



## TIPS & TRICKS FOR HOME REMODELING



## Table of Contents

Introduction.....	3
Chapter 1 - Contractors .....	4
Chapter 2: Remodel, Move, or Status Quos?.....	6
Chapter 3: Be Wary.....	7
Chapter 4: Payment Time and Target Dates.....	9
Chapter Five: Research. Research. Research. ....	10
Chapter Six: Haste Makes Waste .....	11
Chapter Seven: Know The Law! .....	12
I. Appendix: Resources.....	13

# SAVE UP TO TENS OF THOUSANDS OF DOLLARS ON HOME REMODELING!! IT CAN BE DONE!!

## Introduction

Remodeling a home can be both a confusing and an expensive experience. It can also be a real hassle. In fact, for some people it can be frustrating enough to never want to go through it again.

### **But wait! Don't call off your remodeling job just yet!**

We have many tips and tricks to make your remodeling job go very smoothly. By following the steps and advice in this guide, you can save literally thousands — even tens of thousands — of dollars on your next remodeling job. You can also ensure that your contractor meets the deadline, so that your project is finished on time.

We've collected these tips from many experts in the field, spanning many years of collective home remodeling experience. What you now hold in your hands represents decades of home remodeling knowledge — yours free, compliments of 1-800-REMODEL!

## Chapter 1 - Contractors

When dealing with any business, an important rule to always live by is:

**CAVEAT EMPTOR** — Let the buyer beware.

This is especially true in the home remodeling business. There are many contractors out there, charging many different prices for the exact same job. Although the vast majority of contractors do quality work, there are a few who don't. And while many will not overcharge you for their services, some unfortunately do. In addition, many contractors are bonded and insured, while others are not. Without proper investigation, all of this can end up costing you a bundle!

With such varying quality in the marketplace, how can you be sure that the contractor you ultimately hire is of high quality? How can you ensure that you are not getting ripped off?

The truth is that it's impossible to know — with 100% certainty — that you are getting a reliable contractor at the best possible price. However, there are some-sure-fire steps you can take to minimize the possibility of getting anything other than a quality contractor for your remodeling job. Some of these steps include:

- Making sure that the contractor is licensed and bonded.
- Making sure the contractor is insured.
- Checking to see whether any lawsuits that have been brought against the contractor for a remodeling job.
- Checking to see if the contractor has been convicted of any criminal acts.
- Asking for references of previous homeowners with whom the contractor has worked, and contacting them to find out whether or not the process went well.
- Checking the contractor's Better Business Bureau and Dunn & Bradstreet information and ratings to see if anyone ever submitted a complaint against that contractor.

One benefit of 1-800-REMODEL is that we have already checked all of the data points mentioned above, and we only send you contractors that have passed our strict qualification process.

But it never hurts to be extra prudent. In addition to our pre-qualification process, you can also ask the contractors we refer to you to see the jobs they've done in the past. It's much easier to judge the effectiveness of a contractor when you can personally see examples of his work.

In this way, you can better determine if this is the kind of job that you want. "Is this the kind of job that could help make me and my family happy for years to come?" If the answer is "Yes," then you should seriously consider that contractor. If the answer is "No," move on to the next prospective contractor.

Contractors whom we have chosen to work with have proven their honesty, and that they provide quality work. And they sincerely want your business; particularly in today's market where very few homeowners are remodeling their homes. While you hopefully will never have to deal with a dishonest contractor because of our strict vetting process, it is always prudent to be aware, on general principals (or if you opt to go-it-alone), that there can be a darker side within the contractor industry. Unfortunately, some contractors assume that you — like most people — know very little about the actual costs of home remodeling, or the efforts that go into it. Some contractors may quote you an exorbitant price, hoping you'll take this "bait." They may also try and convince you that significant delays are just part of the remodeling process. While we attempt to eliminate many of these potential pitfalls, it is always a good idea to be aware of contractor practices and act to protect yourself.

The important point is that if a contractor knows that several other contractors are bidding on the job simultaneously, he is much more likely to give you a competitive and affordable price. Why? The answer is quite simple. As we said, contractors really *do* want your business; they want to be the lowest bidder — or at least quote a competitive price — *so* that they can stay in the running for your job.

By calling 1-800-REMODEL, or going to [www.1800remodel.com](http://www.1800remodel.com), you'll get up to three quality contractors bidding for your job, at no charge to you. Each contractor knows that he must give you a competitive price, because if he doesn't, you'll just go with another contractor. And that's the last thing he wants!

