



EXPERT PLANNING * CREATIVE DESIGN * CAD DRAFTING * REMODELING SPECIALIST

Working to create lifetime kitchens and lifelong friends 

Remodeling....Where do I start?

The notion to remodel your home usually begins with a need. More space for a growing family, double ovens instead of the old stove to save your aching back, additional closet space, a private master suite, an extra bathroom.

In years past we would *move up* when faced with a current home that did not meet our needs. These days more and more of us are considering remodeling to stay in our neighborhoods, school districts and communities. Here in the Bay Area we have the additional problem of being *built out*, the remaining lots available in most communities are barely buildable at tremendous cost. Truly affordable housing is being built only in outlying areas with arduous commutes.

Our housing stock is mainly of two eras; Victorian/early 1900's and postwar tract homes, neither is suitable for today's living in its original state without compromise to its inhabitants. Those of us who are fortunate enough to own better custom homes must still live with designs built for another era. It's no wonder that remodeling is such a common practice here!

According to a recent survey of architects, roughly 50%

of the projects designed for homeowners are scaled down, restructured to be done in phases or delayed indefinitely; in other words *never get built as planned!* Many homeowners actually put projects out for bid, sign contracts and commence remodeling without adequate funds and reserves to complete their project due to unanticipated difficulties. Our purpose here is to help you avoid such calamities and to pave the way for a remodeling experience that is both satisfying and do-able.



So where to start when the itch to remodel strikes you?

Your first visit should be to your lender for some general

ideas about the value of your home as it stands and with the new remodeling done, your equity, the kind of loans which may be available to you. If your lender can't talk to you in these terms, find one who can.

Once you have a general idea about how much money you can get through a loan or other means, and *the increased value your home will have in the eyes of your lender*, you are ready to decide how much of that potential value you are willing to underwrite with your future income, available cash and credit. So if you don't have a lender, go find one, first, even if you are working with cash.

A good way to reinforce the opinion of your lender and to settle your mind about resale value and feasibility is to next have a talk with your realtor about the increased value of your home once your project is complete. Realtors regularly prepare comparable home sales reports for sellers to help establish selling prices. They are familiar with the level and quality of remodeling activity in your neighborhood, and can give good advice about the desirability of your plans *before you spend any money on them.*

Now that you have your preliminary budget established, you can intelligently decide how much you are willing to devote to your project with a 20% reserve for the unforeseen. Take this information and set about the task of finding a design professional to plan your remodel. If your project involves adding to your existing space or exterior reworking, you need an architect or building designer who *specializes in residential remodeling*; if not, you may be able to use an interior designer or specialty designer at less cost. Either way, you need complete plans of your project to submit to your building department for permits, and to provide a set of construction documents for your contractor's estimate of costs.

Now is the time to start interviewing your friends and relatives for names of potential design professionals for you to meet. If you have a previous relationship with a good contractor, ask him or her as well. NARIⁱ is also a good resource in this area since our association encompasses the entire industry. Other associations such as AIAⁱⁱ, ASIDⁱⁱⁱ, NKBA^{iv}, etc. can be invaluable as well. Assemble a list and get on the phone and start interviewing. Share your budget and general needs, ask for references and follow them up with calls and visits to previous projects.

You are looking for a team player who would be hired again, who kept the project within budget, was accessible and easy to understand. As you narrow the field, be sure to ask for references that include contractors as well as homeowners to assess the buildability of the subject's design work. A reference who had problems on the job can attest to the problem solving ability of the design professional. You will also need to decide, either now or at the end of the design phase, whether your design professional will see you through the entire remodel as project manager, or step out of the picture, supplanted by you or your contractor. This decision often depends on the complexity of the job and, of course, budget constraints.

Sharing your budget all through this process is sure to raise red flags if it is too slim for the project you have planned. Homeowners often underestimate the cost of remodeling, especially in the early stages. If you encounter this problem, return to stage one to look for more financing, or adjust your wish list down to fit your budget as it stands.

Once you have made your decision and negotiated a contract with a design professional it is time to begin designing your project and also interviewing contractors.

The sooner you make your decision the more input the contractor can have in attaining your budget and fulfilling your wishes to get the most for your remodeling dollar. To help in this process ask your designer to produce a *preliminary plan* for your use in interviewing contractors.

The comment above about the contractor's input in the design process introduces the concept of *negotiated bid* and deserves further comment here.

The long standing practice of submitting complete design plans to three contractors for bid is being challenged these days by professional contractors who join the designer/homeowner team to help create a buildable project with an achievable budget. The result is a project that never truly goes to bid, eliminating a costly stage for the contractor and ultimately the homeowner.

If you have not already decided on a contractor at this point, be sure to interview all of those that your design professional recommends, since an established team is easier for all concerned. By this time you should be adept at interviewing. The process is the same as you underwent looking for your design professional; the difference is that *this individual is going to move in to your home for the duration*, so make sure its somebody you won't mind giving your keys and sharing your bad days with...they will come.

