



BUILD • PAINT • REMODEL

**HOW TO
PREVENT**

HOME IMPROVEMENT DISASTERS

A GUIDE FOR VERMONT HOMEOWNERS

- WHEN SHOULD YOU HIRE A CONTRACTOR? •
- HOW TO TELL A GOOD CONTRACTOR FROM A BAD ONE •
- PLANNING YOUR PROJECT: BUDGETING, PERMITTING, AND MORE! •

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CHAPTER ONE:
**When Should You Hire
a Contractor?**

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a Pro or No?**

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Or is it?**

AFTERWORD

Construction is hard, demanding work. Your body takes a beating, and you often have to work in crushing heat or frigid temperatures. So why in the world would anyone in his or her right mind want to be a residential contractor?

A deep connection to home and family. That's the answer.

Improving someone's home fills me, and my team, with an elemental joy that's hard to describe. Home is where most families make their memories. When we fix or remodel a house, we are helping people enjoy each other more. More opportunities to laugh. More opportunities to play. More opportunities to love. We put our hearts into our work, and it doesn't matter if you are building a house or repairing a front step – every project is a chance for perfection. If your heart isn't in it, the results will show it.

We would like to share with you some things we have learned as we've chased our passion over the years. In the following pages we will explore common mistakes people make with home improvement projects, and how to avoid them. We'll talk about how to plan a project, determine whether or not you'll need to hire help, and how to tell a good contractor from a bad one.

We hope this eBook will help you make a smart investment and increase your chances of success, whatever you are building. Sound good? Let's get started!

Here's to you, reader, and to great memories in the making.

Steven Polli

OWNER, POLLI CONSTRUCTION

People love the satisfaction of building or fixing something themselves, especially those who love physical labor and don't mind getting their hands dirty. Depending on your skill set, you might be capable of lots of "round-to-it" and "fixer-uppers," but there comes a point where even the most handy men and women lack the tools, experience, or time to complete a job.

Here is some friendly advice from our team of experts.

EVALUATE YOUR SKILLS

This is a great time to check your ego and take an honest look in the mirror. Is this job really within your range of skills? If you aren't sure, ask a buddy who has done this before, or better yet, ask a buddy who works on projects like this for a living. Get his or her thoughts. Would they be willing to lend a hand if you get stuck? That can make a big difference.

TROUBLESHOOT BEFORE PROBLEMS DEVELOP

Examine the area you are altering and think about every possible piece of your house or property it could affect. For instance, you might be thinking of moving a wall a couple feet. Are there electrical wires you will have to reroute? Are pipes running through the wall? Try to think of every possible consequence or roadblock you could encounter once the project gets underway.

CHAPTER ONE: WHEN SHOULD YOU HIRE A CONTRACTOR?

DO YOU HAVE THE TIME?

We all know the do-it-yourselfer who begins projects, but never has the time to finish them. If you hit a wall and aren't able to wrap up the project for a while, you'll not only be living with an eyesore, you could also end up spending more money. Materials can decay and even become unstable if left unfinished for too long, especially if the project drags on through the changing season. So check your calendar and make sure you have time to finish the job. Let's not give the neighbors anything to gossip about.

IS "DANGER" YOUR MIDDLE NAME?

This should go without saying, but I'm going to say it anyway. If the work is dangerous and you haven't done it before, you should do one of three things: a) hire someone to do it for you; or b) ask a friend who has experience to help you; or c) make out your will right away. It's your choice, and your life, but the fact remains – one of the leading causes of construction accidents and fatalities is inexperience. Do yourself a favor and know when to ask for help. If you are doing the job yourself, you may want to consider hiring a contractor to come out and give you advice along the way.

After careful consideration, you might decide that hiring a contractor is a good idea. Great! Now what? Choosing a contractor often puts the homeowner in an uncomfortable position. Everyone has heard stories about fly-by-night jokers who call themselves contractors, guys who exaggerate their commitment and their skills or just outright lie about them. They have made many people suspicious of contractors, and with good reason. The first and best thing to do is ask your friends for recommendations. If you come up short, you'll have to do some investigating on your own. How do you tell a good contractor from a bad one? We have a few thoughts.

Knowing how to swing a hammer or turn a wrench does not make someone an experienced contractor. That may sound snarky, but you'd be surprised at how often people exaggerate their skills when bidding on work.

We've seen contractors of all stripes over the years – the good, the bad, and those in over their heads. Many of our customers come to us after hiring a guy who sounded like he knew what he was doing, but then left them with a sloppy, half-finished project that wasted hundreds if not thousands of dollars.

Your chances of side stepping a nightmare are increased when you get to know your contractor a little, and that means knowing what to ask. Here are some simple questions and considerations that will help you determine if you've got a good contractor or a hack with a hammer.

HOW MUCH WILL IT COST?

Most people are afraid of over-paying people to do work for them. That's a legitimate concern, but you should also be wary of people who under-charge for their services. An experienced contractor knows the market and knows what his or her services are worth. Contractors who work for \$20 an hour, more often than not, are people who have done a few jobs or have worked for another contractor, and are now trying to make a go of it. These are usually not full time professionals who have a lot of experience. Some homeowners end up hiring these guys because they happen to live in the same town and don't charge much, but the old adage applies: You get what you pay for. If the lowest bidder gets the work, you are taking a gamble with your time and money. Most good contractors we know charge \$50 an hour and up. Trust us – you are safer hiring a good one who charges a respectable rate.

CHAPTER TWO: IS YOUR CONTRACTOR A PRO OR NO?

WHAT IS THE BREADTH AND DEPTH OF THEIR EXPERIENCE?

