permits

Sebring Design Build

Getting Started

By reading this brochure you've already taken the first step toward protecting the outcome and investment value of your construction project and guarding against a lawsuit or injury. The following information describes simple steps you can take to obtain a building permit and how permits can work for you. You'll be surprised at how easy the whole process is.

The truth is, building permits are very beneficial to you and your community. By working with an expert code official, you will benefit from their knowledge of the building codes to ensure your construction project is built right, will be safe and will last. Read on to discover the Benefits of Building

What's a Building Permit?

A building permit gives you legal permission to start construction of a building project in accordance with approved drawings and specifications.

When Do You Need a Permit?

The best way to find out if you need a permit is to call your local building department. Discuss your plans with the code official before you begin construction to determine whether you need a permit. If a permit is not needed, the code official will answer your construction questions and may provide valuable advice. Permits are usually required for the following:

- New buildings
- Electrical systems
- Additions (basements, bedrooms, bathrooms, family rooms, etc.)

Making Sense Out of Bids

Sebring Design Build

"How to choose the right contractor when the bids you receive are all over the lot"

Many of the steps involved in hiring a contractor look simple on paper, but they quickly get complicated when you try to put them into practice. Take the process of getting bids from remodelers. You do your research and find three contractors who are licensed and insured, have good reputations in the community and are recommended by friends who were pleased with their work.

Before having them bid, you meet with each one to explain the project. You give the same details to each: You want your kitchen remodeled with new mid-priced cabinets, countertops, appliances and flooring. Your plans also include an island and an eating area with a bay window. Seems simple enough. Any one of the three contractors bidding appears to be a good bet, so choosing the right one should just be a matter of taking the lowest bid. The first contractor, Jim, calls. He says he is confident he can do the whole job for \$23,000 and is putting a proposal letter in the mail. So far so good. Then Harry drops off a short written proposal that totals \$25,000. You haven't heard anything from the third contractor, Bill, and you call to remind him of this.

When you get his bid, it announces proudly that Bill's company will make you dream kitchen a reality-for \$32,000. How can there be such a difference in pricing for a straightforward project from three reputable contractors? Your first response is to make sure everyone was bidding on the same project. What you find is they were all bidding on "your" kitchen, but in different ways. For instance, Harry's proposal leaves all the painting to you. Although doing the work yourself could save a lot of money, it's not really clear how much. Upon closer inspection, the fine print in Jim's proposal says you're responsible for the building permit. You've now gone from comparing apples to apples to comparing apples to pears. While on hold with the building department to find out what a permit costs, you discover Bill's bid doesn't include appliances. When you ask him why, he explains that with the discounting offered to homeowners these days, he finds many of his clients

like to make their own purchases. Once you include the appliances in Bill's bid, the spread from the lowest to the highest bid is more than 50 percent. You're now comparing apple to pears to guavas. Could you have made things easier and clearer, or is this just a process with no mercy?

Deviation is Standard

The first thing is to realize you're not alone. Wide-ranging bids are common in remodeling. "Nothing surprises me when it comes to bids," says Denver architect Doug Walter, who specializes in remodeling work. "Even though we work to prequalify contractors, and pin down what they are bidding on, we are used to seeing some very wide ranges between bids. It often takes a day of research and clarification just to determine which is truly the lowest bid."

Get the Scope Right

Invariably, some or even all of the difference in price can be traced to each contractor including a different scope of work or choosing different products and materials. For instance, much of the difference in Jim's and Bill's bids is due to the fact that Bill specified a custom Bay window, while Jim figured Brand X would be fine. Other time, the difference is in how competing contractors solve a remodeling problem. One contractor might add a soffit overhead to hide an existing heating duct that will be in the way, while his competitor will stay true to the plans and relocate the duct, which is a very expensive proposition. The one way to prevent this confusion is to give contractors bidding on your job as much detail as you can up front. But walking three contractors through even a moderate-size job and simply discussing alternatives is not enough to get you comparable bids. Your call for "mid-priced" cabinets-if you don't clearly specify brand, style, finish and size-will lead to a huge disparity in interpretation. That leads to a huge disparity in price. The solution? Don't price any remodeling over \$10,000 in value without blueprints or at the very least a clear list of specifications.

Wide and Narrow Margins

Once differences in the hard facts of the work scope are settled, price differences among contractors typically are based on more nebulous distinctions, like markup and how busy the contractor is.

