10 Things You Should Know Before Remodeling Your Home

1. **Contractor Credentials**

    License:

    Anyone who contracts with a homeowner in California to have work done on their house must be licensed by the State. A license refers to a *Residential Builders* License, a *Specialty Contractors* License, or a *General Contractors* License. The California State License Board (CSLB) can verify that a person is properly licensed and in good standing. The CSLB phone number is 800 321-CSLB; their website is http://www.cslb.ca.gov.

    Accreditations:

    Accreditations with national organizations such as *National Association of the Remodeling Industry* (NARI) and *National Association of Home Builders* (NAHB) are good indicators that a contractor is concerned with his/her education and relationship with their community. Common accreditations are *CGR* (Certified Graduate Remodeler), GR (Graduate Remodeler), CAPS (Certified Aging in Place Specialist), and CGP (Certified Green Professional).

2. **Contractor Insurance**

    Contractors should carry Worker's Compensation Insurance and General Liability Insurance. Workers Compensation Insurance protects the homeowner in the event a worker is injured on the job site. General Liability Insurance protects the homeowner against damage or loss to property due to construction as well as injury to a non-employee on the jobsite. The contractor should also have a Contractor's Bond. Verify coverage by asking for a Certificate of Insurance for both of the above.

3. **References**

    Ask the contractor for client references and trade references (i.e. materials suppliers). Talking to these people as well as the person who referred you to the contractor will help you make a decision.

4. **Contractor Corporate Memberships**

    Generally, licensed contractors who are active members in trade associations are people who are interested in serving the best interests of their clients. Examples of corporate associations would be the National Association of the Remodeling Industry (NARI), the National Association of Home Builders (NAHB) or the Better Business Bureau (BBB).

5. **Budget**

    Before contacting a contractor determine the amount of money you will be able to spend on the project. Then work with the contractor to develop a budget that fits your needs and stick to it. Most reputable licensed contractors work diligently to ensure they stay within their client's budget. Visit

www.remodelingmag.com and refer to the *Cost vs. Value Report* for insight on the costs of common remodeling projects in your region.

6. **Contract**

   Your contract should be in writing, and you should understand all the terms. At the minimum the contract should contain a description of the project (Scope of Work), the start and anticipated completion dates, payment schedule, explanation of how change orders will be handled, contractor's license number and address, and the warranty period.

7. **Project Management**

   Accompanying the contract should be a written plan/schedule which includes the start date and a substantial completion date. You should have regular meetings (weekly / biweekly) with your contractor or project manager and you should check the actual project progress against the written plan.

8. **Avoid Scams**

   Scrutinize the person/company who is trying to sell you something. Expect to pay a reasonable deposit only upon signing the contract. Work out the details of your project before you sign the contract. Ensure everything that you want done has been documented in the written contract. Don't allow yourself to be rushed into making a quick decision.

9. **Handling Problems**

   Problems do happen, but most can be resolved. Stay calm. Don't play the blame game. Keep the lines of communication open.

10. **Tips For Success**

    Hire only licensed contractors.

    Verify all insurance coverage.

    Check at least three references.

    Don't sign anything until you understand all the terms.

    Don't let payments get ahead of completed work.

    Don't pay cash. Keep accurate records of payments.

    Keep work zones off limits for the safety of children and pets.

    Trust your instinct.