



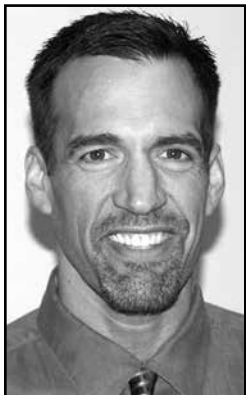
NORTH COAST BUILDERS EXCHANGE

2020 Spring/Summer Issue – FREE

HOME IMPROVEMENT GUIDE

A Free Contractor Directory & Resource Guide For Homeowners And Consumers

WHAT YOU NEED TO KNOW BEFORE HIRING A CONTRACTOR



By Mike Behler,
Behler Construction Company

1. Type of Construction:

There are options. What works best for you?

a. Custom designed home:

- i. **Pros:** get what you want.
- ii. **Cons:** takes more time for entire process, could cost more than a pre-designed home.

b. Rebuild original design:

- i. **Pros:** updating existing plans could be faster than a new custom design.
- ii. **Cons:** could cost more than a pre-designed home.

c. Use pre-designed home:

- i. **Pros:** faster approval process, best pricing.
- ii. **Cons:** house may resemble many others in the neighborhood.

2. Contractor Selection:

a. References: Use every means possible to find a qualified contractor that you're comfortable with. Check with family and friends, neighbors, material suppliers, or

organizations for suggestions. Watch for ads in local and social media.

b. Do your homework: Before and during a meeting with general contractors, find out all you can about their specific experience and qualifications. Visit their websites and request references, particularly past clients, and contact those references. Possible questions:

- i. Do they hold a current "B" license with the State of California? If you want to verify, visit the Contractors State License Board website at www.cslb.ca.gov
- ii. How long have they been in business?
- iii. Are they local or coming into the area?
- iv. Do they have a headquarters? You want them to be there in case something happens down the road.
- v. Can contractor show you a portfolio of previously completed work on projects of your size?
- vi. How many other projects would contractor have going at the same time and what is the anticipated construction schedule?
- vii. Can the contractor give you names, addresses, and phone numbers of at least three clients with projects like yours. Ask each client how long ago the project was and whether it was completed on time. Was the client

satisfied? Were there any unexpected costs? Did workers show up on time and clean up after finishing the job?

viii. Can you visit their jobs in progress?

ix. What are their insurance coverages and limits?

x. What type of warranties do you provide (*statutory, 3rd party*)?

xi. How much work will be self-performed versus subcontracted?

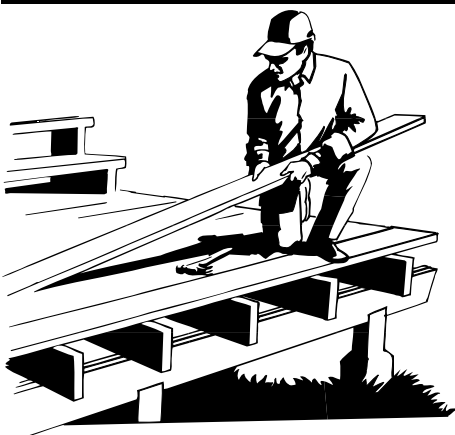
c. When you meet them, do you like them? This rebuilding process will be lengthy and require frequent and ongoing communications. Choosing a contractor you feel comfortable talking to can make for a more positive experience overall.

3. Pricing:

Don't expect contractors to give you the precise costs of rebuilding your home the first time you meet them. There are too many variables and unknowns for contractors until complete documents are prepared and the best you can hope for is to get rough estimates. Ask the contractor to explain what these variables and unknowns are so that you'll have a better understanding of the difficulties they face in pricing your project. Things to understand:

MORE ON PAGE 2

*Look inside for contractors
and helpful articles*



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Solid Answers To Your Building And Remodeling Questions How To Use This Guide

Welcome to the 2020 Spring/Summer edition of the North Coast Builders Exchange Home Improvement Guide.