All contractors mark up their anticipated job costs to cover overhead and net profit. But contractors differ greatly in the amount they mark up. The low end is around 10 percent on top of the actual cost of the labor and material to do the job. You might be tempted to choose someone with a low markup, but contractors who

charge this little often are in danger of going out of business soon because they aren't aware of their true overhead cost. The high-end up to 70 percent over job costs-typically is charged by a full-service contractor who maintains a staff, a showroom and a high profile in the community.

The size and complexity of your remodel should determine whether you need a contractor who offers all the amenities. Just remember that the larger the markup, the more extra resources and services the company typically can offer. The best time to deal with this question is up front, before you decide who you want to bid. Another factor that strongly influences pricing is how busy the contractor is. The greater the contractor's need for work, the more favorable your pricing will be. If the contractor already has a backlog of work, he can afford to keep your pricing high. If you don't say yes, there's time to find other clients before work runs out. This might well explain Bill's late bid and high price.

Miscalculation

Search long enough, and you can probably find a contractor who will do your \$10,000 job for \$9,000 because he has made a mistake in figuring costs. A great opportunity for you. Think again. This guy is on his way to going belly up or, at the very least, to developing a bad attitude toward your project. You won't save money in either case. Again, the best way to deal with this situation is to make sure you pre-qualify the bidders. A contractor who has been in business five years or more is much more likely to be thorough in his bidding and to have developed a better sense of his costs. Also make sure that these contractors are people you would want to do business with. This way, when it comes time to sort out bids, you can focus on the numbers.

Finally, look for clustered bids. If you have three apples-to-apples bids and two are within 10 percent of each other, chances are good these two are reasonable. There are lots of factors to consider in picking a remodeler. When it comes to competitive bidding, make sure you're getting apples-to-apples bids so you can make a decision without a lot of second-guessing.

Seven Steps for Avoiding Sticker Stupor

Here's how to get clear bids you can choose with confidence:

1. Prequalify all contractors you ask to bid so you know-in advance-that you will be happy with any of them.
2. Nail down scope of work with blueprints and written specifications. Be sure

brand names, models and even color are specified. Your goal is to make sure each contractor is pricing exactly the same work.

3. In any area where you can't specify your choices, settle on an allowance amount to be included by each contractor. For instance, the contract might incorporate the following: "Include a \$2,000 allowance for owner's choice of bath fixtures."
4. Ask the contractors to point out any unclear area where they are forced to make an assumption; then clarify it with each of them.
5. Ask for written and specific proposals by a certain date. Review them carefully for any ifs, ands or buts.
6. When choosing a contractor, look for a price cluster. If your three prices are \$22,000, \$24,500 and \$36,000, choose between the first two. If your prices are \$22,000, \$34,500 and \$36,200, credibility favors the latter two.
7. If your bids are still wildly different, ask for a rebid based on a new scope of work that combines the relevant specs and proposals of the first round.
Contractors won't grumble about rebidding if they know they have a fair shot.

Today's Homewoner Magazine

When is it Your Turn to Buy?

Sebring Design Build

"You can buy many items yourself, but sometimes it's best to let the pros handle the purchase."

Jean and David Parker, of New Rochelle, New York, figured they knew about renovation and building products, so they decided to supply their contractor with the tiles, sink, mirror and shower controls for their bath remodel. Simple, right? Unfortunately, David discovered the shower body was defective when he got scalded soon after the bath was completed. Because the part was homeowner-supplied, the contractor rightly insisted the Parkers were responsible for the supplies and labor involved in replacing the faulty part.

This horror tale could just as easily be about windows with broken seals, blemished kitchen cabinets, a door that's too tall or a bathtub that's too long. The money homeowners save by doing the buying themselves can very easily be lost by the costs involved in fixing something that goes wrong.

Does that mean you can't choose what goes into your new bath or kitchen? Hardly. There are lots of items you can buy safely on your own. And for the other stuff, you do the shopping and let the contractor handle the ordering and buying. Here's a list of which items you can buy yourself and which the contractor should purchase, along with some tips that will make buying and shopping a lot less of a crapshoot.

What the Pro Should Buy

Your contractor should buy lumber, framing materials and other structural components, along with roughing materials like wiring and plumbing. But the list of high-risk homeowners buys also includes cabinets, windows, floors, doors, bath fixtures, ceramic tile and kitchen appliances. Cabinets, difficult to size even for a professional, can arrive dinged or out of square. Windows can be sized incorrectly for the opening. And wood flooring sometimes is supplied with an unacceptably high moisture content, which creates gapping after installation.

