

12 Tips to Know Before Starting a Project

Seek Qualified Professionals – Unless a contractor has been recommended to you by a close friend or family member, you really don't know if they are qualified to actually do the job. One way to begin your search for a qualified contractor is to visit the site of the National Association of Home Builders – www.nahb.com – which is an industry trade group that includes contact information for local contractors and builders' associations in your area. Another reputable trade group is the National Association of the Remodeling Industry – www.nari.org .

Ask Good Questions - There are several ways to spot a questionable contractor right from the start. An address that can't be verified or is just a P.O. Box is a red flag. Also, a contractor who has just an answering service or cell phone number with no separate listing should be avoided. Ask to see a sample of the contract that they will be using and perhaps a copy of his/her license. Beware of contractors who insist you pull the permit. Also, keep looking if the contractor uses high-pressure tactics or offers a "one-time discount" price if you sign today.

Get Three Estimates – Always get at least three estimates to gauge an idea of how much the job will cost. Be sure each bid is in writing and includes a timetable, the specific products and materials you are looking for and the cost of labor. Material and product allowances should have prices and quantities. Ask what the procedure is if a specific item is out of stock or has a very long lead (order) time. Don't always jump at the lowest bid – an extremely low price could mean the contractor is going to buy cheap materials and exclude essentials.

Verify the Quality – Once you have one or two promising prospects, get the addresses of both older and more recent projects and check to see how they are holding up over time. If things look good then here are a few things you could check before you take that big step:

Get References – Ask previous customers whether they were satisfied with the contractor's work. How was the workmanship? Did they finish on time? Once started, did they come every day until the job was finished? Did they go over budget (not because of changes you wanted) and ask for more money?

Check Their License – The Massachusetts Department of Public Safety's web page – <http://www.mass.gov/eopss/agencies/dps/dps-license-lookup.html> has links that allow you to check the construction supervisor license of a valid contractor to make sure the license is current and in good standing and to see if there are or have been any complaints against that individual.

Check Their Insurance Coverage – The law requires that a contractor with employees must carry workers' compensation insurance; a reputable contractor will also have liability insurance. Also, it's a good idea to find out what your homeowners' insurance covers before the work begins.

Do A Background Check – Make a call to the Better Business Bureau – www.bbb.org, the state’s attorney general’s office or consumer-affairs agency to check for a complaint history on a particular contractor you may be considering.

Read the Contract – A contractor who performs work which is valued over \$1,000 is required to be registered under the Home Improvement Contractor (HIC) Program (<http://www.mass.gov/ocabr/consumer/home-improvement-contract/>). This law requires the contract between you and the contractor to include fourteen (14) items designed to protect both you and the contractor up to and including, all of the contractor’s information, a specific start time and finish time, a payment schedule, a detailed scope of work, etc. NEVER SIGN A CONTRACT WITH BLANK SPACES.

Check the Fine Print – A good contract will have a detailed list of the materials being used; make sure what you want is in the contract. Be sure the smaller details are worked out such as who will clean up the site during the course of the job and once the project is completed, who will be responsible for hiring the sub-contractors, who will be responsible for securing the permits and who will pay for trash removal. Discuss any assumptions the contractor might be making (i.e. that the existing electrical wiring and plumbing is in good condition, the framing is structurally sound or the sub-flooring or roofing is adequate).

Stay Involved – Once you’ve entered into a contract, the permits have been secured and the job is about to begin be sure to stay involved. The contractor essentially becomes an agent of the homeowner, who is ultimately responsible for what happens on their property. The building permit is your property, not the contractor’s. It is required to be secured prior to the start of the job and be posted in a conspicuous place, usually a front window that can be seen from the street. Ask to see the building permit before the job begins and post it in the window. Make sure you are available during the day in case a question arises and be sure to set time aside either in the morning or evening with the contractor for a daily progress report.

Retain Final Payment – Make sure the work was done to your satisfaction and was done in a good workman-like manner and get any problems resolved before the final payment is given. Also, it is very important that before the final payment is given make sure that all of the inspectors (i.e. electrical, plumbing/gas and building) have signed-off on the final inspection to make sure the project was done in accordance with all applicable codes. It is required by law that all work which requires a permit has a final approval by the respective inspector.

We wish to thank the Town of Bedford, Massachusetts for assembling this list of recommendations.