## **Consumer Tips**

### **How to Select a Remodeler**

Start your home improvement project by selecting a professional, reliable contractor.

Finding a qualified, professional remodeling contractor need not be a difficult or unpleasant task. By following these basic guidelines, you will not only make the selection process easier, but you will also be more prepared to make an informed decision that best suits your needs.

**Employ a contractor with an established business in your local area**. Local firms can be checked through past customers. As tax-paying members of your local community, they are compelled to perform satisfactory work for local homeowners in order for their business to survive. Always be sure that you do business with a company properly licensed to work in your area.

**Look for a local member** of the Southeastern Arizona Contractors Association (SACA). The SACA logo is the mark of a professional.

**Check the remodeling contractor** with the <u>Arizona Registrar of Contractors</u> to see if there is an adverse record or file.

**Ask for local homeowner references** and follow-up on them. Call the references; ask if they were satisfied with all aspects of the contractor's performance. Ask to see the finished projects.

**When interviewing the contractors for your project**, do not blindly accept the lowest estimate. Ask the contractor why his price is higher or lower than another. Are all contractors planning to build the same project? Have all the contractors considered all the details necessary for your project's success? Often times, a higher price may be worth the cost of better materials and service.

**REMEMBER** that your construction dollars spent represent a permanent investment in the home you will spend countless hours in.

**Choose a company with which you feel at ease** and one that is well-matched to the scope and complexity of your particular project.

## **Proper Planning is Important**

**Think your project through** from start to finish. Your home represents a large investment. Its proper care and maintenance are essential. Your home must suit your present needs as well as your lifestyle. **Carefully plan** your home improvements or new construction so you can update your home, increase the value of your investment, and customize your living space.

**Look over your property carefully.** What repairs are needed? What improvements would you like? Think ahead and determine your future needs. Do you need an additional bedroom, a refurnished bath, or a modern kitchen? Professional contractors can help you in your planning by outlining options and discussing the improvements or designs you can make within your budget.

**Carefully consider** what you can afford to spend and what you can afford to borrow, keeping in mind that the project you envision should enhance your property's value. Establishing a realistic budget first will help you to make decisions later, and better enable a contractor or other design professional to prepare a plan which suits your requirements.

# **Choosing a Course of Action**

Depending on your own needs and the size and complexity of your intended project, there are several different options for you to explore in attempting to crystallize your ideas. In order that you best achieve your objective, you should attempt to define which of the following alternatives represents the best approach for your project.

### 1 - Architect / Designer

Major construction projects require construction drawings for the purposes of defining a contract and procurement of permits. In cases where your professional does not provide design services, you may wish to seek the assistance of a professionally trained architect. In any event, it is best to work with a designer experienced with your particular project; he or she will be more sensitive to the special challenges that your project presents.

The decision to involve a designer in your construction plans does not always pertain to a certain price or size of job. Your own needs, desires and ability to verbalize and visualize what it is you want will determine whether or not you need an architect. Choosing the right designer will provide you with a person who is able to help clarify the goals of your project and prioritize your project agenda. The architect can further assist you by recommending a competent general contractor, evaluating contract proposals for your job, and inspecting the progress of your job for compliance with building codes and job specifications.

#### 2 - Contractor

Many home improvements such as porch construction, roofing, siding and window replacement may not require professional design services and can best be handled by the experienced contractor whose knowledge of materials and methods has been gained by years on the job. Here again, be sure to deal with a professional. Even though the job may be relatively small, its successful completion is important to you. Small jobs, too, need careful planning and attention to details. A reputable contractor will not give you a sketchy proposal hastily drawn on the back of an envelope.

### 3 - The Design / Build Contractor

**Design / Build is a concept** developed to benefit the homeowner by providing both quality design and construction services within the same general contracting company. A few of the advantages of working with a design / build firm are:

**Knowing project job costs** - a design/build contractor knows his job costs, so throughout the design process, the project is being engineered to fit your budget and needs.

**Communications** – Home construction is very complex. Developing clear specifications, and precise, responsible design are crucial aspects of the entire process. The lines of communication that are developed in the design stage prepare the groundwork for a clear, well-run project.

**Teamwork** - When you contract with a professional design/build firm, you become part of a team whose goal is to design and construct a project that will fit your needs.

## **Comply with Building Codes and Permits**

Building codes are established by most cities, towns, and counties and vary considerably from one jurisdiction to another. In addition, many local communities have established further restrictions and covenants, which could affect your construction plans. 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 complex details of local building codes and permits are familiar details to a professional contractor who works in your community or town every day and know the local requirements. You must pay any fee required by your municipality and are responsible for penalties resulting from any failure to file required permits.

### A Well-Written Contract Is Essential

**Detail what the contractor will and won't do** - such as protection of your household goods surrounding the job site and daily clean-up upon completion of the job. Since this an additional labor cost for the contractor, it may slightly raise the cost of your job, but it is well worth the price.

**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 product.

**Understand the financial terms.** Make sure that the terms are spelled out in the contract. The total price, payment schedule, and cancellation policy (if there is one) should be clear.

**Warranties should be in writing.** Make sure any warranties offered are written into the contract. A warranty must be identified as either "Full" or "Limited." If it is a "Full Warranty," all faulty products must be repaired, replaced or your money returned. If it is a "Limited Warranty," this indicates all replacements and refunds of damaged products are limited in some regard. The name and address of the party who will honor the warranty (contractor, distributor or manufacturer) must be identified. Make sure the time period is clearly specified for which the warranty is offered.

Codes and restrictions should be followed. Be sure that your contract with a professional contractor spells out any code or permit restrictions, as well as any fees involved in the work on your home. Think carefully before you sign a contract. If it is incomplete, don't sign it. Do you understand everything? Are you getting what you really want? Are you paying a fair price? Do you have a copy? Read the contract again. If it is incomplete, don't sign it. If an item you want isn't written in the contract, you probably won't get it. Know all of the facts before you spend your hard-earned money.

# **Working with a Professional Contractor**

Be sure to put all changes in writing if the scope of complexity of your project is modified while work is being done. The amendment should be agreed upon by both parties. Ask your professional contractor to provide certification of insurance covering workers' compensation, property damage and personal liability.

# **Financing Your Remodeling Project**

Your may wish to obtain financing for your remodeling project. There are various financing plans readily available to homeowners. Among the most popular is the equity line-of-credit which bases the loan amount on the equity in your home. Most banks and major finance companies offer this plan at reasonable, competitive rates and terms. Many of these lenders also offer fixed-rate and term loans on an unsecured basis.