Ceramic tile poses a befuddling array of specifications, including porosity, glazing, group rating, texture, pattern and edge treatment. For best results, pick colors and map the pattern. Then let your contractor take it from there.

When it comes to framing, plumbing and wiring, choosing the wrong materials can require costly modifications and change orders to accommodate it. These adjustments can also require a change in the building sequence that throws your project off schedule and costs you even more money.

Instead of buying these items, shop for them. Then give your contractor a list of the ones you're interested in and let him handle the buying and ordering. That way, he's responsible for costs if there's a defect or even a shipping or sizing glitch. He can also warn you off items that pose problems. Do this early on, so the contractor can integrate your choices into the design and schedule.

What You Can Buy

If you still want the satisfaction of shopping and buying, there are some items you can safely purchase yourself:

Surface-mounted electrical fixtures, ceiling fans, sconces and chandeliers - Most of the sizes and wiring for these items are universal. But you should be aware that heavy chandeliers and ceiling fans can require reinforced, ceiling boxes, which will add to the cost. Low-voltage designer lighting can also boost costs, because it requires special wiring. Whichever electrical product you buy, always look for the Underwriters Laboratories mark, which signifies that it has passed the organization's rigorous safety tests.

Bath & Kitchen accessories, including towel racks, mirrors, shelves and tissue or towel dispensers - Your contractor will probably appreciate it if you supply these items yourself. That will free him up for larger tasks; he also won't have a guess at your style preferences.

Appliances - Some contractors don't want to deal with purchasing kitchen appliances. Just make sure you have all the detailed information and specifications in each appliance. They will need to pass this information on to the cabinet designer.

Bringing It Together

Whatever you buy for your next remodel, maintain brand consistency-- a bone-

white toilet from one manufacturer and a bonewhite sink from another often won't match. You'll also find brass and steel finishes difficult to match, brand for brand. Carefully compare samples in different lighting conditions before buying. Finally, as in comedy, timing is a crucial element of any remodel. If there's a delivery delay and your tiler is there with nothing to do, you pay his time. Work with your contractor to create a calendar with precise dates and times when materials must be on site. Get weekly updates on schedule changes. And when scheduling deliveries, allow a little extra time for shipping delays and for returning defective products.

Why It Can Pay to Pay More

Face it---there's no such thing as a free lunch. If your contractor does the buying for your project, he'll charge you a mark-up of between 5 and 25 percent of the product price. But because contractors receive discounts for volume that you don't you might be getting this service for free. For example, your contractor gets a discount of 10 percent and his markup is 10 percent. What if his markup brings the product cost above retail? Think of the extra cost as cheap insurance against late delivery, defects and warranties---and a fee for hauling all the stuff into your house.

There are other benefits. The contractor specs, sizes and orders the products you've picked. He also arranges delivery, product inspection and rubbish removal. And, best of all, he's entirely responsible if things go sour.

Article from: Today's Homeowner Magazine

Six "Secrets" to Successful Remodeling

Sebring Design Build

If you are frustrated, you're not alone. Haven't we all heard the "nightmare stories" of the botched jobs, scam artists, fly-by-nighters, unfinished work and general lack of professionalism?

How can you be assured that when you spend your hard-earned dollars you'll get exactly what you've paid for?

Has it ever been more frustrating or aggravating trying to decide who in the world you can trust to remodel your home?

Pretty Scary Stuff!

Let's face it. The bad apples of the industry have really made it hard for the consumer to figure out the "good guys" from the "bad guys". You can't pick up the paper or watch TV without seeing another story about someone who had a terrible experience with their remodeling project. Whether it was hiring the wrong contractor, permit battles with the City or arguments with a neighbor.

Most of us are too busy these days to have the time to acquire all the information that is necessary when deciding on a major expenditure such as how to go about a remodel of your home.

Is it any wonder why so many homeowners make costly mistakes when they're considering a remodeling project?

When you remodel, you should be getting that wonderful peace of mind that comes from being in complete control, working with someone who understands your needs and goals. This person should be someone who is licensed, bonded, carries general liability and workers' compensation insurance, is qualified to perform the work and can take your project from concept to completion.

What are these secrets you may ask? Let's get right down to it.

