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## Improving Home Improvement

By EDWIN McDOWELL

"NOBODY trusts contractors," said Jim Quinn -- a contractor himself -- the co-owner of Thomas Murphy Associates in Port Washington, N.Y., which has been in business 15 years, "and the process of getting contractors is sometimes a dicey game, because homeowners wonder if they can trust them."

While there may be no certainty of finding the perfect home improvement contractor, or of easing the stress and improving the outcome of the home improvement experience, there are some guideposts for the search. Interviews with home improvement veterans -- contractors, architects, regulatory officials and even home inspectors paid to cast a critical eye on the final results -- found some time-honored landmarks, and some surprises, on the road map to successfully completing projects with a minimum of pain and a maximum of satisfaction.

Finding a good contractor is, of course, a key step. Others, according to professionals in various aspects of the home improvement world, include using an architect -- and sometimes an engineer -- for major projects, paying careful attention to the contract and spelling out in precise terms the materials to be used and the finishing touches to be applied to the job.

Homeowners spent \$130.4 billion on remodeling in 2003, according to the Joint Center for Housing Studies at Harvard University, and those expenditures have been increasing. After rising by more than 10 percent in 2002, spending on home improvements increased another 7 percent last year, according to Kermit Baker, director of the Remodeling Futures Program of the Joint Center. And, Mr. Baker said, with an improving economy, home improvement expenditures are expected to rise again this year.

The biggest worry for most homeowners contemplating improvement work -- first timers and even those who have been through the process before -- is finding a contractor. While there are many reputable contractors, experienced professionals whose skills are crucial in both major and routine jobs, the files of consumer agencies bulge with complaints about shoddy and dishonest work.

The New York City Department of Consumer Affairs said that home improvement complaints continue to outnumber all other categories, with 700 registered by consumers last year. And the National Association of Attorneys General said that complaints about home improvement contractors outdistance all segments except auto businesses and phone companies.

Reni Erdos, New Jersey's consumer affairs director, said that in 2002 (the last year for which figures are available) 2,100 of the more than 18,000 written complaints received by her department were about home improvements. Such complaints are No. 1 among seniors, who are often ready targets of fly-by-night contractors, she said.

THE single most important step a homeowner can take in finding a contractor, authorities agree, is to make sure that the contractor has a license. In order to obtain a license, contractors must typically undergo a criminal history check, pass a written examination and pay a license fee -- and in some places, New York City and Nassau County among them, post a bond or pay into a trust fund that provides restitution to consumers victimized by shoddy or incomplete work.

"A license is no guarantee that a contractor will always engage in proper business conduct," noted a spokeswoman in the city's consumer affairs department, "but it gives that department the authority to act on  
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behalf of the consumer." Between 1995 and 2001, the department paid out some \$3.3 million in compensation to consumers, and last year it paid consumers \$330,000, thanks to the trust fund.

Various jurisdictions have different ways for consumers to check if a contractor is licensed. In New York City, consumers can telephone 311, the centralized service number, or go to [www.nyc.gov/consumers](http://www.nyc.gov/consumers). Westchester County lists licensed contractors, including the date their licenses expire, at [www.westchestergov.com/consumer](http://www.westchestergov.com/consumer). That information can also be obtained by dialing (914) 995-2155. (A listing of similar contacts for other government agencies in the metropolitan area appears on this page.)

C. Jaye Berger, a Manhattan lawyer, noted that it is a legal requirement in New York City that contractors be licensed. "The absence of a Consumer Affairs license number on the contract," she said, "is a red flag that this contractor is not a licensed company. And if he is licensed, he will be concerned about keeping the license."

Ms. Berger added: "Make sure you have a good contract and have it reviewed by an attorney who knows this area of the law. Even sophisticated people often fail to have the contract reviewed before signing it."

Ms. Berger also said, "Paying a contractor in cash is not a good idea, because it often winds up creating a dispute."

Before a contract with the contractor is signed, Ms. Berger and other specialists agreed, a homeowner would frequently be well advised to consult with an architect and possibly an engineer. "One of the biggest mistakes the homeowner can make is leaving out the architect if one is needed," Ms. Berger said.