If anyone can make the process of finding someone to help with your residential or commercial building project easier, it's NCBE. We're an association with 1200 members throughout Sonoma, Lake, Mendocino and Napa Counties, and we've been offering consumer recommendations for over 60 years.

Here's how we suggest you use this Guide. First, look at the work specialty listings on page 2 to find out where in the Guide you can find the contractor or supplier to meet your need. Then check each listing to get the company's name, principal contact person, address, phone number and contractor's license number.

The Guide is one of the most complete we've ever published. In addition to listing a wide variety of contractors for your every building need, we have included a number of suppliers of legal, financial, insurance and other professional services.

Also, in the back of the Guide there are several consumer information articles that you should find interesting. When you're done with the directory portion, we suggest you keep the Guide around your home or business as a handy reference tool.

We also encourage you to look at the display ads found throughout the Guide. They will provide you with additional information on those firms that will be helpful in your selection process.

Good luck! If you've got any questions, feel free to call us at (707) 542-9502.

2020 Spring/Summer Home Improvement Guide

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- a. Production builders can likely give you a more accurate price earlier on in the process.
- b. Until the plans and specifications are fully updated and approved (*or prepared for a new design*), the contractor will not be able to obtain firm pricing from subcontractors and suppliers.
- c. Site related work (*building pad and utilities*) often won't be known until consultants can do their inspections and design.

4. Pre-construction Process:

- a. Two of the available options for getting your home rebuilt are:
 - i. Hire an architect to coordinate all of the things listed in "b" below. Having a contractor on board during this process is very beneficial because they can help with budgeting, details, and recommendations during the design phase.
 - ii. Find a contractor to coordinate all of the things listed in "b" below.
- b. The pre-construction work that needs to be done is complex and can include:
 - i. Civil engineering
 - ii. Architectural design
 - iii. Soils testing
 - iv. Landscape design
 - v. Fire sprinkler design
 - vi. Structural engineering
 - vii. Interior design
 - viii. Mechanical and electrical design
 - ix. Title 24
 - x. CalGreen
 - xi. Encroachment permits (*if needed*)
 - xii. Processing required fee payments
 - xiii. HOA approval (*if needed*)
 - xiv. Site surveying
 - xv. Permitting
- c. Understand what items will remain the Owner's responsibility (*i.e. pay fees, all-risk insurance, consultant costs, compliance / 3rd party testing*)?

5. Your Insurance/Lenders:

- Have a full understanding of your home insurance policy and be prepared and willing to review that policy with a contractor so that there is a clear understanding of exactly what the policy allows. Ask if the contractor has previous experience working with insurance companies and/or construction lenders.
- a. Working with insurance companies and/or lenders typically requires more paperwork and it's good to know that your contractor can handle this.
 - b. Will you need to contribute additional funds to your insurance settlement to be able to rebuild your home?

6. Contract:

- It may seem obvious, but make sure everything you and a contractor discuss or agree upon is put in writing. Different contractors usually have different contract formats so have an attorney review any documents before you sign them. The contract is one of the best ways to prevent problems before you begin. The contract protects you and the contractor by including everything you have both agreed upon.
- a. Get it in writing. Since a written contract protects both you and the contractor, all agreements should be put in writing. It should be as specific as possible regarding all materials to be used, such as the quality, quantity, weight, color, size, or brand name as it may apply. For example, the contract should read "*install oak kitchen cabinets,*