Secret # 1: Avoid Common Misconceptions

1. If the Better Business Bureau doesn't have any complaints against the contractor, he must be qualified. No, this is a common and often costly misconception. In fact, just because a contractor doesn't have any complaints with the BBB, does not mean you're working with someone who is a reputable professional. You need to investigate the company further. There are many online company review sites such as Yelp, Angie's List & Houzz. Researching the contractor online will help increase the likelihood of hiring a reputable company.
2. Going with the lowest price saves you money. NO, not necessarily! Everyone tends to look for the lowest price. On a low estimate, you must ask yourself what is being left out or what short cut is being taken. It may also mean he has made a mistake and you could be headed for a dispute with your contractor. One of the most common signs of trouble ahead is someone offering to do work for much less money than others. Like anything else, you can't get something for nothing. Keep in mind, remodeling is a service not a product, when you choose the lowest price you typically choose the worst service. Be careful of choosing your remodeling contractor based upon the lowest price.
3. There's always room in the bid for the contractor to cut you a better deal. NO, not always! In today's fiercely competitive market, contractors are pricing jobs very tightly. Be careful when asking for better deal, because remodeling is a service not a product- they could cut the service or quality of materials used.
4. Doing it yourself saves money. NO! Sometimes the "weekend warrior" can undertake small projects like painting, hanging wallpaper, routine repairs, etc. But beware of undertaking larger, more complicated projects. The nightmares associated with scheduling, ordering, qualifying contractors, coordinating and supervising are endless. Be ready to quit your job to oversee the project full time. What starts out as an attempt to save money can turn into a costly folly. And all too often the job is botched and it costs more to have a professional come in and fix what's been done. According to an article in the L.A. Times, less than 20% of these do-it-yourself jobs work out. This is mostly due to lack of experience on the part of the homeowner. If you want to be assured your project will turn out the way you want it, call a qualified professional.
5. If a person claims to have many years of experience, they must do quality work. NO! I can't tell you how many people receive bad workmanship from contractors who've claimed to be in business or the trade for twenty years. Take experience claims with a grain of salt. Don't believe that just because a

person has twenty years experience, he will do a good job. He could have done a poor job for twenty years. Investigate further to ensure you're dealing with a qualified professional.

Secret # 2: Common Scams

1. Today only discounts. If a contractor ever tells you that a price is available for "today only", it's time to show him to the door. Quite often they'll provide a story that by signing today you're entitled to a "model home" or "advertising discount". The story centers around the need to use your home as a model to advertise their services in the neighborhood. They mark their prices up just to give you this false discount. Don't be fooled. This is an old trick used to pressure homeowners into making quick decisions. This is your money we're talking about! Quickly show these salesmen to the door!
2. Avoid high-pressure salespeople. You should never feel pressured into making a decision about choosing a contractor. If you ever feel that a contractor or salesman is pressuring you, ask them to back off. If they persist, it's time to look for another contractor. High pressure usually leads to a bad decision when remodeling. A qualified professional would never have to pressure anyone into a project.
3. Beware of "Door-To-Door" contractors. These people may not be contractors at all. Never allow them into your home until you have checked them out thoroughly! This cannot be stressed enough. It has been reported that two men claiming to be contractors have entered a home and while one took the homeowner on a pretend inspection, the other guy was going through purses and picking up items that could be sold quickly. Some contractors that are working in your area may put out a flyer or come to your door soliciting additional work in the area. These contractors could be honest, reputable people. If you're interested in their services, do not invite them in. Politely ask them for a business card and the name, address and telephone number of the people they are doing work for in the neighborhood. Then make an appointment with that homeowner to take a look at the quality of their work.

Secret # 3: How to Choose the Right Contractor

11 Questions to Ask Before Inviting Him Into Your Home

1. Are you licensed or certified? The state of Illinois does not require a contractor's license to do remodeling work. Depending on the local municipality you live in, contractors may be required by law to be licensed. Only licensed contractors will be allowed to pull the necessary permits. The contractor's license is only

valid for that particular city, therefore a license is required in each town they work. Another way to determine if the contractor has the necessary skills to complete your project is to ask if they are certified by a national building or remodeling association. These certifications require taking classes on important items like project management, scheduling, contracts, business management & proper job costing. A contractor that has taken the time to become certified has learned the skills to be in business for a long time.

