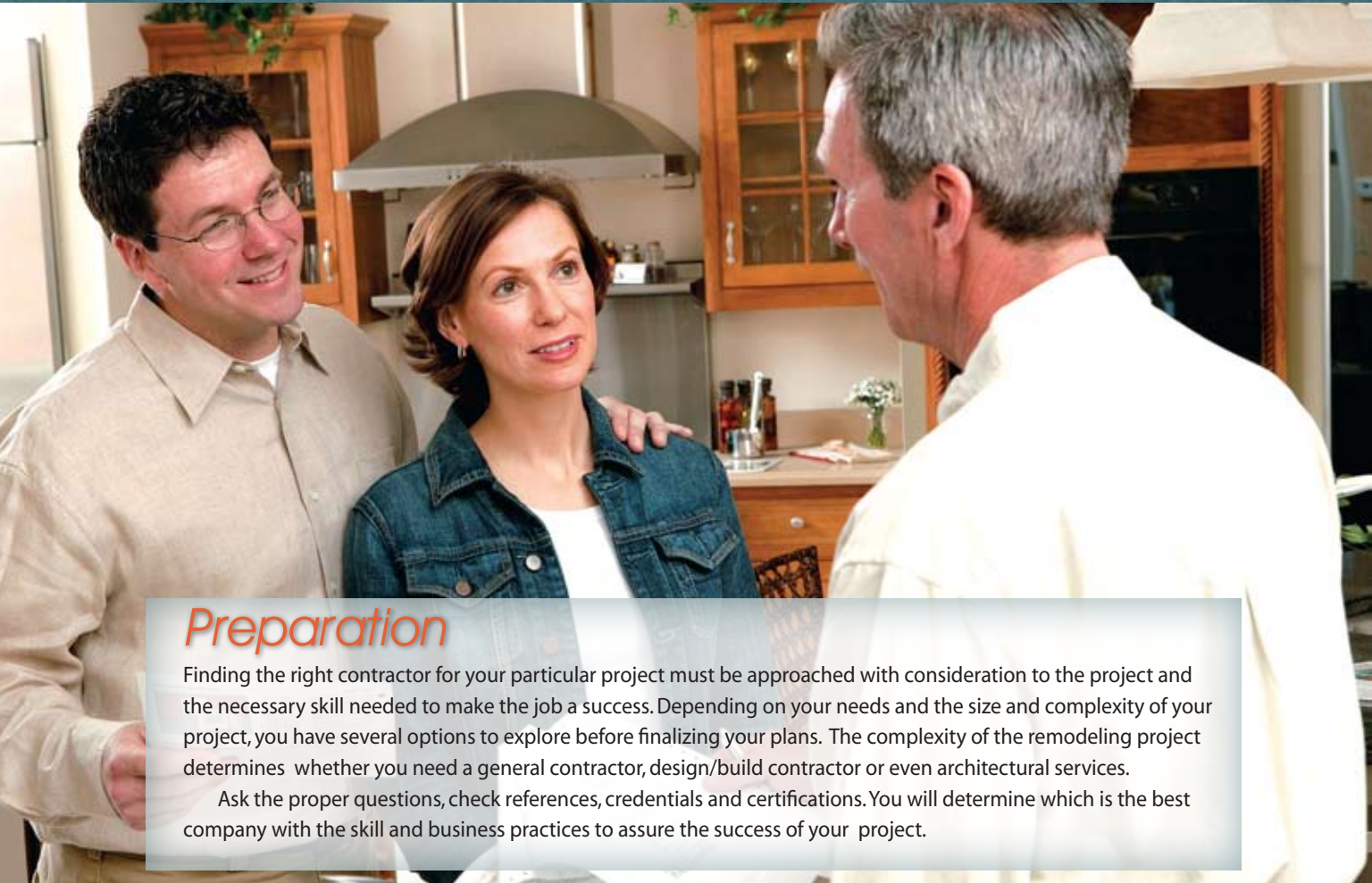


INTERVIEWING A REMODELER



Preparation

Finding the right contractor for your particular project must be approached with consideration to the project and the necessary skill needed to make the job a success. Depending on your needs and the size and complexity of your project, you have several options to explore before finalizing your plans. The complexity of the remodeling project determines whether you need a general contractor, design/build contractor or even architectural services.

