

[The 10 Things You Need To Know About Hiring A Massachusetts Home Improvement Contractor](#)

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Sadly, completing a home improvement project on time, on budget and with good, quality work is the exception rather than the norm these days. I have seen homeowners pour their home equity lines and savings into home improvement projects only to see the project left incomplete and riddled with defective and poor quality work, or worse, with the contractor abandoning the project and going bankrupt.

Homeowners can avoid ending up in this predicament by following my 10 Things You Need To Know About Hiring A Massachusetts Home Improvement Contractor. As the saying goes, an ounce of prevention is worth a pound of cure.

1. Pre-Construction Planning: Budget, Budget, Budget

Recognizing that even the most thought-out home improvement projects tend to run up to 10% over budget, careful planning and budgeting before the work starts is paramount. There are almost always going to be contingencies and unknowns (like the mold in your walls that you never knew about) cropping up during construction so you need to allocate a sufficient reserve (10-15% should do) to cover these unknown risks. Once the budget is set, stick to it, even if it means foregoing that gorgeous Italian tumbled marble in the master bath. Also, come up with a written construction schedule.



2. Interview At Least 3 Contractors and Obtain Written, Detailed Estimates From Each.

I cannot tell you how many times homeowners select the first contractor to whom they were referred without vetting them through a proper bidding process. Interview 3 contractors, be with them when they walk through your home, and more importantly, get **written**, detailed estimates from each contractor. None of this, “Yeah, this project should run about 10k.” This is also your best opportunity to negotiate the best price as you can play each contractor against each other. Be aware that the cheapest bid does not necessarily equate with the best work.

3. Obtain 3 References And Check The Better Business Bureau

This is a critical, yet often overlooked piece of preventative maintenance. Most folks are referred to a home improvement contractor through a friend or family member, however, you should ask the contractor for at least 3 references. Call each of them, then ask each of them if

they know anyone else who has worked with the contractor and call them too. (The contractor will always list their most “friendly” references). Ask them if the contractor performed quality work on time and within budget. Were there issues with scheduling, delivery of the correct materials, and the labor? This is your opportunity to get the real scoop. Search the [Better Business Bureau](#) for any complaints about the contractor. The BBB has a good resource for [spotting contractor rip-off artists](#).

4. Check License/Registration Status Of Contractor

You should always select a licensed home improvement contractor. They are regulated by the state and using them entitles you to the protection of the [Massachusetts Home Improvement Law](#) and [Contractor Guaranty Fund](#) if there is a problem. There are 2 types of home improvement contractor licenses in Massachusetts. A Home Improvement Contractor (HIC) license covers most types of typical home improvement work, except for structural work. Structural work must be performed by a contractor holding a Construction Supervisor License (CSL). You can search for Massachusetts HIC or CLS licensed contractors [here](#). The license search also discloses any complaints against the contractor.

5. Sign A Written Construction Contract In Compliance With Massachusetts Home Improvement Law (General Laws Chapter 142A)

The [Massachusetts Home Improvement Law](#) provides the bare minimum of what is required to be in home improvement contracts over \$1,000, but most contracts supplied by the contractor are non-compliant and terribly one-sided. Here’s what you need in your home improvement contract:

- The home improvement contract must be written, dated, and signed by both parties. Make sure the contractor executes the agreement under the entity which is pulling the permits. Some contractors attempt to work under another contractor’s company or worker’s compensation policy—this is a **red flag**. If the contractor is not incorporated but is a “dba” (unincorporated doing business as), he must sign individually. The contractor needs to list his license number as well.
- The home improvement contract must provide the start date of the work and the date of “substantial completion.”
- The home improvement contract must provide a detailed description of the work and materials involved. I suggest incorporating that detailed estimate provided by the contractor discussed previously. (You can attach it as an exhibit or addendum to the end of the contract).
- The contract must detail the scope of work, being as specific as possible. I cannot emphasize this enough. Itemize the exact type of materials involved (Andersen windows, California paint, Italian ceramic tile, etc.), and work to be performed (full kitchen remodel with installation of new flooring, appliances, etc.). If you are not specific in the contract, and there’s a problem later, your claim will be severely weakened, if not dead on arrival.
- The contract must provide the total contract amount and the timing of progress payments. Massachusetts law prohibits a contractor requiring an initial deposit of over

33% of the total contract price unless special materials are ordered. Any contractor demanding over a 33% deposit should raise a huge red flag . (I recommend setting up payments into thirds, with the first payment due at the start of work, the second payment due halfway through the work, and the final payment due at the satisfactory completion of the work.) The homeowner should always “holdback” up to 33% of the total cost until the work is done and done right.

- There are other [requirements mandated by the Home Improvement Law](#).

To be safe, I recommend having an attorney review the contract. Proposed contracts which do not comply with the Home Improvement Law are a **red flag**.

6. Hold A Pre-Construction Meeting

Seems pretty obvious, but again frequently contractors jump into a job right after signing the contract without taking the take to meet again with the homeowner. Walk through the project again after the initial estimate. Discuss any changes and scheduling issues. Pin down the contractor as to exactly when the crew will be on the job. Talk about expectations for day end and clean up.

7. Verify Sufficient Liability Insurance and Worker’s Compensation Insurance

Obtain the contractor’s Worker’s Compensation Insurance Coverage sheet showing that it has worker’s compensation insurance in place as well as the coverage page for its Commercial General Liability (CGL) policy. Request that the contractor add you (and your spouse if you own the home jointly) as “additional insureds” on the policy with at least \$1M in liability coverage in place. This should protect you if a worker injures himself on the project site.



8. Ensure The Contractor Pulls All Permits

Always have the contractor pull the building, plumbing and electrical permits. Owners who secure their own permits are ineligible for protection under the [Home Improvement Law](#). If a contractor is reluctant to pull permits himself, it’s a **red flag**.

9. Document All Changes In Writing

I cannot tell you how many times that after signing a comprehensive written agreement, homeowners and contractors alike change the work and increase the contract price orally without any written documentation. This is a huge **No-No** and will get the homeowner into trouble every time. Ask the contractor for a “change order” to fill out and sign, or create one yourself. It should, at minimum, provide the original contract price, a detailed scope of the new work, its cost, and the updated total, signed and dated by both parties.

10. Carefully Monitor The Project And Keep Lines Of Communication Open

Seems like common sense, but don't go on vacation during a home improvement project, lest you arrive home to a [mini-disaster](#). Keep a log of daily activity that you can match up with the project schedule. Another common complaint is when the construction crew inexplicably fails to show up when you expect and is instead at another project. This happens a lot at the end of the project when the contractor is focusing on the next job. Call the contractor and get his firm commitment to finish your job or else you will withhold final payment. If there are any issues or problems, the best way to cover yourself is to document them. Email works great here as it is not too formal yet more than adequate to memorialize the event. Create a final punch list for all incomplete items and withhold final payment until it is completed.

Best of luck with your Massachusetts home improvement project!