2. Do you carry general liability insurance? Make sure your contractor carries general liability insurance. This type of insurance protects your property in case of damage caused by the contractor and/or his employees. The insurance company will pay for the cost of replacing and/or repairing any damages that occurs. Also make sure the contractor carries an appropriate amount of liability coverage, at least \$1,000,000 per occurrence. Anyone can say they are insured. Make the contractor prove it by showing you his current insurance and request that the insurance company email you a certificate of insurance with you named as the certificate holder.
3. Do you carry workers' compensation insurance? Make sure your contractor carries workers' compensation insurance. It protects you from liability if a worker is injured while on your property. Be aware that if the contractor doesn't carry workers' compensation coverage, you may be liable for any injuries suffered by the contractor or any of his employees on your property. Your liability may extend to not only medical payments but also any lost wages.
4. Will you provide me with a written lien waiver? Your contractor should be able to provide you with a written lien waiver at each progress payment or at the end of the job. This is a legal document which says you the home owner have paid the contractor in full for the services rendered and the contractor waives his right to place a mechanic's lien on your property.
5. Will you pull all the required building permits? Make sure your contractor pulls all the required permits. This is very important. Many contractors require the homeowner to obtain the required permits. There are many reasons for this. The contractor may not be properly licensed or insured, the contractor may not want to be bothered or hassled with all the required paperwork, the contractor could have a bad working relationship with the city inspectors, the contractors may not know how to pull a permit, or perhaps the contractor knows his work won't pass code or inspections. Many times, homeowners would rather not have a permit pulled for an interior job because of tax implications; however, you should never be persuaded to remodel your home without a permit by the contractor. At no time should you be required to pull the necessary permits, this is always the contractor's responsibility. Under current laws you may qualify for a four year improvement exemption which will prolong your property taxes from

being increased up to four years. Contact your townships assessor's office for more details.

6. Do you use licensed subcontractors for electrical and plumbing work? All electrical and plumbing work is required to be done by a licensed specialist in that field. There are no exceptions to this rule. Do not allow a "carpenter" or unlicensed worker to do this work.
7. Do you guarantee your work? Your contractor should guarantee his work, in writing, for at least one year from the date of completion.
8. Who will be in charge of the job? Make sure the contractor has someone that is assigned to your project. The responsible party must be intimately familiar with every aspect of your project. Ideally, you should hire a company with a full time project manager because this individual is solely responsible for keeping a project on schedule and supervising all workers, both carpenters and subcontractors. If you won't be home during the construction and must leave the house unlocked, or leave a key with the contractor, you must feel comfortable. You can't be worried about what is going on when you're not there.
9. Will you provide me with written references? A good contractor will be happy to provide you with references. You should look for a well-established contractor who can give you several customer references from the last year. Ask for the names of some of the contractor's main suppliers. See how his suppliers view him. Does he have an open charge account? Does he pay his bills on time?
10. How do you handle the dirty work? Construction is dusty and dirty! It gets everywhere, especially if any drywall work or sanding is being done. Make sure the contractor will make an honest effort to keep the dust contained, or notify you when the heavy dust generating operations will take place so you can place sheets over furniture or move sensitive belongings. Make sure the contractor agrees to sweep up and place all construction debris in a predetermined place at the end of every day.
11. What remodeling projects do you specialize in? The word remodeling covers a wide variety of jobs. Companies that are "jack-of-all-trades" typically don't specialize in anything. It is always in your best interest to choose a contractor who specialize in different projects, such as decks, basements, and kitchens, but be leery of a contractor who says he can reseal your driveway, fix your roof, and remodel your bathroom.

Secret # 4: The Biggest Mistakes Homeowners Make & How to Avoid Them

1. Listening to the wrong people. It never ceases to amaze me how many people

take advice on their construction and remodeling project from people who are totally unqualified to give this critical advice. Quite often, when I see construction messes and I ask where they got the idea to do this or that, I inevitably hear things like:

"My brother told me to do that. He used to do work like this on the side when he was a student.", "I asked the guy in the office next to mine. He did the same thing to his home.", or "I read an article by so-and-so that said we should..."

Everyone's got an opinion on what you should do with your remodeling dollars. "Do it yourself" or "Hire the sub-contractors and run the project yourself", etc. Just because someone is your relative, friend, or thinks they know construction, doesn't mean they know the answers to your remodeling questions or problems. If you've got an idea or a thought about improving your home, call someone qualified to answer your questions.

2. Call at least three of the references you're given. So many people start out on the right track by asking for references but then they never call them. You can never learn too much about the company you are considering using. Take a few minutes to talk to these people. It will be worth it! Ask if the job was done on time and at the agreed upon price. Ask if the contractor was easy to reach and easy to deal with.
3. Visit the references and see an example of the work. You can learn a lot by seeing the finished product. If the contractor is good, many previous clients are extremely proud of their "new" home and will be glad to let you look. See a job in progress. Is the job site clean? Are tools and materials strewn about like a hurricane just blew through? Is everything dusty and dirty, or is it covered or sealed off? Chances are if a contractor keeps his work sites clean and neat, especially at the end of the day when it's time to go home, you've got a conscientious contractor.