- manufactured by Company XYZ, model 01381A, as per the plan,"* not just "*install kitchen cabinets."*
- b. Don't sign anything until you understand the contract and agree to the terms. Anything you sign as authorization to move forward with the project could become the contract. Ask questions until you understand and agree to all the terms before signing.
- c. Make sure the contract includes everything that is agreed to, up to and including complete cleanup and removal of debris and materials, along with special requests like saving lumber for firewood or saving certain materials or appliances. Also give instructions regarding pets, children or areas where materials may not be stored.
- d. Never sign a blank or partially blank contract. Once you sign, both you and the contractor are bound by everything in the contract. Get a copy of the contract and keep it for your records.
- e. Always update your contract. Even after you have signed the contract and the work already has begun, you may want to make some changes. If you have added or subtracted work, substituted materials or equipment, changed the completion date, etc., make sure to note it in writing on a "*change order,"* and include any price changes. After a change order is signed, it becomes part of the written contract.
- f. Make sure the financial terms are clear. The contract should include the total price, when payments will be made, and whether there is a cancellation penalty.
- g. Several contract options are "*Stipulated Sum,*" "*Guaranteed Maximum Price,*" and "*Cost of Work Plus a Fee*". Some variation or combination is also possible.
- h. If your contract contains allowances, make sure they are listed with corresponding amounts. Understand what the process to convert them to hard numbers will be.
- i. The itemized breakdown provided during the pricing of your home should be referenced in your contract.
- j. Your contract should list all documents being used to build your home. This would include all plans, engineering, reports, and specifications.
- k. Understand deposits and the difference allowed for Home Improvement and New Construction contracts. You should expect to make a down payment on any home improvement job. That down payment should never exceed 10 percent of the contract price or \$1,000, whichever is less for a Home Improvement Contract. Deposits on New Construction can be much more but the CSLB recommends "*you ask your contractor to honor the same principles as home improvement projects located in the disaster zone*". Understand when deposits will be credited back (i.e. first billing or later in the process)?
- l. See Billings and Payments below for contract recommendations.
- m. Ask to be named as additional insured on their general liability and workers' comp policies.
- n. Get your attorney to review your contract!

7. Billings and Payments:

- Be sure to ask the contractor "*What are your payment requirements?"* Include in your discussions the issues of an initial deposit, all fees, and the payment schedule the homeowner is required to follow. Reaching agreement up front can prevent financial and legal problems later.
- a. **Payment requirements should be included in the contract.** A standard billing/payment cycle is monthly. More often may be requested and should be discussed with your insurance company and/or lender. Note more frequent payments require more billing and lien release paperwork.

MORE ON PAGE 3

WHAT YOU NEED TO
KNOW BEFORE HIRING
A CONTRACTOR

FROM PAGE 2

- b. Confirm that this process works with whatever your insurance company and/or lender can provide.
- c. Other payment items to discuss are:
 - i. Possible retention. Will retention be held on contractor and subcontractors?
 - ii. Material deposits. Will any material deposits be required? Often, custom orders for materials require deposit.
 - iii. Pre-construction billings. Will there be billings for pre-construction work (see 4c above for some descriptions)?
 - iv. Final payment. Don't make it until:
 - 1. You are satisfied with the work.
 - 2. A Notice of Completion is recorded with the County.
 - 3. The permit final has been signed.
- d. Avoid paying in cash. Paying via check gives you a better paper trail.
- e. Don't overpay on progress invoices. Paying on a percent complete basis helps prevent this.
- f. Billing format. Does the billing format follow the itemized breakdown? Will they be billing on a percent complete basis or a milestone basis?

- g. Billing inclusions:
 - i. Subcontractor and supplier invoices.
 - ii. Conditional releases from contractor, subcontractors, and suppliers for the current billing.
 - iii. Unconditional releases from contractor, subcontractors, and suppliers for the previous billing.
- 8. **The lien process:**

Educate yourself on steps required to ensure a "lien free" project.

- a. Having a lien free project is obviously desired. Have contractor explain their lien and payment processes. Does contractor issue joint checks to pre-liened subcontractors and suppliers if conditional releases are provided? More information can be found here:
 - i. www.cslb.ca.gov/Consumers/Legal_Issues_For_Consumers/Mechanics_Lien/How_To_Prevent_A_Mechanics_Lien.aspx
- b. You'll want to understand preliminary lien and conditional and unconditional liens upon progress and final payments.
- c. Failing to follow a process could subject the Owner to paying twice for the same work.

9. **Scheduling:**

- a. There are five important questions you should ask in any meeting you have with a contractor:
 - i. "Can you give me at least a general timeline for rebuilding my home?"

