

Why Not Remodel Right?

Here is everything you need to know to successfully plan your remodeling project, find and hire the best contractor for the job, finance it, assess its value and protect your biggest investment: your home!

You will discover how easy it is to:

- ✓ Fathom The Business Of Contracting.
- ✓ Create A Master Plan.
- ✓ Prioritize Your Needs.
- ✓ Prepare A Bid Package.
- ✓ Contact Qualified Contractors.
- ✓ Figure Ballpark Costs & Resale Values.
- ✓ Learn Where To Cut Corners.
- ✓ Understand Contracts & Change Orders.
- ✓ Get The Job Done Right.
- ✓ Have A Positive Remodeling Experience.

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The Homeowner's Guide To Professional Remodeling

Aysha Griffin
David Helling

*How To Hire A Contractor
And Get What You Pay For!*

\$9.95

ABOUT THE AUTHORS

A Checklist For Happy Remodeling

- ✓ Carefully and thoroughly research and plan your project.
- ✓ Make sure your spouse and/or other household members agree to the project.
- ✓ Prepare a bid package.
- ✓ Choose a few contractors from whom to get a bid. Give the same specifications to each contractor.
- ✓ Assess bids both objectively and subjectively: it's important to like and trust who you hire to remodel your home.
- ✓ Check references.
- ✓ Check that the contractor is properly licensed and insured (as applicable).
- ✓ Go over every detail of the work to be done before signing a contract.
- ✓ Make sure the contract includes every detail (as outlined in Contracts).
- ✓ Find out what you can do to make the process smoother.
- ✓ Once you've made the decision to hire a certain contractor, work with him. Keep the lines of communication open.
- ✓ When the project's completed, enjoy it.

Aysha Griffin is author of more than 400 newspaper and magazine articles and several how-to publications for small business development, including America OnLine's Career Center collection, "Working From Home". As an ace marketing consultant, copy writer and desktop publisher, she has produced a wide variety of materials and events for dozens of successful businesses, in addition to being an active partner in David's design, remodeling and custom home construction business.

David Helling started building at age 16, with a love of woodworking and the romantic vision of building his own home. He's worked in nearly aspect of residential construction, including five years as an apprentice. Since 1984, David has operated his own remodeling company, working with homeowners to develop their ideas into lasting realities that suit their lifestyle, taste and budget.

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It is not the purpose of this publication to be exhaustive on such an extensive topic. The personal experiences and opinions of the authors are expressed throughout, although every attempt has been made to remain as factual and objective as possible. However, there may be mistakes, both typographical and in content. Therefore, this text should be used as a general guide and not as the ultimate source of information on how to hire a professional contractor.

The purpose of this publication is to educate and entertain. The authors and UpStarts of Colorado shall have neither liability nor responsibility to any person or entity with respect to any loss or damage caused, or alleged to be caused, directly or indirectly by the information contained herein.

The Homeowner's Guide To Professional Remodeling

by Aysha Griffin & David Helling

Published by

Constructive Changes
830 Paseo de Don Carlos
Santa Fe, NM 87501

tel: (505) 995-0195
<http://www.constructivechanges.com>

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First Printing 1988
Second Printing 1993, revised
Third Printing 1996
Revised Fourth Printing 2004

How To Prepare

Before the work begins, ask the contractor what you can do to help clear the way for his work.

- You may be asked to empty cabinets and closets and clear rooms of furniture, plants, etc.
- If you have pets, you may want to secure them out of the way.
- To protect carpets, you may put down plastic or sheets or ask the contractor to do so.
- And, as previously mentioned, you may be able to do some preparatory work which saves you money, such as moving landscape materials, washing cabinets with a solvent before refinishing, etc.
- If your kitchen is being remodeled and you'll not have use of the stove, be sure to set the food and small appliances you may use for the day in another room.
- Move all essentials and valuables to other areas of the home. Your contractor does not want to be responsible for the priceless antiques in the remodeling area

The more you do to prepare yourself and your home to accommodate the temporary inconveniences of remodeling, the easier the entire project will be.

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INTRODUCTION

2010. It has been 22 years since we first wrote this small book to help homeowners understand the remodeling process and make informed decisions. In 1988, the Denver area, where we then lived, was in a recession. By 1992 it was booming again. Such cycles were regional and cyclical.

Throughout the 1990s and until 2007, the U.S real estate market grew at unprecedented rates, becoming the primary investment vehicle for many individuals and families. Loan qualifications were relaxed and money was easy. Property values rose quickly, along with the stock market.

Then, in October 2008, the markets collapsed worldwide creating a financial crisis of unseen proportions. Taxpayer bailouts to financial institutions, huge losses in net worth, plummeting home prices, foreclosures and uncertainty have left Americans reeling.

Seeing the unsustainability of our financial systems coupled with environmental concerns and dependency on foreign oil, the Green Movement has gained momentum.

Rather than continuous expansion, Americans are scaling back, conserving and demanding healthier, more energy efficient, value-added products.

While new home construction stagnates, Green Remodeling is becoming the most viable segment of the construction industry.

Maintaining the value and increasing the comfort, energy cost savings and health of a home's inhabitants is a smart idea. Well designed and well-constructed remodeling can accomplish this and remains, as always, a sound and smart decision.

As the U.S. and world shifts to more sustainable systems, inhabiting a safe, comfortable home is still worth valuing. Some numbers in this book are outdated, but the principles remain the same. Happy remodeling!

Reasons for the increasing number of homeowners seeking professional remodeling can be attributed to:

- Devaluing of home prices makes selling and moving less attractive, meaning Americans will not be moving as often as they did. The longer a family stays in one place, the more likely its needs and tastes will change and things will wear out and become obsolete, thus requiring remodeling.

- New buyers of pre-existing homes want to improve, update and personalize their environment.

- Demanding work and long commutes, in part to afford their homes, leave many aspiring and former do-it-yourselfers with the option of either spending all their spare time on a house project – which will invariably take more time and cost more than planned – or hiring a professional.

"Each year Americans spend nearly as much money on remodeling their homes as they spend on purchasing new homes. Although adding a new room or updating a kitchen can cost more than a new car, most consumers spend less time choosing a remodeler than they do choosing a car," according to the National Association of Home Builders' Remodelors Council.

Whatever the reasons for seeking professional remodeling, choosing the right contractor for your job is at least as important as buying a new car. Taking the time to research and plan the project is of paramount importance.

For most homeowners, the process of designing, planning, financing and hiring a professional to expand or alter their home is fraught with anxiety and fears. *The Homeowner's Guide To Professional Remodeling* is intended to address the problems inherent in remodeling – from both a homeowner's and a professional's viewpoint – and help eliminate the pitfalls, eradicate the fears and make the entire process as smooth and pleasurable as possible.

WHAT IS PROFESSIONAL REMODELING?

A Case For Not Doing-It-Yourself

Remodeling (re-mod'l) v. Building in order to improve.

