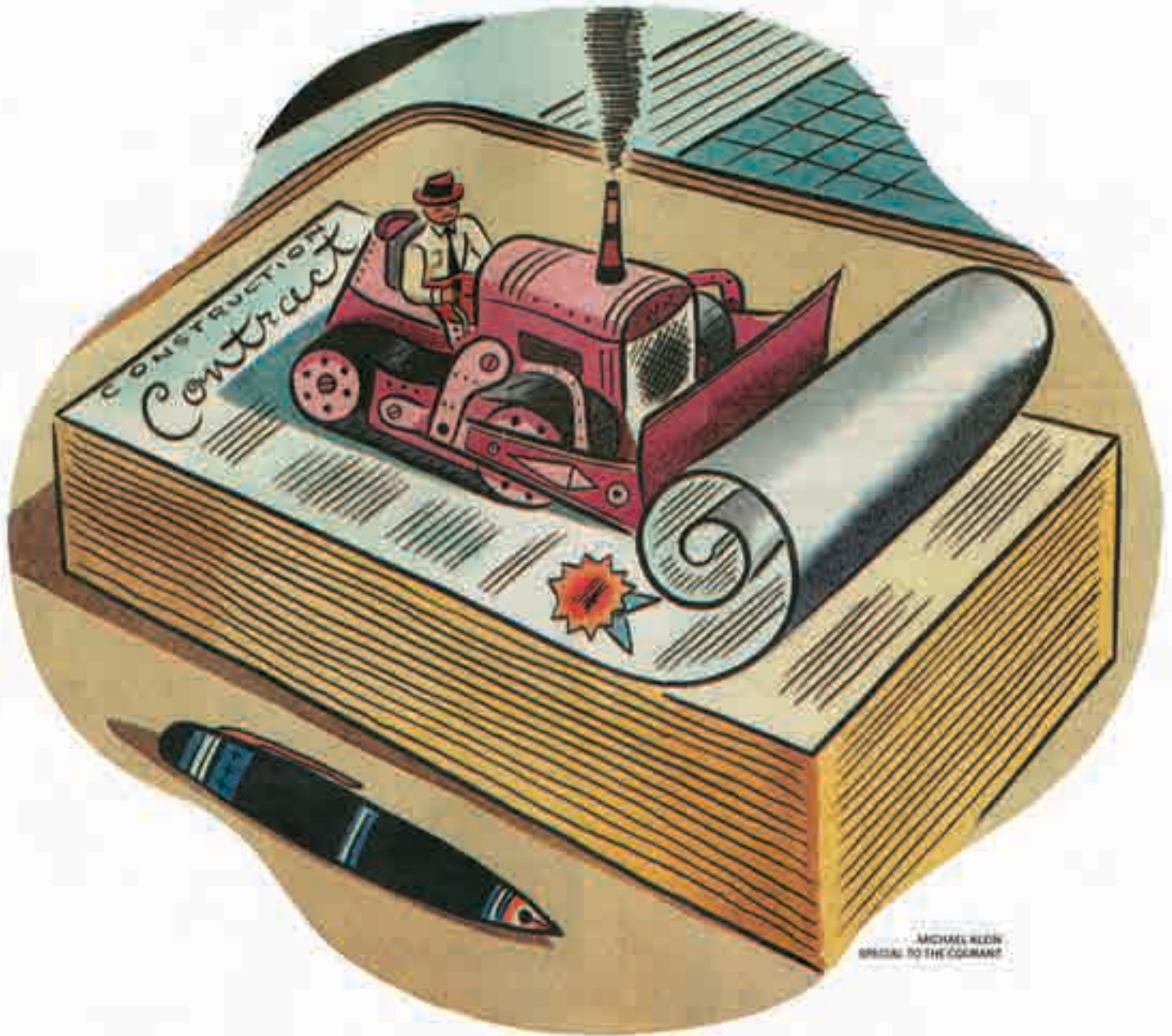


# Home & Real Estate

RENOVATION ROAD MAP: AN OCCASIONAL SERIES



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SPECIAL TO THE COURANT

## Which Contractor?

IT'S A CRITICAL QUESTION, BUT THE RIGHT STEPS LEAD TO THE RIGHT CHOICE • PAGE J5

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# WHICH CONTRACTOR?

## IT'S A CRITICAL QUESTION, AND THE RIGHT STEPS LEAD TO THE RIGHT CHOICE

By CHERYL CRABB  
SPECIAL TO THE COURANT

When they can, John and Bridget Huber of Simsbury like to handle home improvement projects themselves.