- ii. "How long will it take once you start construction?"
- iii. "If we agree on a contract, when can you start?"
- iv. "How is the construction schedule updated through construction?"
- v. "Do you have a sample construction schedule?"
- b. Building as part of a group/neighborhood arrangement might mean you don't get to go first. For the builder and the best end result finished product, there are work flows (i.e. back of cul-de-sac to front, or right to left around a court) that work best for the construction process.
- c. You might ask how long it'll take to get through the design and permitting process. This could vary substantially depending on whether you opt to rebuild exactly what you had before or by making changes (or even starting completely over).
- d. Unfortunately, delays happen in construction projects. Although you may clearly understand the terms of your contract, the contractor may experience circumstances (such as weather or material availability) that prevent the construction work from remaining on schedule. This is just a normal part of a construction project.

10. **Other Tips:**
- a. Keep everything. Keep a file of all documents relating to your project including estimates, contracts, preliminary notices, change orders, schedules, billings, payments, etc ...
 - b. Take photos. Take photos during all project phases.

Report Unlicensed Contractor Activity to: Northern SWIFT
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25 QUESTIONS TO ASK AN ARCHITECT
(OR DESIGNER/DRAFTER)

By Mike Behler, Behler Construction Company

EXPERIENCE:

- What is your design philosophy?
- What sets your firm apart from other architects with similar experience?
- Do you have experience with the building type and size of my project?
- Will you share with me a portfolio of similar projects and provide a list of client references?
- Who from the architecture firm will I be dealing with on a regular basis? Is this the person who will design my project?

MY PROJECT:

- Are you interested enough in this project to make it a priority?
- What challenges do you foresee for my project?
- What do you see as the important issues or considerations in my project?
- What is your estimated timetable for my project?

- What means will you use to collect information about my needs, goals, etc ...?
- How will you help me to fully understand the scope and sequence of the project? Will you utilize models, drawings, or computer animation?

DESIGN:

- What are the steps in the design process, and how are they organized?
- What criteria will be used to establish priorities and make design decisions?
- What do you expect me to provide?
- How disruptive will construction be?
- What role do you have during construction? Am I expected to work with the contractor directly?

GREEN DESIGN:

- Do you have experience with "green" or sustainable design?
- Do you regularly integrate low or no cost sustainable design strategies into projects?

- Considering the many areas that may be affected by sustainable design, how will you determine which options to pursue?
- If sustainable design technologies are implemented, do upfront costs exist that may affect the construction budget? What are the expected pay back times?

FEEs:

- How do you establish fees?
- In anticipation of a formal proposal with costs, what would you expect your fee to be for this project?
- What is included in your basic services and what services would incur additional fees?
- If the scope of the project changes later in the project, will there be additional fees? How will these fees be justified? How will this be communicated to me?
- What is your track record with completing a project within the original budget?