Given such a broad definition and such a variety of potential applications, a professional's scope of knowledge and experience in the building trades must be extensive.

On a re-do, from "simple" kitchen makeover to a full-blown gut-and-reframe remodel, the general contractor (or GC) is the project's field marshal and director. The person with the clipboard of blueprints and access to the purse strings, with the necessary trade connections and business contacts to get things done in a timely and efficient manner.

For homeowners who are considering doing-it-yourself, consider these less glamorous aspects of the GC's job:

- He selects, buys and arranges for delivery of all materials, and then plans to be on-site to accept delivery and ensure the quality of all materials. In the case of smaller items, he locates and retrieves them from numerous sources (which involves significant running-around-town time).

- He supervises all work, organizes all processes and inspects all installations.

– He hires (and fires) all "subs" (subcontractors) and has probably established long-term relationships with subs whose work he knows is quality and prices fair.

– The GC is the one who "has words" with the subs and negotiates on your behalf for quality and cost.

– He is the master of the schedule, so you don't wake up at 6 a.m. to find a ton of sheetrock blocking your driveway or the painter at the bathroom window while you are showering.

– He is the on-the-spot authority, the person to whom every worker turns when there's a problem to be solved or a judgment call to be made.

– He keeps the books and records, pays all the subs and suppliers, and takes all the risk in making a profit.

– And finally, he's the one who is ultimately responsible for your satisfaction with the job.

Who Are These Guys?

Often a remodeler (or remodeling contractor) began work in his teens as a fence builder, brick layer's assistant, carpenter's helper and so on. Over the years he gained a working knowledge in many areas of construction, and should be an expert in at least one. As it takes at least 10 years to really know any profession, it seems unlikely that anyone with less experience would be well-versed enough to coordinate and supervise all aspects of a job, plus run an efficient and profitable business.

☞ *If a self-employed person does not make a profit, he won't be in business next year. The same is true of any small business.*

No one person should be expected to know all about excavating, concrete, cement, framing, electrical, plumbing, finish carpentry, drywall, painting, etc., since each of these requires expertise. But it is reasonable to assume that a remodeler has a concentrated knowledge in at least one area, an overall knowledge of construction procedures and applicable laws and codes, and familiarity with all trades - in order to judge the quality of his subcontractors' work and the fairness of their price, giving you the best deal.

There are obvious exceptions to this: some large construction companies are owned and managed by men who've never pushed a wheelbarrow or pounded a nail and who run the business by hiring foremen and supervisors. A word of caution when dealing with companies whose management is far removed from your project: "How accessible and accountable is the top brass?" If you can't talk to him directly or have him take an interest in your home, perhaps you're dealing with a firm that's too big to provide you with the personalized service a remodel requires.

Commercial vs. Residential

There are two basic categories of building professionals: commercial and residential. The term "general contractor" applies to both.

Building codes and licensing are generally much stiffer, and materials, start-up and overhead costs much higher in commercial building (offices, institutions, public facilities) than in housing construction. There is also, theoretically, more money to be made in commercial construction but it requires a different set of knowledge and experience and generally more risk because more money is at stake. Some professionals can and will engage in both sorts of building, as the opportunities arise. However, for the sake of this publication, we will concentrate on the needs and interests of you –the homeowner – and the residential contractor.

New Home Construction vs. Remodeling

Among residential contractors there are those who only build new homes, and others who only remodel. Again, there is some cross-over, as the opportunities arise. Like any business, demand dictates supply. For example, during the 1970s and early '80s, when the population and economic base of the Denver area was growing rapidly, almost any builder could buy property and build a home on speculation which would sell rapidly and for a profit. In the same market in the late 1980s, new home builders who did not have the home pre-sold were often taking a great risk and needed "deep pockets" to continue construction loan payments until the house eventually sold; which sometimes it didn't, resulting in foreclosures and bankruptcies.

New construction differs from remodeling in several ways. First, any design problems in a new home presumably are ironed-out by the architect or plan's designer before construction begins; whereas in remodeling, each change to an existing home requires design and material adaptations specifically for the existing structure.

Secondly, new construction is fairly predictable. Often there are other homes already built from the same plans. Even in custom homes, if each step of the job is done in correct order and to specifications, the end product should match the plans exactly. Remodeling, on the other hand, is very unpredictable. The tear-out of an existing wall may expose rotted timbers, or dangerous wiring, or any number of previously unknown hazards or problems which must be remedied before proceeding with the project.

☞ *Because of the variables involved in remodeling, the cost and time frame cannot be as precise as in new construction.*

(This is addressed more fully in the chapter on Bids). Also, remodeling tends to be more dangerous and dirtier than new construction.

Most contractors who have built new homes prefer new construction to remodel, but often do remodel as a sideline, either during or between major home building jobs.

Homeowners should consider that their project might be relatively small (unimportant) to a contractor who is engaged in much larger projects at the same time. The apparent risk is that your remodel may be relegated to less time and attention than would be the case if you hired a contractor who only engaged in remodeling. It's a case of the right tool (or in this case, person/company) for the job.

Licensing, Permits, Etc.

Licensing requirements for contractors vary widely from state to state and county to county. In urban areas, licensing is stiffer and more regulated than in less densely-populated areas. To find out what licenses are required of tradespeople in your area, call your local building department.

The state of Colorado requires licenses of engineers, electricians and plumbers only. General contractors need licenses only within certain cities and counties, which requires passing a multiple-choice test based on a voluminous code book for building standards. There are different grades of licenses for residential and commercial building. Although the outlying counties do not require any such testing or licensing besides that mandated by the state, any reputable builder will be familiar with and adhere to the codes (for structure, fire, safety, etc.) that exist in the region and are standard for the industry.

For a contractor to state he is "licensed," in an area which requires no licensing, is merely to say he holds a license from another city or county.

Without required licensing, anyone – homeowners included – can obtain a permit from the local building department to build or remodel his/her own home. However, before a building permit can be obtained, permission to make the changes to the property must be granted by your local zoning department and utilities board. A survey and legal description of the property must be presented to zoning to determine that your plans will not exceed the minimum property setbacks, water/sewer requirements, maximum heights or violate other restrictions.

Even if you're only remodeling an existing bathroom or finishing a basement, the zoning department must approve the changes first.

In the case of a room addition or other extension of the house's external dimension (or "footprint") which will exceed the setbacks, a variance may be applied for and, after a predetermined waiting period, generally will be granted if there is no opposition from neighbors or violation of local covenants or laws.

After approval from zoning, the plans for your remodel – which you or your contractor may have drawn – will be reviewed by a building department inspector to ensure that the standard codes for structural integrity and safety are specified. Optionally, your plans may be drawn by an architect or "stamped" by a professional engineer (who assume responsibility for the necessary specifications of the remodel) and then approved by the building inspector.