Secret # 5: How to Tell if Your Remodeling Project Will Run Smoothly Before you Sign the Contract

1. Good communication. If you can talk with each other, then you can work out any details that come up. When you leave a message, does he return your call quickly?, Does he reply to an email promptly? Does he listen to you? Nothing is more important than feeling like your contractor understands your needs and concerns. If your contractor is so busy that he can't return calls or pages promptly, maybe it's time to look for a new contractor. When you're in a

discussion, does the contractor really listen to you? I mean really listen. This is vital. You should always feel like both of you are on the same page. This can avoid miscommunication and costly errors. This is a very important "secret" to a successful and enjoyable remodeling experience. Choose someone who will listen to you.

2. **Comfort.** If you feel comfortable with your contractor, the chances are good your project will run smoothly. Think about it. You've just invited a stranger into your home. Do you find this person nice? Considerate? Personable? A listener? Was he polite and courteous? Or did he make you feel that he wasn't interested? You will be working with this person for a matter of weeks or months depending upon the project you need completed. Can you stand to have this person around for that long?
3. **Trustworthy.** If you feel your contractor is trustworthy, the likelihood of a successful project is good. Check his references. Keep in mind that if your project will entail entrance into your home and you won't be home during the day, the keys to your castle will be given to your contractor. Can you trust him? Listen to your conscience.
4. **Completion Date.** Will your contractor give you a reasonable estimate for how long the project will take to complete? A good contractor will do this. Remember, you want to hire a good contractor, not get a new roommate! Nothing is more frustrating and irritating than a remodel job that drags on and on.
5. **Written Proposal.** I can't tell you how many contractors I've seen look at rather complex jobs, pick a price out of thin air, scribble the figure down on the back of their business card, and give the card to the homeowner. Show contractors that do this the door! You want a detailed written proposal that shows what is included: a detailed description of the work, exact materials specifications, brand names where important, grand total cost and payment schedule.
6. **Details.** Work out the little details before work begins. Talk about things like: Flexibility. How do we communicate during the project? What time will construction begin in the morning? Do you use a written schedule? Will workmen refrain from smoking inside the house?
7. **Remodeling is an interruption to your normal lifestyle.** If your project involves the kitchen, plan on eating a few extra meals out with the kids (or better yet, send the kids out to "Mom's" and go out alone). Remodeling time may not be the best time to host a slumber party for your eight year old daughter.
8. **Appearance.** If your contractor has a neat appearance, this is a very good sign of things to come. This may sound silly, but it's not. He doesn't have to show up in a coat and tie, but neatness does count. Is he clean? Is his truck presentable, or falling apart? If his appearance is neat, chances are he will

keep your job neat.

9. Down payment. If the contractor asks for a big chunk of money up front, this could be a tip-off that they are not in good financial shape and you could be in for a rocky experience. A fair deposit upon signing of the contract should not exceed 10% of the job total, unless custom ordered items are needed in the beginning stage of construction. As the work progresses, you should expect to pay out additional funds to match the prescribed, completed stages. Beware of contractors who require substantial payments made when material arrives at your home if that material won't be used for weeks.
10. Change orders. With remodeling, there is always the chance that you may want or need to change a material or contract item. Ask how these are handled. They should be written on a separate document showing in detail what is being changed, how much it will cost and how it will effect the completion date. This should be done before the change is affected and signed by both the contractor and homeowner.
11. Review contract before signing. Your contract with your remodeling contractor should be easy to understand and fair to both parties. It should specify payments, how much is due at what times. It should not have print so small that you need a magnifying glass to read. It also should not require a lawyer to decipher...if you don't understand it find another contractor.

Secret # 6: Plan Your Project

This is really the greatest "secret" of all! Plan your Project with a qualified remodeling expert!

Most people spend more time planning a one-week vacation than they do a major remodel of their home. If you're considering a remodel in the near future, sitting down and talking with a professional remodeling expert who can answer all of your questions is the best advice I know. Someone who can help you through the "maze" of planning, not to mention all the bureaucratic "red tape" awaiting you at the building department.. Someone, who listens to your every concern, someone who subscribes to the principles and secrets discussed above.

As you might have guessed, this is the only way Sebring works!



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