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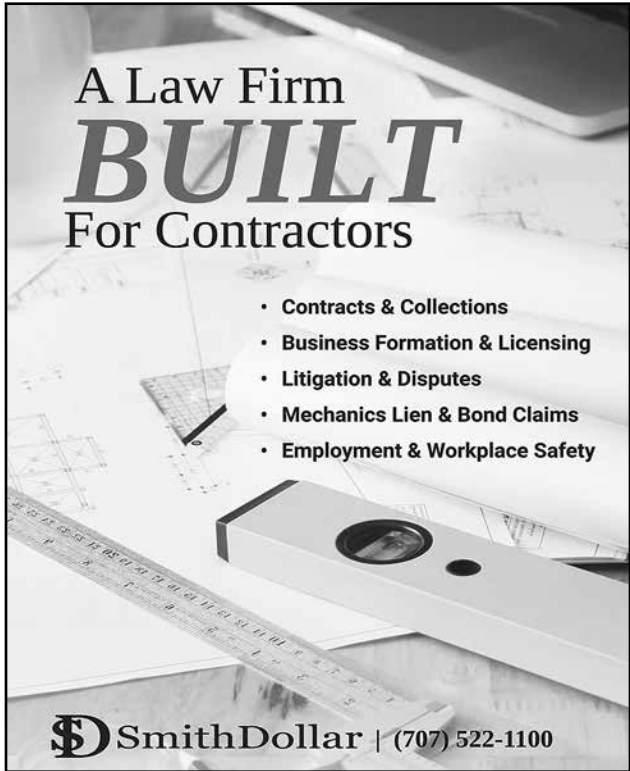
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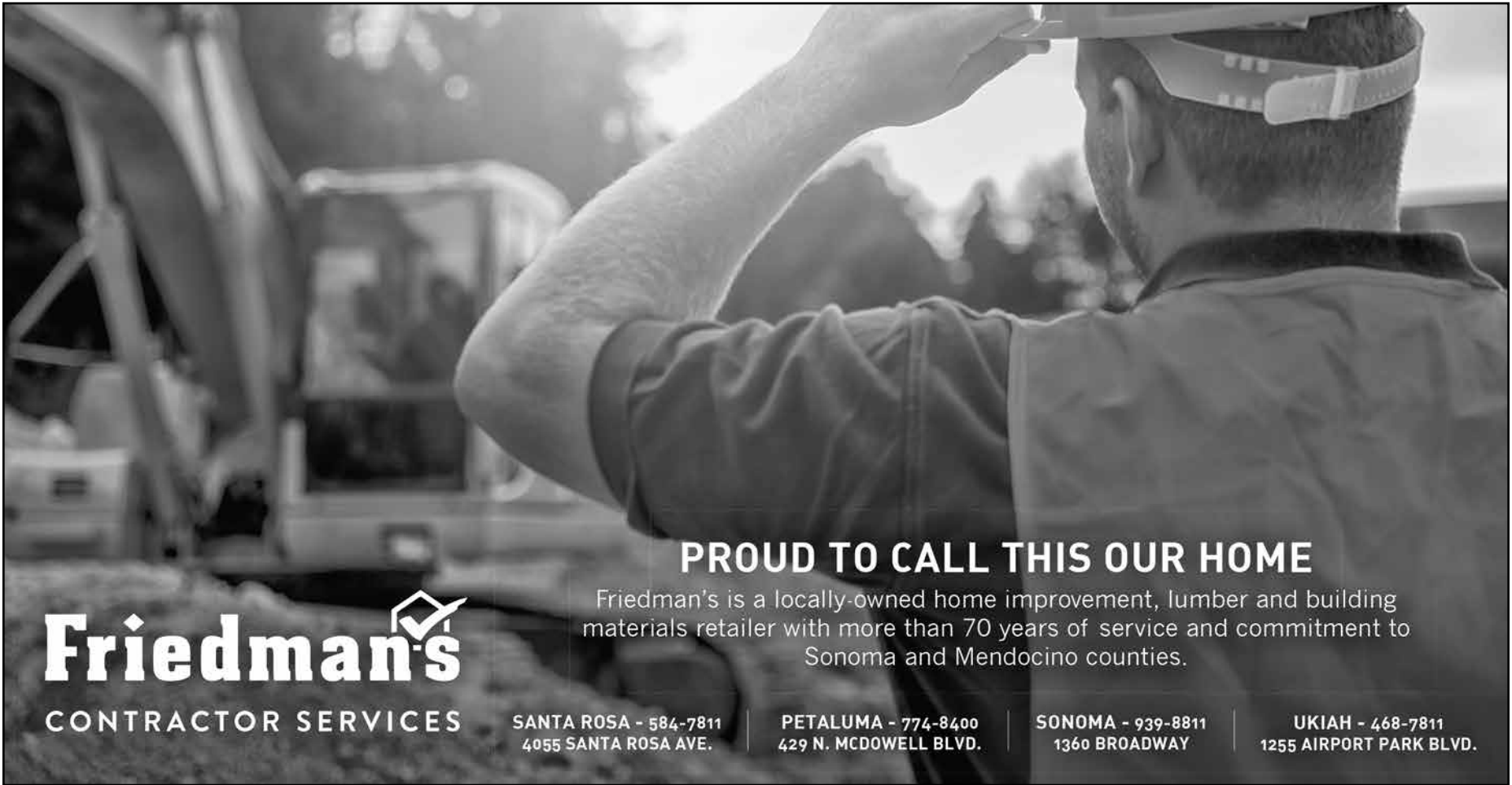
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Guard Against Traveling