After the proper paperwork has been secured, building may legally begin on your property. Throughout the project, visits from building department inspectors must be scheduled to "sign-off" (approve) the various stages, including foundation, framing, rough-in electrical and plumbing, final electrical/plumbing and final construction.

It is the contractor's job to make sure the inspections have been passed and the proper paper-work is completed so that you'll receive a Certificate of Occupancy from the building department when the project is finished.

You may also receive an increase in your property assessment the following year, but that's part of the bureaucratic process too. The fear of an increase in tax-assessed value – although usually not significant – has caused some homeowners to avoid obtaining a permit or ask their contractor not to. This has resulted in steep fines for both the homeowner and contractor, loss of license for the builder and even legal judgments to remove or demolish the work that has been done. It is illegal to construct without a permit.

Subcontractors

Subcontractors are the tradesmen the contractor hires to do the work that he and his employees, if any, cannot do or is not cost-effective for them to do; e.g. engineering, concrete, plumbing, electrical, roofing, insulation, sheetrocking, etc. Each of these tradesmen is usually an independent contractor, a licensed (if law requires) and insured owner of his own company or an employee of such a company.

Although he will also work directly with homeowners (such as when you call a plumber to unclog your drain), subcontractors often work repeatedly for the same contractors and therefore provide him a discounted rate.

Professional discounts on services, materials and supplies allow the contractor to cover some of the costs involved in running his business and it is not reasonable to expect these savings to be passed on to you. (Please read more about this in Bids).

The quality of the subcontractors' workmanship, timeliness and trustworthiness are major concerns to the contractor, on whom every aspect of the job reflects. Over the years of doing business in the same community, a contractor develops a network of tried-and-true professionals on whom he can depend to represent him.

Everyone wants, and deserves, responsive, personal service when paying the agreed contract price for work. Unfortunately, homeowners sometimes find themselves locked into an agreement without the service for which they thought they were paying. As in any business, a good businessman – in this case, contractor – is one who knows his business: from hiring competent and reliable workers and subs, to fair bidding, ethical conduct, accessibility and accountability to his clients, and generally running a tight and organized company.

Techniques & Materials

Pick up any magazine on home building or home improvement and feast your eyes on the multitude of styles for windows, floor coverings, kitchen and bath fixtures; the sizes, shapes and functions of tubs, showers, steam rooms; the array of porcelain and ceramic tiles; the new or improved materials for countertops, roofing, siding, doors and windows; stuff to satisfy any imagination and suit any taste, from literally thousands of distributors worldwide.

For every detail in your home, there are a myriad of options from which to choose, including a number of energy-conserving, high-performance materials (e.g. water-saver toilets that require one instead of five gallons of water per flush; low E glass which reflects damaging ultraviolet rays; steel-insulated doors; metal roofing with a 30-year warranty; Corian™ countertops which are virtually indestructible). In some cases, the newness of the technology makes the price higher than conventional materials, but that might be balanced by benefits like heat savings, lower maintenance and increased resale value.

Be aware that the cost of any item can vary widely. (Toilets are priced between \$39 and \$900). And as much as everyone would like a home worthy of feature in *Architectural Digest*, it's important to be realistic, and adhere (to some extent) to the style of your existing house so as not to create a mish-mash that would never suit anyone else's taste, unless you can afford not to consider resale.

A professional contractor will work with you to design new space which fits your needs and budget. He will probably use conventional materials and plan on matching, as close as possible, the style of your existing home – unless you state a preference or interest in something else.

Although there are new materials available – some of which are far superior ecologically and in performance – those that have been used for years have proven adequate, and people are often hesitant to change what works, for better or worse. If you are interested in a new product/technology, make sure your contractor is familiar with it.

The techniques employed in construction are also fairly standard. You may wonder, for example, at the start of a room addition – as the backhoe is tearing your yard apart to excavate the foundation – how the room will ever tie into your home and look as right as you've imagined. It is a step-by-step process which is the professional contractor's job to know, schedule and inspect. To one who has done the same work many times, it's "no big deal." It's been said that the true sign of an expert is that he makes it look easy. But to anyone outside the field, it's nothing less than magic.

Professionalism

The quality of a contractor's previous work, his reputation and his ability to communicate with you are far more important than his age, alleged years in business, his price or his promises.

Hiring someone to work in – and make major changes to – your home is a very personal decision. Because of the cost and time involved, *who* you choose is an important decision. This publication is intended to help you assess your needs and wants and provide information necessary to making the best choice.

As in all business dealings, you hire someone because you have faith in him, and unless he proves you wrong, he is deserving of respect, as are you.

THE PLANNING PROCESS

The Master Plan

What is a "master plan"? It's a business plan for your home. It outlines, in great detail, your current needs, your goals, your budget and your projected growth. Yet, everyday, homeowners start a remodeling project without thoroughly considering a long-range plan for their home.

With remodeling, you are working with an existing home, within the confines of the size of your property and financial resources. Sometimes a single project, such as a remodeled kitchen, additional bathroom or finished basement will solve your perceived space and design problems. But often homeowners have a number of changes in mind they'd like to make to different parts of the house or property. This is where a master (or overall) plan is especially important. It allows you to design and plan for all projects, examine if and how they fit together, prioritize for the immediate future and save costs in not having to later undo the work you will have done.

Where do you begin? You've obviously been talking and thinking about it. You've seen pictures in magazines or been inspired by visiting showrooms, model homes, friends' houses. Now, if you're ready, it's time to get down to organizing your dreams into reality.

Before you start looking for a contractor, think the project through from start to finish. Keep in mind that there is often a big difference between what looks good in someone else's home and what works in yours. Honestly evaluate how you and your family will use the area and what special needs you may have, then you will be prepared to tell a professional what you want, as specifically as possible. He will transform your ideas into reality, using his expertise, but only based on how much information you supply in the beginning. He is not a mind reader. Something should be on paper to start. So get out some paper and a pencil and start making notes and sketching.

The process of planning a remodel is essentially the same for each room, but for the sake of simplicity, we'll concentrate on the most commonly remodeled areas: kitchen and bathroom, and then you can apply the same process to any other space in your home.

The Kitchen

First, consider your lifestyle: how often do you cook? Is there more than one cook? What about entertaining? How often and how much you cook will affect the way your new kitchen is laid out, as well as the size and type of equipment, counter space, lighting and storage you need.

An island counter can be a wonderful setting for intimate cocktail parties, a breakfast bar, extra space for homework and projects and a focal point for children and/or friends to sit and chat without excluding the cook.

Do you enjoy watching TV while you cook? How about a place to catch up on reading while waiting for the water to boil? A place to sew, do hobbies and crafts? A household "office"? A message center? Write down all your desires.

Secondly, take note of everything that bothers you about your present kitchen. Make a list of everything which causes you annoyance and frustration. For example: Do you feel isolated in the kitchen while your company is in the living room? How often do you have to use a step ladder to reach high shelves? Do you have to remove everything from the cabinet to get to something you use often? Do you have to close the dishwasher door to open the refrigerator? Is someone always getting in your way? If you have some solutions in mind, write them down. If you can't think of any, just make a note of what needs to be changed.