Ask the proper questions, check references, credentials and certifications. You will determine which is the best company with the skill and business practices to assure the success of your project.

1 How long have you been in business?

Find a contractor who has been in business for several years. This will show if the company has both the craft skill and good business practices.

2 What is your business name and address?

Ask the contractor for the address of his or her business location and business telephone number, and verify them. A contractor who operates a business out of the back of a pickup truck with a cellular telephone may be difficult to find to complete a job or fix something that has gone wrong after the last bill is paid.

3 Can you furnish several references?

A successful business will have many clients who will be willing to give a reference. Ask for names, address and phone numbers and be certain to check with them and view several completed jobs. In addition to talking with customer references, obtain references from material suppliers, subcontractors, and financial institutions to determine whether the contractor is financially responsible.

4 Is your company a specialty company or a full service business?

If your job is small and specialized, such as a bathroom or kitchen remodel, then a specialty company would be the right choice. But if the project includes structural changes, entire rooms and house additions, then a full service firm would offer the services needed.

5 What specific services are offered by your company?

If your project is large and will need designing and building services, then you should consider a contractor which also offers these services.

6 What are your professional memberships and certifications?

Of course you will want the contractor to be a NARI member. Memberships and trade certifications indicate their professionalism, skill and dedication to their industry. NARI offers 5 certifications: Certified Remodeler (CR), Certified Remodeler Specialist (CRS), Certified Remodeler Associate (CRA), Certified Kitchen and Bath Remodeler (CKBR) and Certified Lead Carpenter (CLC). Remodelers are required to meet certain industry criteria to maintain their certification.

important questions

7 Is your company covered with liability insurance and workers' compensation?

Ask the contractor if the company is insured against claims covering workers' compensation, property damage, and personal liability in case of accidents. Ask to see a copy of the certificate of insurance, or ask for the name of the contractor's insurance carrier and agency to verify that the contractor has the insurance.

8 Is a permit needed for the project?

Building codes are established by most cities, towns and counties and vary considerably from one jurisdiction to another. A building permit generally is required whenever structural work is involved or when the basic living area of a home is to be changed. For example, if you have a home with an unfinished basement and would like to finish off a portion of it for a family room, you would need a building permit in most jurisdictions because you have changed the basic amount of living space in your house from storage space to "livable" space. The contractor should obtain the necessary building permits. This should be spelled out in

your contract; otherwise you may be held legally responsible for failure to obtain the required permits.

9 Is there a warranty?

Be sure to get any warranties offered by the contractor for labor and materials in writing. It should specify which parts of the work are covered and the duration of the warranty. You should also request any written warranties offered by the manufacturers of materials or appliances installed by the contractor.

10 Do you prepare a written contract?

Make certain "everything" is in writing. Assume nothing. Do not sign anything until you completely understand what you are signing, and agree to all the terms. Specify all materials. Your contractor should detail a list of all materials for the project in your contract. This includes size, color, weight, model, brand name, quantity and project. Your contract should specify an approximate starting date and completion date for your project. However, external factors such as the weather or the availability of supplies might cause delays.

The Written Contract

One of the best ways to stop problems before the job begins is with your contract. The contract binds you and the contractor to the project.

It should include everything you have agreed upon and the extent of work to be done. Get all oral promises in writing, and spell out exactly what the contractor will and will not do.

Never sign a blank or partially blank contract. Get a copy of the contract as soon as you sign it, and keep it for your records.

Be sure the financial terms of the contract are clear. The contract should include the total price, when payments will be made and whether there is a cancellation penalty.

The contract should specify all materials to be used, such as the quality, quantity, weight, color, size, or brand name as it may apply.

The law requires a contractor to give you written notice of your right to cancel a contract within three business days of signing it, provided that it was solicited at someplace other than the contractor's place of business (your home, for instance).

Although you might assume that a "contract" should look like a contract, anything you sign could be used by a contractor as authorization to go forward with your project. This means that any bid you sign may become the contract. Do not sign anything until you completely understand what you are signing, and agree to all the terms.