They'd painted their 2,000-square-foot clapboard Colonial faithfully for nearly a decade, scraping, sanding and repainting every few years.

However, last summer, when they noticed chipping paint, rotting trim and aging window sills and gutters, the Hubers knew it was time to switch gears. They wanted to hire a professional to put up siding.

The couple had hired contractors before to replace the garage door and put on a new roof. But putting up siding and replacing problem windows and gutters was their biggest project yet. They wanted to make sure the work was done right. "It's a five-figure expenditure any way you cut it," John said.

The Hubers knew many contractors were reputable, but they'd also seen shoddy work and heard neighbors tell horror stories about contractors who had walked out in the middle of jobs. The couple recognized they would have to take their time and be careful to find a contractor who could do a high-quality job at a price they could afford.

"I asked some people what to expect it would cost, and they had paid a lot," Bridget Huber said. "We wanted to fall more in the middle."

Finding the right contractor is often the biggest challenge in renovations.

Some homeowners, including first-time remodelers, don't know how or where to begin their search. Others are eager to start work immediately and don't believe they have the time to do the research and interviews required to find a qualified contractor.

But there are a few critical steps that can help make finding a contractor a little easier.

Making sure the contractor has a license and a current and valid registration number is an important place to start. Asking about a contractor's experience and checking references by calling previous clients to see whether they were satisfied is another way to find out whether the contractor is qualified and reliable.

Homeowners can make sure a contractor is registered and licensed and learn whether any complaints have been filed by calling the state Department of Consumer Protection at 860-713-6125 or by checking online at the department's website, [www.state.ct.us/dcp](http://www.state.ct.us/dcp).

Obtaining a written and signed contract that outlines the work that will be completed, during a specific time frame and at an established price, also is important. Homeowners also should try to identify what they want to achieve and communicate their goals to potential contractors.

Bridget Huber began searching for a contractor in June 2003 by talking to neighbors who had recently had their homes sided and by driving around and jotting down the names of siding contractors who had signs set up in neighbors' yards. She also looked for names of contractors in the phone book and the newspaper.

The Hubers researched siding products in Consumer Reports so they would understand their options before meeting with contractors in person. They decided to ask for bids on siding that was 16 feet long, and in the upper-middle range style. For windows, they wanted a double-hung style with a tilt-in feature for easy cleaning.

Then they created a list of questions and started making calls to schedule interviews.

Some things they wanted to know up front: Have you worked for anyone in town? How long have you been doing siding? Can I have a list of professional and personal references? Can I drive by some of the homes you've sided? Is there anything we would have to do before work begins? How do you handle cleanup?

Although a few contractors were booked for a year and too busy to bid on the project, the Hubers found that most of the contractors were responsive and willing to meet in the evening, when it was convenient for the couple.

The Hubers had not set a specific time frame for conducting their search, but by October they thought they had enough information to make a decision. They had driven by about a dozen houses and interviewed eight contractors.

The bids ranged from \$7,000 to \$22,000. The contract they finally signed was for about \$15,000.

Although the couple believed they had done their homework before starting their search, they were caught off guard when early bids were far apart. John had a hard time grasping how two bids on the same job could vary so widely.



MICHAEL MCANDREWS / THE HARTFORD COURANT

BRIDGET AND JOHN HUBER, outside their newly sided home in Simsbury. The Hubers did plenty of research and interviewed several contractors before settling on one to do the job.



## WHICH CONTRACTOR? *continued*

"One feeling we got early on was how different the feedback was. The first guy was really cheap, and then we had one of the highest bids fairly early on," John said. "That concerned us."

At that point, the couple realized there were more variables involved than they had considered. They found that although most of the contractors would put up siding, replace windows and fix gutters, each had policies and procedures that could change the price of the work dramatically.

"As we started to talk to contractors, we learned it was sort of volatile, which led us to be more thorough and talk to a few more contractors," John said. "It's alarming when some of the [costs] are [triple] the others."

The Hubers found that contractors' bids varied on issues both big and small — from how best to prepare the home for siding to how much cleanup work was included.

Some contractors proposed repairing and replacing the rotted wood before putting up siding, while others simply planned to side over the damaged exterior.

At least one contractor wanted to remove the clapboard down to the studs and start from there.

The Hubers also had some special concerns they wanted each contractor to address. They wanted to know how to prevent the siding from overlapping the decorative trim around the front door. They also wanted the contractor they hired to install some new exterior light fixtures, replace a few windows as necessary, and be able to work around electrical wires so they wouldn't lose power while work was underway.