By fantasizing about your ideal kitchen – even if you can't have everything you'd like right now – allows you to anticipate such things as a major appliance, so when you eventually buy it you won't have the expense of ripping apart your new kitchen to make room for it. Also, consider the changing needs of your family: Will your kitchen adapt? And, if you're planning to sell your home in a few years, will your kitchen appeal to a variety of potential buyers?

Now, keeping your ideas in mind, shop around. Find out what's available. Compare costs, features, service contracts. The more knowledgeable you become, the easier your decisions will be and the more likely you'll avoid costly mistakes. Knowing what you want makes it easy to later compare bids.

Kitchen Remodeling Checklist

Start with a floor plan. Using pencil on graph paper plot every length, width, height and depth of each wall, door and window opening to scale. Consider removing walls between little-used adjoining rooms or adding wall space to divide a large area into more private ones.

Work Areas – Draw in the basics: sink, range, oven and refrigerator. Consider accessibility as you draw in additional appliances (dishwasher, cooktop, trash compactor, microwave). Hanging certain appliances under cabinets or recessing in a wall can eliminate clutter. Plan walking space between work areas and be sure to leave enough space for opening all doors, drawers and cabinets. A triangle between refrigerator, stove and sink is the standard and most practical arrangement, in most cases. Although each space is different, and this is *your* home, the kitchen is probably the most important room in which to remain "practical" in your lay-out.

Work Surfaces – Draw in enough counter space around sink, refrigerator and range for setting things down, meal preparation and clean up. If space permits, include countertops for hobbies, homework and casual eating; if not, plan for surfaces that pull out or flip up when you need them. Consider the material you'd like for countertops.

Storage – Plan for functional storage, i.e., have plenty of it with easy access to ensure step and time-saving work flow. Utilize corners and consider the myriad of cabinet-insert designs which provide much extra space. Cabinets can be a major expense although prices (based on per-linear-foot measurement) vary widely. A much less expensive alternative may be to refinish your existing cabinets or reuse them in some way, perhaps along with new ones.

Lighting – Kitchen lighting should start with good overhead lighting and additional task lights at work areas. Plan for switches for overhead at kitchen entrances and dimmers to change the mood when entertaining.

Ventilation - Good ventilation (windows, doors, fans) helps keep your remodeled kitchen looking newer longer by preventing grease deposits and removing excess heat, moisture and odors. It also makes for a lighter, more pleasant environment.

The Bathroom

No longer is the bathroom merely a functionally predictable space. Like other much-used rooms, it can reflect personal style: a fitness center, dressing room and extra storage space, skylights, private sunning area and elaborate fixtures. Its dimensions and comforts are expanding and, according to the National Kitchen and Bath Association, it is the now the most remodeled room in the American home.

Planning a change in an existing bathroom, or the construction of a new one, requires the same thoughtful consideration as explored above for the kitchen, and each aspect of planning applies to your bathroom remodeling ideas as well.

An economical alternative to gutting a bathroom (assuming fixtures are acceptable and in good working order) is to redecorate. A change of wallpaper, accessories, fresh paint and/or tile can totally change the look and increase the value of a bathroom. And it is possible to have luxury even in a limited space, e.g. adding a stem unit or bench to a new shower stall or replacing a standard tub with a whirlpool unit.

Better lighting can make a space seem larger. Skylights and new fixtures can modernize the appearance. Mirrors can give the illusion of expanded space, as can clear shower curtains and sliding glass doors on tub enclosures. Elegance need not be sacrificed to practical considerations. Such features as double sinks or back-to-back sinks with a wall in between, and partitions around toilet and shower, can permit two people (or more) to use the room at the same time without compromising privacy.

Garages/Shops

A garage can do much more than provide shelter for your cars (although, for some people, that is a necessity for protecting investments). In a climate where rain and snow are inevitable, an attached garage provides the added convenience of not having to walk out into inclement weather before driving away.

But more than that, a garage can provide extra storage and work space for hobbies and/or home office. The cost of garage construction is the lowest per-square-foot of any interior-space construction. The added square footage definitely increases the value of your home. A garage is such an added selling point it's amazing all new homes do not have them.

A standard single garage is 12'x20', a double is 22'x24'. An attached garage is usually more cost effective to build than a detached one, as it requires construction of three walls rather than four. However, if the slope of the land attached to the house is extreme, excavating costs might be offset by the construction of a separate structure. A contractor or architect can help you determine that.

In designing a garage, it's important to consider the approach from the road, room for adequate turn-around, how the look of the building will blend with the existing house, and interior finish, if any.

Although it is common to use the same siding as the existing house it is not necessarily the only or best choice. For example, a horizontally-sided house might be well-complemented by vertical siding on an attached garage. Also, on a two-story house, an attached two-story addition with garage on the bottom floor could be an economical way of getting both a garage and room addition (rather than two separate projects).

The construction of a garage usually requires the pouring of a continuous foundation but other possibilities can be engineered. Ask your contractor or architect about comparable costs, as the foundation is a considerable expense in any exterior addition.

Basement Finishes

Interior construction – or removal – of walls is obviously less expensive and time consuming than construction of a new room from foundation up. Like any interior room, walls can be moved and spaces rearranged by design. Even structurally bearing walls may, in some cases, be replaced with beams. Flow of foot traffic, storage areas, lighting and ventilation should be major considerations in designing any space.

Sunrooms

The sunroom has gained much popularity in recent years, from prefabricated roll-over glass tops to customized cedar rooms with operable skylights. As a breakfast nook or sitting area, its look and feel are usually dynamic and inviting. Tile floors can add some extra passive solar heat to the home but there is also the problem (especially with south-facing sunrooms) of the room becoming so hot during certain hours of the day as to be not usable. It is probably wise to install a door between the sunroom and existing house to moderate both the heat during the day and the chill at night. An exhaust fan and operable windows are also advisable.

A note on tile: *Part of the beauty of tile is its ease of maintenance. Be sure you choose a glazed or glaze-able tile that is suitable for the application for which it's intended. Some imported tiles are lightly glazed or have a gritty surface into which dirt gets ground. Also, make sure more than enough tiles are purchased for the job at the same time as brands and color lots can be difficult to match later.*

Decks

For sunning, barbecuing, entertaining, there's probably no better place than one's own deck. Decks are usually rectangular in shape, the decking is constructed of 2x6s, 2x8s or 2x10s, the stiles (vertical rails) of 2x2s (either square or beveled) and the handrail of 2x4s or 2x6s. Other styles of decks, such as laminated handrails and octagonal decking, are more expensive due to labor intensiveness and extra wood required for making odd-sized dimensions.