“Contractor” Scams

Unfortunately, scam artists often target homeowners, particularly the elderly, which can lead to property damage and/or financial loss.

Traveling “contractors” pose as door-to-door home repair contractors and defraud homeowners with painting, roofing, fencing, landscaping, and paving scams. Not every door-to-door solicitor operates this way, however to protect yourself from those that do become familiar with their common tactics.

The Suspects

- Often solicit door-to-door
- Come across as friendly, but use high-pressure or scare tactics
- Are reluctant to give a price upfront or provide a written contract, and increase the price after the project is started or completed
- Demand payments in cash or immediately cash checks (sometimes changing the amount)
- Use toll-free telephone numbers instead of local numbers
- Use P.O. boxes instead of actual street addresses
- Target the vulnerable, especially the elderly and immigrants
- Offer complimentary inspections and then offer to fix “problems”
- Are usually unlicensed and uninsured, putting you at risk if they get hurt on your property

The Scams

- Claim they have leftover material from another job at a reduced price
- Claim they have done work for your neighbor
- Claim they will use a “sealant,” but actually apply a useless, water liquid that they spray on roofs, fences, driveways
- Push new wood shakes under old ones and apply useless oil to “repair” a roof
- Charge “by the can” for painting and then exaggerate the amount used

To Avoid Being Scammed

- Do your research before hiring someone who solicits for jobs at your front door
- Check to see if the contractor is licensed using the “Instant License Check” feature at www.cslb.ca.gov or call 800-321-CSLB (2752)
- Be suspicious if the person wants to start work immediately and will not provide a written contract
- Be aware that a contractor must notify you that you have three business days to cancel a signed contract

Report any suspicious home improvement activity in your neighborhood to CSLB or local law enforcement.


To report suspicious activity to CSLB complete a lead referral form at:

www.cslb.ca.gov/LeadForm

or call: CSLB Northern California: (916) 255-2924

10 Tips

Make Sure Your Contractor Measures Up



- 1 Hire only state-licensed contractors.
- 2 Check a contractor's license number online at www.cslb.ca.gov or by calling 800.321.CSLB (2752).
- 3 Get at least three bids.
- 4 Get three references from each bidder and review past work in person.
- 5 Make sure all project expectations are in writing and only sign the contract if you completely understand the terms.
- 6 Confirm that the contractor has workers' compensation insurance for employees.
- 7 Never pay more than 10% down or \$1,000, whichever is less.* Don't pay in cash.
- 8 Don't let payments get ahead of the work.
- 9 Keep a job file of all papers relating to your project, including all payments.
- 10 Don't make the final payment until you're satisfied with the job.


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13P-075/0713



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Lake County residents urged to use caution when hiring people to work in and around their homes

Contractors State License Board undercover sting operation catches 11, including repeat offender

By Contractors State License Board

Many Lake County homeowners have faced rough times over the past few years as the county has been home to several deadly and destructive wildfires. A lot of recent attention in the region is focused on protecting fire survivors from unlicensed contractors.

But that doesn't mean area residents not impacted by the wildfires should forget to "check the license" before hiring licensed contractors for home improvement projects. A recent Contractors State License Board (CSLB) undercover sting in Clearlake Oaks found eleven alleged unlicensed contractors, with one suspect making a \$10,000 bid.

The highest bid of the February 12-13, 2020 operation was to install fencing and was well over the legal limit for contracting without a license. In California, it's illegal for an unlicensed person to bid for or perform any home improvement valued at \$500 or more in combined labor and material costs.