How do we provide this service at no charge? Contractors who are eager to earn your business pay us for sending them leads. This gives the contractor further incentive to place a competitive bid for your remodeling job.

Now that you have several quality contractors (with references to back them up) bidding on your project, let's find out how you can *really* start saving money and preventing heartache.

## Chapter 2: Remodel, Move, or Status Quos?

So, if remodeling can be such a hassle, why would anyone want to put themselves through it? Aren't there many other activities that masochists can do to torture themselves?

Well, you have to ask yourself this: If your home doesn't meet your needs, what are your options? You could remodel, you could move, or you could continue to live in a less-than-ideal situation.

The two most preferable options are either remodeling or moving. The fact is that moving involves a lot of hidden costs, and often great aggravation than remodeling. In many cases, by remodeling, you can actually increase the value of your home by more than you put into it.

In other words, you can view remodeling your home as an investment. There are times when you can put ten thousand dollars into your home, and have its value increase by significantly more than that amount. Even if the value of the house increases by only a couple of thousand dollars more than you put into remodeling project, it's still a profitable investment. And until you sell, you enjoy the benefit of the improvement to your home.

Hmmmmm...Okay. I'm convinced.

So you've decided to remodel. You have three qualified contractors bidding on the job. The only thing is that you have no idea how much you want to pay. What's your budget? How much do you want to spend and/or how much are you willing to spend as costs potentially rise (as they often do)?

**Stop and think. First decide how much you can afford or are willing to spend.**

## Chapter 3: Be Wary

Now let's talk about some nasty tricks that some contractors have been known to use to get your business.

Okay, you've talked to three contractors. Three of them come in at around the same price for the job. Let's say contractor #1 bids \$3,000 for the job; contractor #2 comes in at \$3,100; contractor #3 puts in a slightly pricier bid at \$3,500; and contractor #4 comes in at \$1400.

Hmmm...One of these bids is not like the others — one of these bids just doesn't belong.

Is contractor #4 really that much cheaper than the other three, or is something else at play? Often, a very low bid should raise RED FLAG. Usually, this means you're in for a real rush job, the kind of remodeling project that yields poor results.

Occasionally, a contractor may pull a couple of other tricks from up his sleeve. He may come in with a low rate, and tell you that this rate includes all labor, but doesn't include parts or "Finish Selections."

What are "Finish Selections"?

These are the type of wood, the type of tile, or other choices that can completely change the way your remodel looks. "Okay, no big deal," you might think. How much could "Finishing Selections" actually cost?

The answer, in short: **A lot.**

This technique has been one of the contracting industry's biggest crimes. A large majority of all costs come from so-called "Finishing Selections," which can make the "low quote" actually come in at thousands of dollars above the other contractors' quoted prices.

Before your project begins, make sure you have *all* the costs itemized for you, including labor and parts. The parts must be specified: make, model, number, color, type of finish, etc. If everything is decided upon at the start, there is much less chance that you will be shocked by unexpected fees later on in your project.

Even if money is no object, leaving decisions until after the project has started can lead to lots of unwanted stress. Once a remodeling project is underway, an unscrupulous contractor may pressure you to make decisions about the types of parts and finish you want, so that he can move quickly onto the next job. You may make decisions under

pressure that you will later regret. Remember, this kind of contractor typically does not have *your* best interests at heart, only his own.

In addition, if you do decide to change your mind mid-project (or wait until mid-project to make decisions), that opens a Pandora's Box for a dishonest contractor to hike up costs and increase the project time significantly.

Wouldn't it be so much easier to make all your decisions in a pressure-free situation *before* any remodeling has started, when you have the time to ask all the questions you want, and the time to do all the research necessary to make sure you'll be happy with your choices?

Yeah. Thought so.

In short, plan your project down to the last detail *before* starting construction. Know exactly what you want; it will only save you time and money.

This is not to say that you'll never need to change your plans mid-project. Sometimes, you just have to follow your heart — or common sense — and change your plans. But by planning ahead, you'll keep changes to a minimum. As a result, you'll be reaching for the extra-strength headache pills less often.

After the contractor gives you his quote, always budget an additional 10% for unforeseen costs, which may come up along the way. No matter what you do, there will always be unforeseen costs, and having a little in reserve to be able to spend a few extra dollars makes the check writing so much easier later on.