Although redwood decks are all the vogue, this author strongly feels that the use of our precious redwood forests for outdoor decks is senseless. Wait! Please hear me out. Any deck is a high-maintenance item: you sweep the snow from it in winter, repaint or re-stain it every two years, use it relatively few hours per year and – whether it's made of redwood or fir –with regular maintenance the decking will have to be replaced about every 10 years.

Please consider your impact on the environment when choosing wood for any application.

An important feature to insist upon when you're having a deck constructed (if this is not standard for the contractor) is the use of zinc-coated deck screws instead of nails. Screws permit the easy replacement of a single warped board, or all the decking, when it comes time for replacement.

Prioritizing Needs

Whether you're planning a face lift for the kitchen or bath, finishing a basement or attic, or construction of a room addition, garage, workshop or deck, it's important to make sketches (no matter how simple) and complete lists of features you intend to include. It's essential when more than one job is being considered (even though they may not be initiated at the same time).

When you've made your lists of do's and don'ts, collected ideas and realistic prices of the cabinets, countertops, floor coverings, appliances, fixtures, etc., drawn the layout for the room (or rooms) you want changed or added in the future, it's time to get realistic about first things first.

Go back over your lists and mark in red the most essential items, the ones you can't live without. Most of us are limited by financial resources and are realistic enough to accept that we may not be able to have everything at once, and also that some of our dreams are more fanciful than practical. (If money is no object, forget this part and skip to the chapter on Where To Find A Professional).

Your revised lists and drawings will serve as the basis for bids you'll get later from contractors on the specific work. Make several photocopies of your lists and drawings, perhaps with an options package for inclusion if it fits your budget.

☞ For the sake of comparison, it is essential that each contractor from whom you receive a bid is bidding on exactly the same work.

Only you know which changes are the most important and how much money you can afford to spend. The next step is finding the right person/company to help you hone your dreams and work with you in creating the reality.

Keep in mind that most professionals will offer advise regarding more feasible and/or economical options or modifications to your plans. Be open to their suggestions, especially if they can save you money and still achieve your goals!

A Final Note On Master Planning

It is the experience of most homeowners who try to save money by finishing work themselves that it ends up costing more money, time and effort than having the contractor bid it and do it, leaving you with a turn-key product. Too often, the best of intentions to "finish it later" get way-laid and the work remains unfinished for years.

It is also more satisfying to the professional to complete an entire job (the pictures look good in the portfolio) rather than leave the work unfinished, with his name on an incomplete project. It will cost more money up-front, but you'll be glad when your project is totally finished and ready to enjoy immediately.

FINDING A PROFESSIONAL CONTRACTOR

Where To Look

There are several places to begin in your quest to locate a reputable contractor:

Friends & Neighbors – Ask about their general satisfaction with the work: Was it clean? Did the contractor complete each phase in a timely manner? Was he organized? Was his attitude toward the homeowner and his family courteous and professional? Did he make his promises come true? If the homeowners were unsatisfied, why? What impressed them the most? What discouraged them the most? Ask to view the work, if appropriate.

Personal referrals are the best way to put the odds in your favor that you'll hire someone who will do a good job, because he's done one for someone you know. Particularly in smaller towns, word of mouth means a lot and, with stiff competition among contractors, those who plan on building a solid business count on these referrals.

Yellow Pages – Under Contractors, Home Improvement and/or Remodeling you will find many pages of construction businesses. Because most consumers choose the largest ads to call first, companies with big (expensive) ads either are big, or want to appear so.

At the other extreme of phone book advertising is the line ad which list just a name, address and phone number. Those ads are free with the installation of a business telephone line. In between are ads of varying sizes, which may or may not reflect the relative size of the company.

☞ The size or claims of an ad are no true indication of a company's abilities, price or service.

When calling randomly from a phone book, first make sure the contractor is a general and not solely an electrical, plumbing or excavating contractor. Next, note if the ad mentions remodeling. If an ad only says "room additions, decks and sunrooms" it is likely there is more to the list of services. If you want a basement finish, it probably falls within his expertise and he will want to bid on it. The best tact to take is "one from column A, one from column B and one from column C." That is, call a big company (or one assumed to be "big" judging from the size of the ad), a medium-sized company and one listed only in the line ads.

Local newspapers – The service directory of your local paper lists businesses which advertise with them.

Direct Mail & Other Advertising – Ads and offers come unsolicited to every home. If they seem "too good to be true," they probably are. Sometimes a very low price means hidden costs or a "come-on" wherein a high-pressure salesman will later sell you on items you didn't know you wanted or needed. Also, beware of so-called discounts. Unless the offer specifically states that you wait until after the bid to request your discount, it's likely the price is increased to cover the offer.

Despite repeated news stories of homeowners victimized by fly-by-night operation, it keeps happening. Always check out the reputation of anyone with whom you contract.

Chambers of Commerce & Better Business Bureaus – Although non-profit, these are businesses, and their function is to promote their paying members. Because a contractor is or isn't a member of these organizations again says nothing about his work or service. Unlike a personal referral, Chambers and BBBs are paid to refer their members.

Advertising, or somehow getting the word out about one's business, is essential for any company. But advertising is costly. *Remodeling contractors are in the business of building, not advertising.* "Slick" ads don't necessarily correlate to "slick" work.

Three bids are adequate, unless you cannot find any among those who can do the work or with whom you feel comfortable. More than three bids becomes confusing. You may find yourself asking, "which contractor said ...?" And, in fairness to the contractor, it takes a lot of time to meet with a potential client, review plans, develop ideas, get prices, prepare a comprehensive bid and present it. It's hardly worth the effort if his odds are worse than winning the lottery.

Making Contact

Once you've decided *who* to call, get on the phone and tell the prospective contractors what you're thinking about doing to your home. First impressions are important. Did the person answering the phone talk with you politely? If the contractor or salesperson was not in, did he return your call within a reasonable amount of time? Was he helpful and relaxed or irritable and pushy? Did he offer to meet with you at your convenience? Did he answer and respond to you in a way that conveys knowledge and confidence?

You schedule the meetings with your prospective contractors. Try not to schedule them too close together

because, like sitting in an office waiting for a job interview with other candidates, it can create negative feelings. *Remember, contractors are in competition with one another, vying for your business.*

If he has an office you may want to visit there first. Like a home, an office can say a lot about a person. Even a modest and aged space can be organized and have a "good feel" about it. But in many cases, a desk in the den is the remodeler's office so it may be inappropriate to meet there. Since he'll be bidding on work at your home, that is the logical place to meet.

Although it's not always accurate to judge a book by its cover, your first visual impression of the person who comes into your home is important. You know what you're comfortable with, but any businessperson who doesn't take the time and effort to comb his hair and dress cleanly doesn't know much about running a business and probably won't take much pride in your home either.