If the homeowner has not been clear in specifying everything he or she asked for and does not have an architect to convey those specifications to the contractor, she said, "the results will come back to that homeowner in the form of change orders that will increase the price of the job agreed to in the contract."

Sherwood Dawson, who prefers to be called Woody, a builder for 28 years and then a home inspector for 18 years with an office in Cheshire, Conn., said that an architect would not generally be needed for a simple updating of a kitchen or bathroom, but should be hired for jobs that change the footprint of a home or significantly alter the plumbing or wiring.

On major projects for which bids are sought, an architect's blueprints and design documents are essential, he said, and the architect will usually put together a bid package, whose specifications will allow contractors to make complete and accurate bids. Homeowners should get prices from several contractors, he said.

"If they don't have the architects draw up the blueprints and designs and the homeowner asks several contractors to bid on the job," Mr. Dawson said, "most likely the winner would come in with extras -- for example, saying to the homeowner such things as, 'You didn't tell me you wanted a door here, this kind of material there and the number of lights there.'"

"But if the same blueprints are given to each contractor, and if there's a dispute with a contractor because he didn't do what the client thought the contractor was supposed to do, if that contractor says it wasn't in the contract, he doesn't have a leg to stand on."

Mr. Dawson said the contract should contain a penalty clause in the event that the contractor fails to start or finish the project at the time specified.

Another desirable provision, Mr. Dawson said, is to stipulate that knowledgeable foremen will be on the job at all times to make sure that the project is being done properly. While that will increase costs, Mr. Dawson said, it may be a bargain compared with what the costs would be if the work is done without adequate supervision.

He added that the contract should also specify that the premises be swept up or otherwise left in good condition daily at quitting time.

Marcel de Winter, a registered architect in New York City, stressed the importance on major projects of a

related profession, engineers. "The first thing smart owners should do when they buy a home is get an engineer's report," he added, "which should list the condition of the building and of its deficiencies." Mr. de Winter added that an engineer may also be valuable in a highly technical home improvement project.

Generally, Mr. de Winter said, an architect will be knowledgeable about the feasibility of homeowners' plans and will examine zoning and code requirements before getting too far along in, for example, adding a swimming pool, a deck or another floor.

JOHN MOSS, a building consultant and owner of Inspex Building Inspections in Jersey City, encourages homeowners to keep a watchful eye on the contractor performing the work. "The homeowner should not be intimidated by the contractor," he said. "He should stay on top of the project as often as possible to make sure that the work is performed properly."

Experience is one factor that may contribute to a satisfactory outcome. "If I were hiring a contractor," Mr. Moss said, "I'd want him to have at least 5 to 10 years of experience."

While contractors are the focus of most complaints about home improvement projects that turn out badly, homeowners may sometimes share the blame because they did inadequate homework before signing a contract. "Homeowners should make sure the contractors are qualified to do the work they want done," said Walter Sedovic, an architect and the principal and chief executive of Walter Sedovic Architects in Irvington, N. Y.

In the case of a new roof, for example, manufacturers of newly advanced roofing materials require that the contractor be certified to know how to put the new materials on the roof, Mr. Sedovic said.

Several specialists said that contracts should go into precise detail on elements that the consumer has decided on. They should spell out, for example, exactly the type of windows that are to be installed or, in the case of hardwood floors, the kind of wood and the number of coats of finish on the wood.

Keith Steier, who owns Knockout Renovation in Brooklyn, said the client should accompany the contractor when picking out the materials.

Dana Williams, the director of concierge services for Coldwell Banker Hunt Kennedy offices in Manhattan, brings an especially experienced eye to the selection of contractors. In certain locations in New York, New Jersey and Connecticut, Coldwell Banker offers homeowners referrals to local home improvement professionals -- a service provided free to people who have bought or sold homes through Coldwell Banker.

Part of Ms. Williams's job is to pick contractors to recommend to clients. Once contractors have been referred to her, she personally examines their work and makes sure that they have liability insurance and that they also have workers' compensation insurance.

MS. WILLIAMS said she also phoned the contractors' previous clients and asked them whether they were satisfied with the work and whether the workers left the house in good condition when they were on the job.