Okay. So you've signed a contractor, told him exactly what you want, and have your entire job itemized on a piece of paper.

Now you actually have to pay for the job.



## Chapter 4: Payment Time and Target Dates

### ***NEVER, EVER, pay for everything up front!***

Make sure the terms of payment are agreed upon by both you and the contractor *in writing* before the first nail is hammered.

The next big question is: when is the job going to be finished?

Make sure to negotiate a completion date that is earlier than you require the project to be completed. You can also offer incentives to the contractor if he hits his target dates, such as bonuses, or early payments. However, make sure that he is not cutting any corners, or giving you substandard service in order to hit the target dates.

If the contractor is hitting his target dates, be sure to always pay on time. Paying late may cause the contractor to have less incentive to hit the target dates.

One remodeling guru gave the following advice:

***“Give the contractor a timetable and incentives. Let’s say the contractor tells you that the job is going to cost \$1,000. All you have to do is tell the contractor that if he finishes the job before the agreed-upon ‘completion date,’ there’s an extra hundred dollars for him. That’s eleven hundred dollars, a pretty big tip for finishing the job quickly. If he goes past the completion date, his bonus vanishes. This will motivate the contractor to finish the job on time.”***

(Thank you, Remodeling Guru, for your incredible advice.)

What else can you do to make sure that the project is completed on-time (or within a very close time).

It is important to talk with your contractor every few days to find out if he’s on schedule or if there are any delays. Put into your written agreement that the contractor must give you a regular, written explanation of any delays, and an adjusted completion date. Talking to your contractor and knowing exactly where he’s holding is one of the best ways to ensure that the job progresses smoothly, and in a reasonable amount of time.

Regularly communicating with your contractor is one of the keys to a smooth remodeling experience.

## Chapter Five: Research. Research. Research.

Know exactly what you want. The more specific you are with your contractor, the better chance you have of getting what you want.

On the other hand, if you don't do your research, or if you give your contractor some incredibly vague description of what you want, expecting him to read your mind, you are asking for trouble. Contractors are not mind readers, and while many contractors have an excellent sense of taste, there's no guarantee that the contractor's tastes will be anything even remotely close to your sensibilities.

Don't take chances. Know what you want before you start the job. In fact, we recommend having your contractor write a description of the proposed project.

"But...but...but..." you might say, "...I'm no expert. How should I know exactly what I want? I'll know what I want when I see it."

Okay. Sound advice is to go out into the world and see exactly what you want. Read home remodeling magazines. Read books and guides (Hmmm...I guess that's what you're doing right now). Go to one of those huge MEGA HOME CENTERS, and take note of the designs and materials that you like. Surf the Web.

If you really want to go all out, you can install a remodeling program on your computer to help you visualize your remodeling job before a contractor even sets foot on your property.

If you do your research, by the time the contractor asks you what you want, you'll have a long list detailing everything you need, down to the last element. This will save everybody a lot of time during the remodel process. And who doesn't want to save time?

## Chapter Six: Haste Makes Waste

Okay, so you want to remodel the house, and you want everything done on time for little Bobby's birthday next month. You should probably get cracking.

Right?

Wrong!

Unless you're looking for a Guinness-Book-of-Records-sized throbbing ulcer, **do not ever try to rush a project to meet a special event** — be it a birthday party, wedding, or Tupperware gathering. Never.

The first rule of remodeling (and also the second and third rules) is: *No matter when the project is supposed to be completed, it most probably won't.* Even with the best planning, virtually no remodeling project goes completely without a hitch.

The best time to think about remodeling is when you have no deadlines. No parties coming up. No swap meets in your living room that you have to be ready for.

When there is nothing pressuring you, you can approach the whole remodeling process with ease. Take all the time you need to do research, and then if — even with all your planning — things still go over schedule...who cares; you're not rushing for anything.

Kick back, relax with a nice tall glass of lemonade, and just think about how far your remodel project would be behind schedule if you didn't do any preparation. (Hint: A lot.)

## Chapter Seven: Know The Law!

OK, you've done all the preliminary research. You have a budget. You've decided on a contractor and have given the contractor the go-ahead. The job starts tomorrow. He'll be ripping up walls, filling the house with paint fumes and sawdust, and power tools will be buzzing all day long.