First impressions over, let's get down to what he can and cannot do for you:

- Does he understand what you want and discuss it intelligently?
- Does he have a portfolio to show of previous work?
- Can he provide local references for you to call?
- Does he have the subcontractors "in place" to expedite the work as needed?
- Can he say when he'll get back to you with a bid?
- If licensing and/or bonding is required in your area, ask to see a copy of the document to make sure the contractor is properly licensed and/or bonded. Bonding requirements vary greatly from state to state. Some bonds are designed to protect you against substandard work which does not comply with local building codes.

However, most bonds do not assure the financial or professional integrity or competency of a contractor. They do not cover such situations as a contractor who leaves town after doing only half the job.

- ☛ *There is nothing more frustrating to any business-person than to waste time on a lead that isn't viable. Wait until you are ready to have the work done, or at least ready to sign a contract, before getting bids.*
- ☛ *The size, purpose and skills of the contracting business should match the size and needs of your job.*

About Craftsmanship

In the days before the concept of "time is money", carpentry, masonry and other traditional trades were practiced by masters and their apprentices. It is a sad fact in today's fast-paced world that much of what we consume, (such as houses, clothing, furniture, food), is produced for quantity, not quality. Few believe they can afford to pay for the fine craftsman's time. But somewhere between the slap-dashery of mass production and the exacting work of masters are those tradesmen and women who sincerely practice their craft and strive for ever-higher standards. These are the people who take great pride in their work, often working alone and generally doing one job at a time. Their rates are usually surprisingly reasonable for the quality of workmanship. While some remodeling does not require such care and skill, it may be a great gift to one's self (and posterity) to consider employing such individuals when possible.

THE BID (ESTIMATE)

Standard Practices

There are several ways to figure the cost of a remodeling job:

Time and Materials. To the homeowner, it may sound most reasonable to keep track of the actual time the job takes and the actual cost of materials which go into it and pay only for that. However, in reality, there are two major reasons this method doesn't work well. First, the homeowner can lose because there's no cap on spending and no known total price. To cover his costs, a contractor may build profit into materials or take longer than usual. Second, unless the hourly rate is extremely high, this method does not yield enough profit for a contractor to make it worth his while. As discussed, if a small business does not turn a profit, it won't be in business next year.

What kind of overhead does an independent contractor have? Typically, he owns thousands or tens-of-thousands of dollars worth of tools, which need regular maintenance, repairs, replacement, etc. and a work truck. He also has business overhead like a phone, advertising, self-employment tax, health and liability insurance. Additionally, he brings years of experience and expertise to your home.

You can see why a moderate hourly wage may not begin to cover costs. When a contractor (or any businessperson) realizes he will not make money on the job, he naturally loses interest. But there are some contractors who prefer the guarantee of hourly pay to bidding and the risk of losing money on a job.

Itemized Bid. It is unusual for a contractor to itemize a bid and it's unreasonable to expect him to do so. Consider this situation: Mr. Smith, homeowner, asks for an itemized bid for remodeling his kitchen. The contractor, after spending considerable time mulling over the plans, estimating labor time, getting all the costs from his suppliers and subs, tells him it will be \$5,000 to replace the cabinets, \$2,000 for the tile, \$800 to paint, and throws in the light fixture at cost for \$125. He has figured a \$7,925 bid, including materials, labor and profit. Smith replies, "I think we'll wait on everything else. Can you just install the light fixture?" Truly, such things do happen and that's why the bid price needs to be for the whole package.

Total Contract Bid. This is the most common type because it permits the contractor flexibility in various aspects of the job to "cover his backside" should one part require more time, labor or materials than originally anticipated, which often occurs even to the most seasoned professionals.

One way to figuring a total bid is with basic square footage and then adding extras. Each type of room has an average cost per square foot which differs, of course, depending on what part of the country you live in – the economy, cost of materials and labor, etc. Another way is to figure all materials and estimated labor/time costs plus profit. There are no set rules.

☛ *When it comes to the bid, the homeowner's primary concern should be the total cost and what exactly that includes.*

How To Arrive At A "Ballpark" Figure

To get a rough idea of what a room addition will cost, take the market value of your house and divide by the square footage. Then multiply the square-foot value by the number of square feet in your proposed new room.

For example: A \$150,000 house with 2,500 square feet, has a per-square-foot cost of \$60. If the new addition was to be 10'x10' (100 square feet) it would cost "around" \$6,000.

Of course any customized features (E-glass windows, tile, hardwoods, etc.), foundation work, cabinetry and so on will cost more.

This formula is not meant to be used as anything other than to provide some basis in reality for those homeowners who have absolutely no idea how much a remodel may cost.

Certain rooms, like kitchens and baths, generally cost more to remodel than others due to their high concentration of cabinets, fixtures and appliances.

It is unreasonable for a homeowner to expect an immediate bid over the phone, but it is not unusual for a contractor to receive a call such as: "My living room ceiling's leaking. How much do you charge to fix it?" Except in the case of a very small job, it is madness for a contractor to make a bid without examining the site, as there can be many unforeseen contingencies in remodeling.

It is standard for the bid, once figured in its entirety based on plans and/or discussions you've had with the contractor, to be either quoted on the telephone or sent in writing to you, or both. If you have any questions about inclusions and exclusions, now's the time to ask.

☛ *Remember, the bid will be figured on exactly what you said you wanted done – no more, no less.*

☛ *In order to fairly compare bids, you must supply each contractor with the exact same information.*

Time Frames

The time frame for your job must be reasonable to both you and the builder. Find out when he can start and approximately how long he thinks it will take. If he says ten weeks, do not be surprised if it takes 11 or 12.

Sometimes delays are caused by suppliers, or subs who don't have all the materials needed for the job and have to re-schedule. Sometimes there will be changes and modifications along the way, either at your request or by necessity. But, no matter what the reasons, remember, **remodeling is not an exact science**. Your home, your lifestyle, your remodeling plans are unique; and if you're going to hire a professional, let him do it right ... even if it takes a little longer. What's another week or two compared to years of enjoying the changes your imagination and the contractor's workmanship have produced?

Some days there will be much progress made and other days you may notice little or nothing visible has been done. Try not to judge the project on a day-to-day basis, especially in its initial stages. Usually, a remodeling job gets worse before it gets better. That is, the tear out and tear down come before the rebuilding. It takes time and, as long as work is progressing, there is no cause for alarm.

THE BOTTOM LINE

Realistic Projections

You know *that* it is going to cost you to remodel. You've gotten a couple of bids from contractors, so you now have a good idea *how much* the work will cost.

Whether you can reasonably afford it depends, of course, on your income, priorities, savings and assets, equity in the home and resale value (if you're planning to sell in the next few years). Take into account real estate market fluctuations and don't count on what may be rising values this week.

If you've owned your home for many years, chances are it's worth much more than you paid for it, and that your mortgage payments are relatively low or even non-existent. Lucky you. If you can use more tax deductions, the interest on a home equity loan or second mortgage (for a first or second residence) is currently 100 percent deductible and, despite the tightening of banks in the early 1990's, it's still possible to get a loan against the security of a home owned outright, or has a higher market value than the balance.