Ask if they have done this work before, and how many similar projects they have worked on. Ask for references and pictures.

HOW DO THEY DO BUSINESS? IS THE PRICE FIXED OR DO THEY CHARGE FOR TIME AND MATERIALS?

A “fixed price” contract, also known as a quote, clearly states the work to be completed and the cost. In this case the upside is you know exactly what you are going to pay for the work. The downside is that you have to pay the same amount even if the project is finished early. You also might face delays if your contractor finds problems along the way – like wood rot – and has to draw up a new estimate for you.

A “time and materials” contract states the hourly labor rate. In most cases, the contractor will bill you weekly for labor and materials. In this case, the upside is that you will only pay for work that is done and changes to the scope of work can easily be made without delays. The downside is that you won’t know what the final cost is until the work is over. You also will want to ask whether you are paying for a markup on materials. A typical markup of 10-15% is standard and acceptable.

In our opinion, “fixed price” contracts work best when the project is straightforward and the chances of encountering unexpected challenges are minimal. A “time and materials” contract makes more sense when there might be hidden issues that could stifle progress, or conversely, the project might finish ahead of schedule. Building an addition on the house, or a remodel, might be a good example of a “fixed price” project. Rot repair is a good example of a “time and materials” project.

ARE THEY INSURED?

Vermont state law specifies that contractors carry liability insurance. Some of them will try to cheat the system by buying a policy, take a photocopy of it, and then cancel it. Make sure you request a copy from the insurance agent, just to be certain.

Does your contractor plan to use employees or subcontractors? Each subcontractor must have his or her own insurance. Make sure you see proof of that.

ARE THEY LEAD CERTIFIED?

EPA requires all contractors who work on properties built before 1978 to take a mandated RRP (Renovation, Repair, and Paint) course. Your contractor should supply you with a certificate of completion.

Make sure everything is in writing, even small repair work.

WHAT DEPOSIT WILL THEY NEED TO START WORK?

Deposits are standard practice, but they should be small – never more than 30%. This allows the contractor to block off his time for your project. Once the work begins, you should never pay your contractor more than the value of the work. If he says he needs money to pay for supplies, that's a big red flag. Any contractor worth his salt should have charge accounts at all the local hardware stores.

Try to imagine what your contractor would be like if you have a problem. Would they be responsive and helpful, or would they suddenly disappear. Trust your instincts.

IS YOUR CONTRACTOR LICENSED?

Unlike electricians and plumbers, general contractors do not have to be certified or licensed in the state of Vermont. This can leave a homeowner vulnerable to a bad contractor. If your contractor claims to be licensed in Vermont – he or she is lying. There is no such license in the Green Mountain State.

The last question is to ask yourself: Do you trust your contractor? Do they answer questions confidently, or are they elusive? When you talk to a contractor they should be able to explain all aspects of the job clearly. They should have ready answers for all your questions. If they don't, beware.

CHAPTER THREE: BUDGETING AND PERMITTING

Estimating the cost of a project can be really difficult. One of the biggest factors that impacts accuracy is experience. If you really want assurance of the cost, you should hire a contractor who will give you a fixed price. This will remove any uncertainty and keep your blood pressure down. If you are doing the work yourself, expect to spend more than you anticipate.

When assessing the cost of materials, it's a good idea to add 10-20% to that number. Even the simplest of projects can throw a curve ball at you, requiring extra funds you might not have.

DO YOU NEED A PERMIT?

Every town in Vermont has its own rules when it comes to permitting. It's always best to contact the town first and find out what you need, particularly if you live in Burlington or Colchester. They have the strictest rules regarding permitting in Chittenden County.

Before you build, there are two types of permits to think about – zoning and building. If you are changing the footprint of the house, you may need a zoning permit. A public hearing with the DRB (Design Review Board) may also be necessary. If you are not changing the footprint of the property and the work is limited to the inside of the house, you probably won't need a zoning permit, but you may need a building permit.

Make sure you know what inspections are required and when. You may need a series of inspections by the town as construction progresses. You don't want to undo work that you've done so the inspector can see previous work. You should also make sure that any previously existing permits are closed before starting a new one. A good contractor will help you navigate the process and advise on what you need.

The paint is dry. It's time to celebrate, right? Not quite yet. If you have a permit you may need to have a final inspection completed before the town or city will close the permit or issue a certificate of occupancy. This step is very important because you won't be able to sell your house without all the permits being closed.

If you are using a contractor, make sure you get a release of lien from them before you make your final payment. This ensures that the contractor cannot come back and claim you owe them money. In some circumstances they can even put a financial attachment on your property, which could stall a sale.

Once the permits are closed and the release of lien is in hand, you can kick back, celebrate or lick your wounds, and start thinking about your next project!

CHAPTER FOUR: THE PROJECT IS FINISHED! OR IS IT?

AFTERWORD

We hope you've enjoyed this guide on how to avoid mistakes homeowners make with construction, and that it helped you in some way. The extremes of weather we get in Vermont can take a huge toll on our homes. Keeping up with repairs or adding enhancements can be a challenge, and our team at Polli Construction is always ready to help with any service you need.

If you found this guide useful, please consider following our blog or liking our Facebook page. We hate spam as much as you do; we have no interest in cluttering your inbox with junk every day. We want to stay in touch by sharing helpful, informative articles now and then, like the ones you read here, all written by our team here in Vermont. You will pick up valuable tips from local experts, and get a clear understanding of what we are good at. That's a win-win.

And we want to hear from you too! If you have questions about residential contracting, or maybe want to suggest topics we should write about, please shoot us an email: contact@polliconstruction or call us at 802-482-5777.

We will be happy to listen and help you any way we can.

Best of luck in all your future projects!