These are all good things; it means your remodel is FINALLY underway. However, there's one thing you have to think about before the job starts, and that's how are you going to live while the remodeling is underway?

You may have to go several weeks without a kitchen or a bathroom. And, unless you love waking up to the sound of a power saw, you may have to find some alternative living arrangements. If you have kids or pets, then planning your living arrangements becomes even more important.

You have a few options: You could move out, stay in a hotel, or sublet an apartment. Unfortunately, all these options can cost you thousands of dollars, and this guide is all about saving you money, right?

Staying at home may be the best option, if it is workable (although if it isn't, don't try to be a hero to save a couple of dollars.) Bear in mind that you may have to "construction-proof" your house for your family as well as yourself.

Construction-proofing your house is easier than it sounds.

First, box up everything that you don't want to be covered in dust. Anything in the remodeling area that could potentially be ruined must be wrapped up or boxed up.

There's nothing like sitting on your couch after a tough remodeling project is finally finished, only to have a cloud of dust "puff up" from under you. Cover all couches with plastic.

Box up any loose items or, if possible, take them all out of the construction or remodeling area. The only things you shouldn't box up are those items you're going to need during the project.

Make sure you have the contractor cover up all doors, windows, and openings with plastic sheets. This will help keep the dust, wood chips, and other harmful or annoying construction debris away from you and your family.

Ultimately, what you really want is a changed home that you will cherish for years to come; a home you can grow into, until the time when you are ready to start the remodeling process all over again....

## I. Appendix: Resources

For your convenience, this appendix provides contact information for Contractor State License Boards (CSLIB), Better Business Bureau (BBB) offices, and Insurance Boards, in several States.

You can use these resources to do your own preliminary checks on potential contractors for your remodeling project.

### **Contractors State License Boards<sup>1</sup>**

#### **California:**

Contractors State License Board  
800-321-CSLB  
<http://www.cslb.ca.gov>

#### **Illinois:**

Illinois Department of Financial and Professional Regulation  
(312) 814- 4500  
<http://www.dpr.state.il.us>

#### **Missouri:**

Missouri Department of Economic Development, Division of Professional Registration  
Missouri Board for Architects, Professional Engineers, Land Surveyors and Landscape Architects:  
(573) 751-0047  
Division of Professional Registration/General:  
(573) 751-0293  
[http://www.constructionweblinks.com/Industry\\_Topics/Licensing\\_\\_Industry\\_Topics/Missouri\\_\\_Licensing/missouri\\_\\_licensing.html](http://www.constructionweblinks.com/Industry_Topics/Licensing__Industry_Topics/Missouri__Licensing/missouri__licensing.html)

#### **Ohio:**

Ohio Construction Industry Examining Board  
(614) 644-3493  
<http://www.com.state.oh.us/ODOC/dic/dicocieb.htm>

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<sup>1</sup> Note: The name of the board varies per State; in some cases it is a department of the local government rather than a separate entity. Therefore, it's best to check the Web site for the specific department you need.

**Pennsylvania:**

Department of General Services  
(717) 783-7610  
<http://www.dgs.state.pa.us/>

**Insurance Boards**

**California:**

California Department of Insurance  
Producer Licensing Bureau  
(800) 967-9331 or (916) 322-3555

**Illinois:**

Illinois Department of Financial and Professional Regulation  
(217) 782-4515

**Missouri:**

Missouri Department of Insurance  
(573) 751-4126

**Ohio:**

Ohio Department of Insurance  
(614) 644-2658

**Pennsylvania:**

Pennsylvania Insurance Department  
(412) 565-502

**BBB Contractor Info Numbers**

**California:**

BBB of the Southland  
(909) 825-7280  
[info@labbbb.org](mailto:info@labbbb.org)

**Illinois:**

BBB of Chicago & Northern Illinois  
(312) 832-0500  
info@chicago.bbb.org

**Missouri:**

BBB of E. Missouri & S. Illinois  
(314) 645-3300  
bbbstl@stlouisbbb.org

**Ohio:**

BBB of Cleveland  
(216) 241-7678  
info@cleveland.bbb.org

**Pennsylvania:**

BBB of Western Pennsylvania  
(412) 456-2700  
Email: info@pittsburgh.bbb.org



PLEASE CALL US AT 1-800-REMODEL (736-6335) OR VISIT OUR  
WEBSITE AT [WWW.1800REMODEL.COM](http://WWW.1800REMODEL.COM)

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