If you've recently purchased a home, consider the stress on your budget of the additional cost of remodeling. Also, consider the average cost of homes in your neighborhood.

If yours is one of the most expensive already, chances are you'll not be able to recoup your investment just because you upgrade the kitchen or add a sunroom. Conversely, if yours is one of the less expensive homes in a neighborhood, it may be a wise investment to improve and/or enlarge it. In any case, if you plan to live in a house for a number of years, your needs today are more important than resale value five, ten or more years down the road.

Beware of over-remodeling, that is spending more than you can recover from the selling price in the foreseeable future.

It's advisable that your construction budget includes an additional 20-percent to cover such contingencies as overruns and change orders.

Sources of Financing

Banks and credit unions are common sources of financing for home improvements:

- Home Equity Loan – usually lent on 80% of the equity you have in the appraised value of your home; or to restate it: the difference between what the house is "worth" and the remaining balance on the mortgage.
- Second Mortgage – involves extra closing costs and may have higher-than-first mortgage interest rates.
- Personal Loan – must be secured by real property to which you already hold title. Interest rates generally much higher than mortgage loan rates.

It is not the purpose or intent of the author to give financial advise, but if you do not have a personal banker – someone at your bank who knows you on a first name basis – it is a good idea to get one.

A personal banker can be invaluable in helping with any problems that may arise with your accounts, in addition to "going to bat" for you with his/her loan committee.

Lending institutions may offer Federal Housing Administration (FHA) loans for home improvements. FHA requires that the lender approve any contractor arranging for an FHA loan, but this does not guarantee the work or the contractor. Since the "S&L Debacle", fewer federal government loans or loan guarantees are available.

In addition to bank loans, there's the proverbial "rich uncle" and, of course, your own savings which could be used to pay for the home improvements without incurring more debt.

Although unusual among remodeling contractors, some may assist in financing. This may save time and hassle but costs extra interest-rate points under a short term for payback. And, as a client, you lose all leverage over your contractor if he owns the money with which you're paying him.

If your home improvement work is the result of damages covered by your insurance, check with your insurance company to determine the extent of coverage and terms of payment before signing a contract.

If you can't pay for a project without a loan, and you have applied for one, it's a good idea to add a clause to your contract stating it is valid only if you obtain the financing you are seeking, at a specified rate.

If you do borrow money, investigate different sources of financing to compare the amount you qualify to borrow, the interest rate, terms and tax considerations. Above all, consider your ability to repay and don't get yourself in a financial jam.

Cost & Resale Value

It would be erroneous and ludicrous to attempt to give hard and fast costs and values for any remodel because, as has already been indicated, there are a myriad of factors that determine these, including: original value of the house, location, local economy, materials, and so on. But again give some "ballpark" figures, the following was generated by the Christian Science Monitor News Service (1987):

How Much Home Improvements Increase House Value		
Improvement	Average Cost	% of Cost Added to Value
Roofing:		
– Nail over old roof	\$55-70/square (100 sq. ft)	100%
– Tear off & replace	\$80-120/square (100 sq. ft)	100%
Room Addition	\$45-65/sq. ft.	100%
Kitchen Remodeling	\$3,000-15,000	100%
Bath Remodeling	\$3,000-10,000	75-100%
Garage Conversion into Living Space	\$7,000-10,000	100%
Solar Hot Water	\$3,000	100%
Insulation	\$2,000-4,000	100%
Skylight, insulated	\$500-600	70%
Swimming Pool	\$12,000-15,000	50-60%
Patio/Deck	\$2,000-4,000	25-35%
Greenhouse	\$5,000-8,000	25%
Basement Rec Room	\$7,000-10,000	20-25%
Sauna	\$2,000-3,000	20%

According to Thomas D. Thompson, Denver President of the National Association of the Remodeling Industry, "We're finding that homeowners often are more willing to spend money on remodeling than they are in buying up to a new home." Thompson noted, however, that homeowners should carefully consider the economics of renovation. Not all remodeling projects will recover their costs when homes subsequently are sold. "People who view remodeling purely as an economic benefit will not always be pleased with the results. You've got to weigh the benefits to the house's livability, and you can't really put a dollar value on your own comfort."

Besides the ill-advised "finishing it up yourself" to save money, there are ways you can work with the contractor:

- Have a good, detailed set of plans (drawn by an architect, the contractor if he provides such service, or yourself, if you're handy with a pencil and scale ruler and know the exact dimensions). Prior planning means you'll save money in the long run by avoiding costly problems, changes (see Change Orders) and delays.

- Do as much leg work as you can. You can go to the lighting fixture supplier, choose your lights and deliver them to the job site. You can do the same by selecting appliances, paint, tile, wallpaper and so on.

- It's also a good idea to do some of your own light cleanup: sweeping up at the end of the workday, clearing trash from the job site, washing windows and tubs.

- If you renting a truck (or use your own if you have one) to haul away debris, you may save hundreds of dollars (depending on the size of the job).

- Tear-out, such as removing an old tree or tear-down, as in an old deck, is another way to save money.

Investigate the possibilities with the contractor. He might be happy to have your help in these labor-intensive areas.

Accepting A Bid

Remember the old adage "you get what you pay for". It may not always hold true, but generally it does. If you're after a slap-it-together job, the lowest bidder would be the obvious choice. But if your tastes and needs require high-quality, the lowest bidder may not be your best bet. A significantly lower-than-others bid should send up a warning light: there may not be enough money in the bid to cover all costs and complete the job.

Carefully consider the bids you've received: Are the costs in the same ballpark? If there's a great disparity, why? Do each of the bids cover all aspects of the plans? Did each contractor get back to you with a bid in a timely fashion? With which contractor do you feel most comfortable, most compatible? Does his "track record" substantiate his claims and instill your trust? Are his skills suited to your project?

Once you've come to a decision, it's time to contact the one you want to hire and tell him so. It's good business to reply in a timely manner. Also, most bids are only valid for 30 days from their date.

Pick up the telephone and say, "Yes. I want to go ahead with the job, as quoted." Restate the price to make sure you agree. Clarify any questions or changes you've thought of in the interim since you last spoke. Schedule a meeting to go over the contract he will draw up, and take the time then to go through all the details once again to make sure he understands exactly what you want, and you understand exactly what he plans to do. He's there to please you, the customer. This is the beginning of a relationship and communication is essential. If you don't say what's on your mind, he won't know, and that could cause problems later. Find out when he can start and what you might do to prepare the site..

CONTRACTS

Standard Inclusions

Since a written contract legally binds and protects both you and the contractor, put all agreements in writing. Get all oral promises in writing and spell out exactly what the contractor will and will not do. If you intend to do some of the work yourself or get another contractor to do it, write this into the contract also.