From the contractors themselves, she asks how long they have been in the business and what their employee turnover rates are.

The flip side of the coin of finding good contractors, of course, is avoiding bad ones. George A. Gardner, the director of consumer affairs for Suffolk County, said that his office periodically posts the names of contractors about whom complaints have been filed in the Consumer Affairs Department's section (under the heading "Worst Unlicensed Businesses") on the county's Web site ([www.co.suffolk.ny.us](http://www.co.suffolk.ny.us)).

Mr. Quinn, the contractor in Port Washington, said that such efforts may be helpful, but are not the complete answer. Speaking of the contractors listed on Suffolk's Web site and other similar lists, Mr. Quinn said: "They're like the worst of the worst, because to get to a point where their license is actually taken away, they have to be terrible people. But there are a lot of others like them out there that are not on the list that would be just as harmful."

## Checking on Contractors

For those contemplating home improvement projects, help is available from myriad sources. Much of it is aimed at providing information to help homeowners approach a project. Some, however, especially from government agencies, is designed to help homeowners avoid dishonest or unsatisfactory contractors.

Sources of home improvement advice include the Web site of the National Association of the Remodeling Industry ([www.remodeltoday.com](http://www.remodeltoday.com)). Individual contractors also frequently have Web sites that show their work, and sometimes have general useful information. Home improvement advice is also sometimes available in home centers and large hardware stores.

\* Information on whether contractors who perform remodeling or repair work on residential property in New York City are licensed is available on the city's Web site ([www.nyc.gov/consumers](http://www.nyc.gov/consumers)) or through the 311 service telephone number.

\* In Nassau County, similar information is available by telephoning the Office of Consumer Affairs at (516) 571-2600. Callers can also obtain a six-year history of any complaints lodged against contractors.

\* The Web site for Suffolk County ([www.co.suffolk.ny.us](http://www.co.suffolk.ny.us)) includes both a list of "Worst Unlicensed Businesses," and a way of confirming that contractors are licensed. A section of the Consumer Affairs Department's pages on the site, under "Licensing Bureau," allows a user to enter the phone number of a contractor. The site cautions, though, that if the contractor is not listed as being licensed, this should be verified with the Office of Consumer Affairs at (631) 853-4600.

\* Westchester County, which requires that every home improvement contractor be licensed, has a Web site ([www.westchestergov.com/consumer](http://www.westchestergov.com/consumer)) listing the names of 5,600 home improvement contractors and the expiration dates of their licenses. It also has databases for the last 10 to 15 years and a history of complaints and their resolution. Those histories are not available on the Web site; they can be obtained only by sending a request by e-mail, fax or telephone at (914) 995-2155, and the histories will be mailed to the consumers.

\* Rockland County's Department of Consumer Protection is available by telephone at (845) 364-2680. A representative will use its computer system to look up information about contractors and report whether they have licenses and whether they have had complaints to deal with.

\* Connecticut's Department of Consumer Protection has a Web site to provide home improvement information for consumers and information about contractors' licenses and any complaints ([www.state.ct.us/dcp](http://www.state.ct.us/dcp)). The information is also available by telephone at (860) 713-6125.

\* New Jersey's Division of Consumer Affairs does not list contractors on its Web site, but a spokeswoman said callers to the Consumer Service Center could give the name of a contractor and find whether any disciplinary action had been taken against the company. The number is (800) 242-5846 within the state, and (973) 504-6200 from elsewhere. EDWIN McDOWELL

Photos: Paul Kruger renovating a house in Munsey Park, Nassau County. Nationally, remodeling spending is expected to continue to rise this year.; Building Inspector -- John Moss; Lawyer -- C. Jaye Berger; Contractor -- Jim Quinn; (Photos by Barton Silverman/The New York Times, above; Norman Y. Lono for The New York Times, below left; Marilyn K. Yee/The New York Times, below center; Kevin P. Coughlin for The New York Times, below right)(pg. 1); A worker installs kitchen cabinets in a house being renovated in Munsey Park. (Photo by Barton Silverman/The New York Times); Architect -- Walter Sedovic (Photo by Nancy Siesel/The New York Times)(pg. 8)