The alleged unlicensed contractors gave bids for home improvement jobs, including landscaping, carpentry, tree service, and painting. They will be referred to the Lake County District Attorney's Office for contracting without a license (Business and Professions Code (BPC) §7028). First-conviction penalties include up to six months in jail and/or up to \$5,000 in fines.

CSLB partnered with the Lake County D.A.'s to conduct the undercover operation. CSLB Statewide Investigative Fraud Team (SWIFT) members posed as owners of a mobile home community clubhouse and invited alleged unlicensed contractors to place bids on renovation work.

One repeat offender was among those caught in the operation. Ronald Dean Ridley was cited for illegal advertising in January 2016 and paid a \$400 civil penalty. In October 2018, Ridley was cited for contracting without a license at a prior sting in Lake County. That case is still pending with the Lake County D.A.'s Office. A conviction on that charge could subject Ridley to a more severe second conviction penalty, which could result in a mandatory 90 days in jail, and a fine of 20 percent of the contract price or \$5,000, whichever is greater (BPC §7028(c)).

Among those cited for illegal contracting, four were planning on providing tree services for the sting location.

"Tree trimming and removing is a highly skilled trade that could result in serious injury," said CSLB Registrar David Fogt. "Illegal tree work can lead to property damage for consumers and could be potentially fatal for those who are not properly licensed."

Besides holding a CSLB license, workers must also be covered with workers' compensation insurance. Without it, a homeowner may be liable if for medical bills if someone gets hurt on their property. Since they weren't legally licensed to do the work, a homeowner's insurance policy might not apply.

A licensed contractor's workers' compensation insurance information can easily be found on CSLB's website using the "Instant License Check" feature at <https://www.cslb.ca.gov>.

Consumers can check a contractor's license by searching their license number, name, or business name. Besides workers' comp information, the

search results also reveal whether the contractor's license is active and in good standing. The contractor's individual page also lists bond information, and if CSLB has taken any actions against the contractor's license.

Seven individuals also could face a misdemeanor charge for illegal advertising. Unlicensed contractors must state in all ads that they do not have a license (BPC §7027.1). The penalty for violating the advertising rules for unlicensed contractors is a fine of \$700 to \$1,000.

When hiring a contractor, consumers should also remember:

- **Watch your down payment.** The legal limit for a down payment is 10 percent of the contract price or \$1,000, whichever is lower.
- You should **always get three bids** from licensed contractors before hiring anyone to perform home improvement work.
- Homeowners can use **CSLB's "Find My Licensed Contractor"** feature to build and download a list of qualified licensed contractors in their area.

Those interested in getting a contractor license are encouraged to attend one of our licensing workshops.

For the list of workers caught in the Lake County unlicensed contractor sting, visit our website at:

https://www.cslb.ca.gov/Media_Room/Press_Releases/2020/Feb_26A.aspx

California Contractors State License Board
<https://www.cslb.ca.gov>



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Download a list of 10 tips on the General Contractor hiring process.

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What seniors should know before hiring a contractor

Have a clear idea of the work you want and the finished project before you call in the professionals. Find the best contractor for your construction project by taking a few easy steps before you get started—it'll save you a bundle in unexpected expenses, time, and stress.

Anyone performing home improvement work valued at \$500 or more (combined labor and material costs) must be licensed by the Contractors State License Board (CSLB). CSLB-licensed contractors have passed trade and contractor license law exams, and, since 2005, have undergone a criminal background investigation.

Whether you search the telephone directory, print or online advertisements, or get recommendations from friends or neighbors, your first step is to ask the contractor for his or her state contractor license number. Verify that the number is active and in good standing by checking online at www.cslb.ca.gov, or by calling 800-321-CSLB (2752).

CSLB also provides information about the contractor's bond, workers' compensation insurance status, and any pending or prior disciplinary actions.

Any home improvement salesperson that comes to your door must be registered with CSLB. Ask to see his or her registration card.