A contract should state the name, address and phone number of the contractor/company and of the homeowner(s) and job site (if it differs from the homeowner's primary residence or mailing address). It should be dated and clearly give the nature of the project (e.g. construct an 8' x 10' sunroom) and list all the details (type of materials, colors, name brands, styles, etc.) for every aspect of the work.

If a warranty is offered, get it in writing and read it fully. A warranty must say if it's "full" (one that will repair or replace the product, or refund your money, within a certain period of time) or "limited" (meaning repairs, replacements or refunds are limited in some way). The warranty should spell out all terms and conditions in language you can understand. The warranty should include the name and

The contract should clearly state the total price and payment schedule and whether there is a penalty for cancellation. It is standard to ask for a down payment (which varies depending on size and nature of the job, up to one-half the total price) with other payments at regular intervals and a final payment upon completion.

Except for the downpayment, you should avoid making payments for work that hasn't been completed. Instead, schedule additional payments at weekly or monthly intervals or after completion of each phase of the project.

The contract should also state what kind of liability and other insurance coverage both the contractor and homeowner are to carry. It should call for all work to be performed in accordance with all applicable building codes.

Make sure your contract includes everything you feel is important to the job including complete clean up and removal of debris. It should include special requests like saving certain materials (e.g. lumber for firewood or saving) or appliances, and where the materials may be stored.

Finally, it should be signed by the contractor and then by the homeowner(s), accepting all the terms.

It may also include start and finish dates and legal clauses regarding liability. It is important in joint ownership for both owners be in agreement regarding the project and both to sign the contract.

As with any legal document, read it carefully and thoroughly. Ask questions if you're uncertain. And, if the project involves a large sum of money, complications, or the contract itself is especially complex, have it reviewed by an attorney. It is, after all, a legally binding document for both parties.

Legal Considerations

You usually have three working days to change your mind and cancel the contract. The contractor must inform you about your cancellation rights orally and in writing and provide the forms to use for cancelling (a cancellation fee after three days may be charged if stated in the contract you signed). If you need emergency repairs, you can waive your three-day cancellation rights. This waiver is important because most contractors wait until the end of the three-day period before starting work.

In the state of Colorado, a Senate Bill was passed in 1987 which greatly protects the homeowner against liens by suppliers and subcontractors if he has "paid an amount sufficient to satisfy the contractual and legal obligations." In the past, and still in some other states, if the homeowner paid the general contractor in full but he, in turn, failed to pay his suppliers and subcontractors, it was possible for them to file a lien against the homeowner for payments due. In such cases it is important to add a release of lien clause to your contract requiring the contractor to furnish a certificate of waiver of lien. Another solution is to put your payments in an escrow account until the work has been completed and subcontractors and suppliers verify they have been paid.

Some contracts offer an arbitration clause to settle disputes. Inserting an arbitration clause in your contract is a reasonable precaution and might enable you to resolve disputes without litigation.

If your remodeling job involves a substantial sum of money or if a legal problem arises, you may want to contact an attorney for advice. However, bear in mind that all litigation costs money in attorney's and court fees and should only be entertained as a last resort. If problems arise, try to keep a cool head and negotiate resolution with your contractor as quickly as possible. It is in no one's best interest to drag a problem through the court system if it can otherwise be satisfactorily resolved.

Change Orders

A change order is another legally-binding document which protects both you and the contractor by clearly stating a change to the original contract. This change usually involves additional or other work and cost increases. Description of the change and terms of payment should be stated and signed by both the contractor and homeowner.

You may expect a change order when a particular part of the work involves much more time, labor or materials than initially anticipated in the original contract *and was stated as a possible problem therein*, or when you change your mind about something by adding to or subtracting from the original plans. As with the contract, it should specify all materials and costs involved.

Who pays and how much depends upon the nature of the change and should be discussed with the contractor and presented to you as a bid, either in writing prior to the change order or orally. By signing the change order you agree to the work and terms described.

☛ *You should not ask any of the subcontractors or workers to make any significant changes without first discussing and approving them with your contractor.*

YOUR CASTLE: THE JOB SITE

What To Expect

Expect the worst and you may be pleasantly surprised. Honestly, many people do not have realistic expectations when it comes to remodeling work on their home. You can expect it to take – or seem – longer than you thought it would. You can expect it will create – or seem like – a mess. You can expect there will be "glitches", setbacks and problems that arise, sometimes without anyone being at fault.

Ideally, every homeowner should take an extended vacation and come back to a finished product, but that's not the way it usually works, and there are good reasons for your being on the job site every day. Most important, by inspecting the work daily you can ask pertinent questions and ensure that the work is being done as agreed. This can avoid misunderstandings and costly changes later.

You should expect noise, dust and upheaval and the coming and going of workmen. You should also expect courtesy and clean up at the end of each day.

FINAL WORDS

It is assumed that you are remodeling because the changes you want to make to your home are important to you, and you can afford them. You have hired a particular contractor because you believe in his integrity and track record and "feel good" about trusting him (and his crew and subcontractors) to do a good job and respect your home and family members.

You essentially have entered into a partnership with your contractor for this endeavor. Starting out with solid (written) agreements and keeping the lines of communication open should result in a satisfying relationship in which you get what you want: the completed project and at the agreed upon price. And the contractor what he wants: to be paid as per agreement and have you as a satisfied customer to whom he can refer new clients.

As in all business dealings, most people strive for "win-win" situations. It is your home, and therefore you should get what you want. But it is also the contractor's business and your satisfaction as a customer should be important to him. Good, honest and regular communication is the only way to ensure the project will stay on course. Don't harbor frustrations or confusions: talk to your contractor. Be approachable so he can talk to you. If you do not let things get out-of-hand, you should feel comfortably in control and avoid serious conflict.

Take the time to really know what you want, to find the right person to do the job, and then relax and enjoy it. For all its mess, noise, disruption and cost, professional remodeling is a great way to improve the comfort and value of your home.

Dear Reader

In 1984, my partner, David Helling, and I formed a residential remodeling company, utilizing his then-15 years experience in the building trades and my 10 years in journalism and public relations. The company has grown steadily. Jobs have ranged from simple window replacements to extensive remodels of baths and kitchens to additions as large as most single-family homes. We pride ourselves on our workmanship and service and garnering high recommendations from clients.

Although most of our jobs have been satisfying both for us and our clients, thanks to their reasonable expectations and willingness to communicate, it would be dishonest to say we've had a 100% success rate. I'm told there is no such business on earth. But I'm convinced that had our contracts and change orders been as inclusive as I now know they should be (and have cited in this publication) and communication with clients more clear, we would have avoided nearly all problems which have arisen. It is in the hope that your experiences with professional remodeling be happy and satisfying that we have written this Guide.

We have tried to remain as objective as possible, keeping in mind our perspective as homeowners while sharing a professional's insight into the business of remodeling. Your comments are welcome.

All the best,

Aysha Griffin

For more information on this and other UpStarts publications, please write:

UpStarts of Colorado
P.O. Box 3303