Basic Criteria for Hiring a Professional Contractor

Hire a local licensed contractor who has a good track record in your type of project.

Any contractor working on a job with a total cost of over \$500 must be licensed by the California Contractor's State License Board. The CSLB^v and your local BBB will be able to tell you anything negative. Your contractor should carry both worker's compensation insurance, required by law, and sufficient general liability insurance, not required by law but absolutely necessary.

The individual you are seeking is someone you trust to give you the fairest price for the level of quality you want. This translates into shopping for the contractor, not the price. Gather names of contractors who fit your criteria.

Now make some calls. Be prepared to answer the following questions when you call the contractors: *Description of the project, square footage, desired start date, and preliminary budget.* Your budget figures, at this point, should not include the design professional's fees or your 20% reserve fund, only what is left for the project itself. The contractor will let you know if he or she is interested and if their company is appropriate for the job. If you feel comfortable talking to this person over the phone, make an appointment to meet.

Prepare for your meeting.

Be prepared with a set of preliminary plans. Prioritize your wish list in terms of space and finishes. *Know what quality of finishes you want and how your choices impact the cost of the project,* ie. the general difference in price between tile and granite countertops or good, better and best tubs. *Be consistent with each contractor,* now is not the time to redesign the preliminary plan, the purpose of this meeting is to determine how well you can work with this person. Resist the temptation to ask for a bid until you have made your choice. *Remember to ask for client, bank and business/trade references.*

Analyze your meeting with the contractor. Was the individual punctual, courteous, professional, neat and confident; an attentive listener, responding with appropriate questions and good suggestions? Did you understand all of the conversation? Were you comfortable? Did you come away from the meeting with trust in this individual's abilities, competence and company? Your answers to the above questions should all be positive before you proceed to the next step. If any are negative, keep looking.

Call all of the references the contractor has given you. Prepare a sheet for each reference with these questions and room for your comments.

Was this a competitive bid or negotiated project? Were you able to achieve your budget for the project? Were the contract, description of work and price complete? Were you surprised by extra charges and change orders? Was the crew punctual, responsible, reliable, neat and clean? Was the site kept as safe and clean as possible? How was communication between you, the workers and contractor. Were you kept informed of job progress and the need for decisions? Were there any problems and how were they handled? *Would you hire this company again?* May I call you back to schedule a visit to your home?

Make Your Decision. Since you have followed all the rules to select a good contractor, you should have encountered one who will do a good job with your project. Just remember that at some point in every remodeling project you will be sick and tired of the whole thing and just want it over and everybody out of your home. Think of that day and decide who can go on with you for all the days until it is finally done. Now you can finish planning your project with your team of designer, contractor and you; all working together to create a finished product that meets your needs and your budget.

ⁱ NARI, The National Association of the Remodeling Industry national headquarters (847) 298-9200. Our local chapter is NARI San Francisco Bay Area Chapter at 100 Bush Street, Suite 1500, San Francisco, CA 94104-3917 (415) 675-9776. NARI SFBA covers San Mateo, San Francisco, Alameda and Marin counties. The San Jose Chapter covers Santa Clara County and the southern portion of the East Bay. (408) 559-4996. Professional designations attained by examination: Certified Remodeler, CR, and Certified Remodeler Associate, CRA.

<http://www.nari.org>

ⁱⁱ AIA, The American Institute of Architects national headquarters (202) 626-7365. The local chapter is AIA of San Mateo County, 60 East Third Avenue, San Mateo, 94401 (415) 348-5133. San Francisco AIA is (415) 362-7397. Professional designation(s): AIA, FAIA.

<http://www.aia.org/>

ⁱⁱⁱ ASID, The American Society of Interior Designers national headquarters (202) 546-3480
The local chapter is ASID California Peninsula Chapter, 671 Oak Grove Avenue, Menlo Park, CA 94304, (415) 323-6791. The San Francisco chapter can be reached at (415) 626-2743. Professional designation(s): ASID, FASID.

<http://www.asid.org/>

^{iv} NKBA, The National Kitchen and Bath Association, (800) 843-6522) The training and accreditation association for kitchen and bath specialty designers is headquartered at 687 Willow Grove Street, Hackettstown, NJ, 07840. (800) 843-6522. Professional designation(s) attained by examination: Certified Kitchen Designer, CKD, and Certified Bath Designer, CBD.

<http://nkba.org/>

^v CSLB, The California Contractor's State License Board (800) 321-2752

<http://www.cslb.ca.gov/>

Portions of the section of this article dealing with selecting a contractor are excerpted from "How to Hire a Contractor" by Nina Winans, CR, of Winans Construction, Inc. 3947 Opal Street, Oakland, CA 94609 (510) 653-7288. Nina, along with husband Paul, is a contractor member of NARI SFBA.

Researched, collected and written by Peggy Deras, CKD, CID.