The Hubers discovered that hiring a contractor was a learning process and were happy they didn't rush into anything.

"We got smarter along the way," Bridget said.

The Hubers weighed several factors in choosing a contractor, including price, product quality and craftsmanship. Personality also was a key consideration. The couple thought some contractors they interviewed were "too slick" while others conveyed an "element of arrogance."

John Huber said some of the vendors had reasonable prices, but they left him thinking this was not someone he wanted to hire.

After five months of interviewing, the Hubers felt confident they were making the right decision when they chose Accent Windows and Doors of Simsbury to do the job. They thought the company offered a good product at a competitive price, and had agreed to work in the winter period the couple had established.

Ultimately, it was the company's outstanding references that set it apart from the others. "They all had nothing but good things to say about it," Bridget said.

The Hubers liked the owner's can-do attitude and desire to satisfy clients. Whether it involved working around the wires at the front of the house to avoid an interruption in power, taking care to preserve the front-door trim, snowblowing the yard before starting work, or installing new exterior light fixtures after the siding work was complete, they took care of it, John Huber said.

Owner Doug Hauser spelled out these details in a typed contract, along with a payment schedule and a guarantee for the work. "I view it as an interview and try to get as much detail as possible in the proposal to make it very clear what they're getting," Hauser said. "There should be no hidden costs or surprises."

The Hubers helped simplify the process by doing their homework and knowing what they wanted, he said.

"Sometimes I sit down with the customers, usually a husband and wife, and the husband has a certain idea and the wife has another," Hauser said. "I get in the middle of that, try to take a step back, leave them all the color samples, and tell them to take as much time as they need."

Now that the project is finished, the Hubers are happy to sit back and accept compliments. Knowing they did their homework in hiring a contractor makes the pleasure of seeing a job well done that much more meaningful, John said.

"We try to do as much as we can to beautify the house," he said. "This is the single most satisfying project."



### ACCENT WINDOWS & DOORS, LLC

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You Deserve The Best! Whether you are looking for new windows, doors or siding, you deserve the best products manufactured, the highest quality installation and unsurpassed customer service. You can count on Accent to provide this winning combination. Join the list of our many satisfied customers.

Where the ACCENT is on Quality!

*Doug Hauser, Owner*



# Top 10 Questions To Ask When Hiring A Contractor

**1.** Is your contractor registered by the state of Connecticut? It is illegal for an unregistered contractor to perform home improvement work in Connecticut. Homeowners can be sure the contractor is registered and licensed, and learn whether any complaints have been filed, by calling the state Department of Consumer Protection at 860-713-6125 or by checking online at the department's website, [www.state.ct.us/dcp](http://www.state.ct.us/dcp)

**2.** Will your contractor provide a written and signed contract? The homeowner should have a signed contract for all work costing more than \$200, as required by law.

**3.** Is your contractor properly insured? Workers' compensation is required by law. Liability insurance is not required, but the contractor should have it to protect against property damage. Contractors should be asked to show proof of insurance.

**4.** Will your contractor provide current references from suppliers and clients? You should ask for, and check references. You may also want to contact your local building inspector to ask about the history of the contractor in your town.

**5.** Who will handle the permit process? The ultimate responsibility for obtaining a building permit belongs to the homeowner, although the contractor often will handle the permitting process. An unregistered contractor is not allowed to obtain a permit.

**6.** Has the contractor hired licensed subcontractors? No remodel-

ing contractor can perform plumbing, electrical or heating work for a homeowner without being licensed by the state of Connecticut.

**7.** Will hazardous lead paint or asbestos abatement be needed? If so, you must determine whose responsibility it is to handle these hazardous items.

**8.** Who will provide daily and final cleanup? The contractor should leave the site broom-clean and organized daily for your safety. You may want to define your definition of clean in the contract.

**9.** Will you provide a lien waiver? Obtaining a lien waiver from subcontractors and major material suppliers protects you from having to pay a subcontractor or supplier whom your contractor has not paid. In some cases, a lien could be placed on your property by a subcontractor who has not been paid by the general contractor for whatever reason. State law does not require a lien waiver, but lending institutions require it for their protection. Homeowners should require that a waiver be signed by all major material suppliers and subcontractors before final payment.

**10.** What about guarantees? Warranties and guarantees are the same thing. You should know what the guarantees are for materials and the contractor's workmanship.

*A complete set of guidelines from the Remodeling Contractors Association is available by calling 800-937-4722.*