What seniors should know about common contractor scams

Door-to-Door Solicitations

A solicitor may offer to do roofing, painting, or paving work with "leftover" materials at a "reduced" or significantly discounted price. Once payment is made, little or no work is done and the project is abandoned.

High Pressure Sales

A fast-talking operator pushes you for an immediate decision about work, which makes it impossible for you to get the recommended three competitive bids, check licenses, building permit requirements, or review references.

Scare Tactics

A person offers to perform a free inspection, then claims that a serious problem such as faulty wiring, bad plumbing, or a leaky roof, will put you in danger. This can lead to unnecessary and over-priced work.

Verbal Agreements

The "contractor" states that a written contract is unnecessary and then does shoddy work—or none at all. It is difficult to prove what was agreed to without a written contract.

Demand for Cash

The worker insists that you pay in cash, sometimes going so far as to drive you to the bank to withdraw funds. With money in hand, the person abandons a substandard or unfinished project.

Illegally Large Down Payments

A contractor takes more for a down payment than is allowed by law, claiming to need instant cash for supplies or to pay workers. By law, a down payment cannot exceed 10% of the total project price or \$1,000, whichever is less.*

- Find out from your local building department if your project needs a building permit, and confirm that your contractor will obtain all necessary permits.
- Get at least three identical construction bids and ask for client references.
- Ask to see the contractor's pocket license and a current photo ID—the names need to match.
- Consider searching the contractor's name online for additional reviews.
- Check the contractor license number to make sure it is current and in good standing at www.cslb.ca.gov or by calling 800-321-CSLB (2752).
- Ask for a current list of contact information (telephone number and business address) for the contractor, subcontractors, and suppliers.
- Ask if your contractor carries general liability insurance in case of accidental damage and workers' compensation insurance for employees.
- Make sure you get a detailed written contract before work begins. The contract should include specifics about project materials and expectations, as well as clean-up and debris removal. Do not sign a contract you do not understand.
- Have a timetable for each phase of your project and the corresponding payment schedule spelled out in the contract. Do not let payments get ahead of the work.

- Pay no more than 10% of the total contract price or \$1,000 as a down payment, whichever is less.* Avoid paying in cash.
- Keep all of your project documents, including payments and photographs, in a job file.

Construction Project Check-List

There is an exception to this rule for about two dozen contractors who have filed a blanket performance and payment bond with the Registrar. This information is noted on the contractor's license detail page on CSLB's website.

General Tips

If the contractor asks you to sign the contract on an electronic device (iPad, tablet, laptop computer), request an immediate paper copy. Otherwise, you may not receive a copy of the contract, or some of the contract language may change between the time you signed and when you receive a copy.

Be aware that you have a three business day right to cancel a home improvement contract. Do not allow the contractor to begin work or pull permits during this three-day period. Also, resist any pressure to waive your three-day right to cancel.

Be wary of contractor-endored financing. The interest rate may be higher than that of a financial institution, and the length of the loan may be longer than necessary.

Provided by California Contractors State License Board



Senior Scam Stopper Seminars

Seniors are a vulnerable audience, often preyed upon by unlicensed or unscrupulous contractors.

Our *Senior Scam StopperSM* seminars have been offered throughout the state since 1999 in cooperation with legislators, state and local agencies, law enforcement, district attorneys, and community-based organizations.

Seminars provide information about construction-related scams and how seniors can protect themselves when hiring a contractor. Sessions feature expert speakers from many local, state, and federal agencies, who present broader topics, including identity theft, auto repair, Medicare, foreign lotteries, and mail fraud.

We hope you will join us at one of the upcoming seminars. Please check the calendar on our website, www.cslb.ca.gov/consumers/senior_scam_stoppers/ for an upcoming seminar near you. Click the links in each calendar date for more information.

Contact CSLB's outreach coordinator at (916) 255-3273 for additional details.

**For more helpful information
visit NCBE online <https://www.ncbeonline.com>**