



[DÉCOR]

finding the right contractor

If your renovation project is beyond DIY, bring in a professional to make sure you end up with exactly what you want. Here are tips to pull in the right person.

who is a general contractor?

Consider your contractor the point person for your home improvement project. A general contractor's responsibilities can include hiring subcontractors (like some of the pros listed below) and making sure you have all the proper permits. Specialty contractors (true to their name) specialize in particular projects, like fixing up bathrooms or installing windows. See below for tips on how to hire one.

INTERVIEW A FEW

Don't settle on the first contractor you meet—interview and ask for bids from several contractors for a better idea of what's a reasonable estimate. Ask each contractor about his experience, how long she expects the job to take, how much it is expected to cost, and whether he is insured. Also ask for references and try to visit a client where the job's been completed to see the contractor's work.

COVER THE CONTRACT

Before you accept a bid, get everything in writing: the estimated start and end dates, cost, and a list of materials. If your general contractor is hiring subcontractors, make sure they sign a "mechanic's lien" so that you're not liable if there's disagreement in payment between the two parties.

MAKE A DOWN PAYMENT PLAN

Be clear about how much of a down payment you'll have to make—anything under 15 percent of the total bid is reasonable. Some states even limit the amount a contractor can ask for a down payment. Check with your local Office of Consumer Affairs for laws in your area.

PAY IN INCREMENTS

For a big job, you might be asked to pay the bill in increments. Make sure your payments sync up with the work that's actually been done. If you're being asked to pay half the bill, the job should be at least halfway complete.

SCHEDULE A FINAL WALK-THROUGH

Do a walk-through with your contractor and make sure everything in your contract is complete. If something is missing or you're not happy with the work, make a "punch list" with your contractor, which lists everything that needs to be done before you make the final payment.