

# NARI'S PROFESSIONAL TIPS

## for the Homeowner

### Proper Planning is Important

**Determine your need and location.** Decide what you want and need and be specific. Make a list and number your priorities. Use popular magazines which reflect your ideas and sketch a simple plan. They don't have to be perfect but it will help you communicate with your contractor and might save you time and money in the long run. (Most people think it's fun!)

**Think ahead and determine your future needs.** Do you need an additional bedroom, a refurbished bath or a modern kitchen? Professional remodeling contractors can help you in your planning by outlining options and discussing the improvements.

**Consult a NARI Professional** - A NARI professional remodeling contractor should be consulted about the design and function of any remodeling project. They can also help you with time-and money-saving hints.



### Is an Architect Necessary?

If the job is fairly simple, like a kitchen or bath, etc., no! Perhaps a kitchen/bath design specialist could be used instead.

If your concept involves major structural work and architectural redesign, then probably YES, you do need an architect.

An architect can provide detailed drawings representing the finished product and specifications which will aid competing contractors in giving you firm bids without surprises. Whether using an architect or a design specialist, detailed specifications are a must.

The professional prepares a comprehensive plan carefully estimating costs based on material and labor specifications.

A reputable remodeling contractor will not give you a sketchy proposal hastily drawn on the back of an envelope. A reputable remodeling contractor prepares a comprehensive plan carefully estimating costs based on material and labor specifications.

Study all plans carefully when they are required for your remodeling job. Insist that you approve them before the work begins.

### Role of the Homeowner

- Make sure the contractor has access to your home in order to complete his work on time and on budget.
- Select one person to be the contact with the contractor, keep informed of job progress, and answer questions as they arise.
- Don't stand and visit with workers or sub-contractors, or confusion will result. They cannot resolve problems since they, too, must answer to one boss.
- Don't make "verbal" requests and changes to contractual agreements. Sign a "work order change," and avoid misunderstandings or surprises, like when you get those "extra" bills.

### Role of the Contractor

- Furnish a written contract, including all work to be done (Read it carefully!)
- Complete all phases of the job from start to finish, scheduling, labor and materials.
- Perform all work according to specifications, obtain building permits and arrange with sub-contractors for required inspections.
- Comply with building codes and standard construction practices.
- Leave the job site clean and free of construction debris upon completion.
- Keep homeowner posted on progress.

## 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 is 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 the terms are spelled out in the contract. The total price, payment schedule, and a cancellation policy (if there is one) should be clear.

**Think carefully before you sign a contract.** Do you understand everything? Does it have a start and completion date? 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.

## Financing Your Remodeling Project

You may wish to obtain financing for your remodeling project. There are various financing plans available to homeowners, many of which base loan amount on equity in the home, or other assets.

Your local professional remodeling contractor is familiar with many of the financing options available, and can often help you arrange the financing you need. There are many ways to obtain financing for

**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 certain that your contract with a professional remodeler spells out any code or permit restrictions, as well as any fees involved in the work on your home. Building codes are established in most cities, towns, and counties and vary considerably from one jurisdiction to another. A professional remodeler works in your city or town every day and knows the local requirements. You pay any fee required by your municipality and you are responsible for penalties resulting from any failure to file required permits.

your home improvement project. Some types of financing available are home equity loans, no equity loans, refinancing, FHA loans and margin loans.

A professional contractor is familiar with these programs and can offer suggestions on many of these programs.