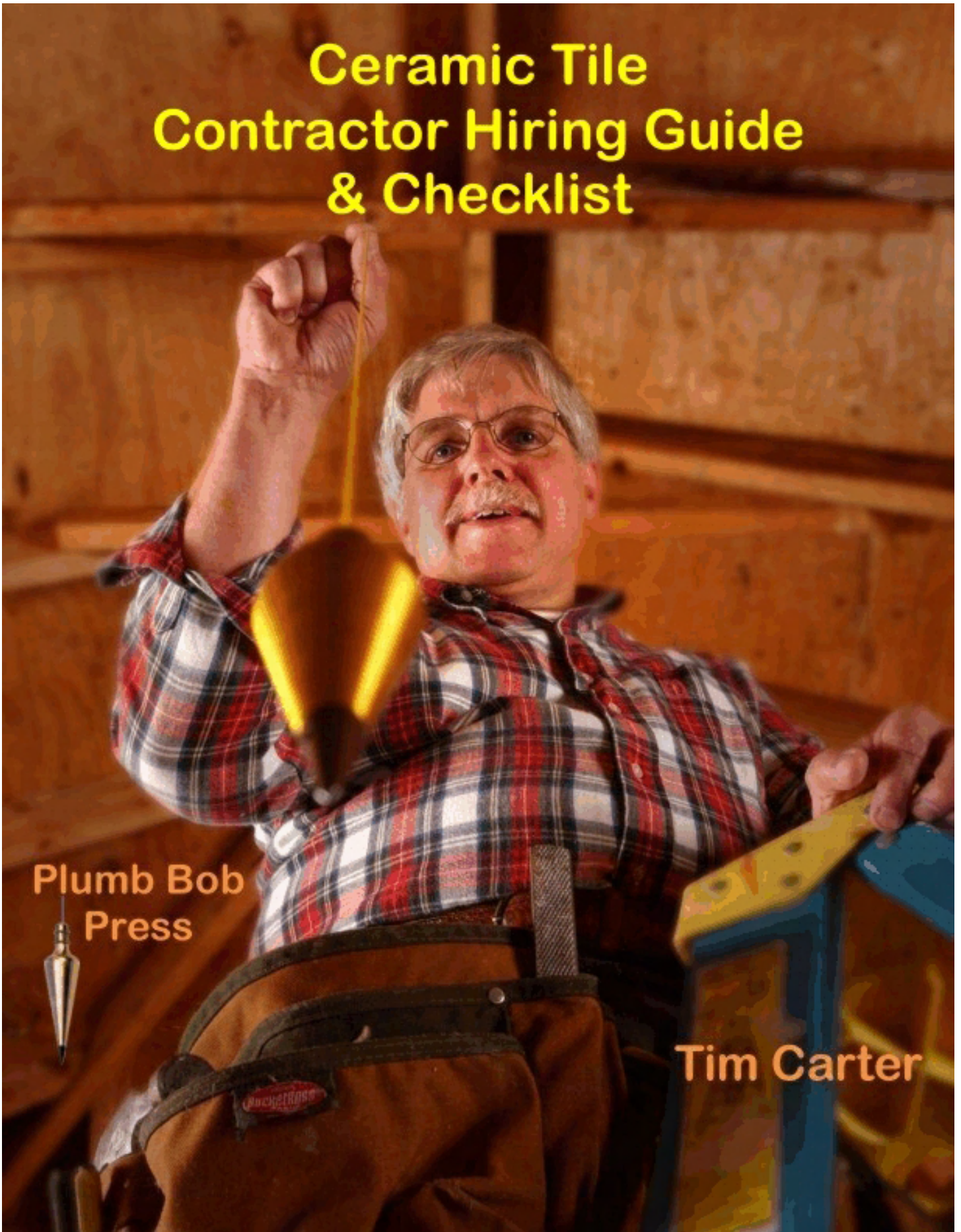


Ceramic Tile Contractor Hiring Guide & Checklist

Plumb Bob
Press



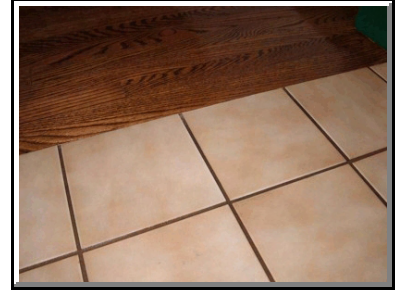
Tim Carter



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Installing ceramic tile, and keeping it great looking, lies in making sure its base is strong. Floor leveling will keep ceramic tile work beautiful and crack free. Discover other helpful hints in this Contractor Hiring Guide & Checklist and associated columns.



After the Contractor Hiring Guide & Checklist, there are links to many of my ceramic tile columns and videos on the AsktheBuilder.com website. Click on the links or image to read these articles or watch the videos on the AsktheBuilder's web site.

Below are links to the various sections of this Contractor Hiring Guide & Checklist. Just click on the link to go directly to that section of this Contractor Hiring Guide & Checklist.

[Ceramic Tile Checklist](#)

[Job Cost Breakdown](#)

[References](#)

[Contractor Hiring Guide & Checklist Helpful Hints](#)

[How To Find A Pro](#)

[Ceramic Tile Article Links](#)

[Ceramic Tile Video Links](#)

[General Planning Article Links](#)

[Payment Articles](#)

But first, here are links to four exclusive Contractor Hiring Guide & Checklist videos that will help you with Finding a Pro, Contracts, Payments and Change Orders.



[Finding a Pro](#) is not always done on the Internet or using the phone book. Tim explains a better method.



After the bids are in and the contractor selected, what should be in the [contract](#)? Tim outlines eight items that must be in your contract.



[Payments](#) are important. When do you make them and how much? Tim explains three important concerns regarding your payments.



[Change Orders](#) can cost more than just additional money. They can delay the whole project. Discover what to do ahead of time.

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Homeowner: _____

Contractor: _____

Address: _____

Address: _____

City/State/Zip: _____

City/State/Zip: _____

Phone: _____

Phone: _____

Email: _____

Email: _____

Contractor's License Number # (where applicable): _____

Project Location (Jobsite Address): _____

Date Bid Submitted: _____ Date of Plans & Specifications: _____

CHECKLIST

Describe any ceramic fixtures included in this job (soap dish, towel bars, etc.).

If a tile has not yet been specified, what portion of your quotation is for ceramic tile and trim materials? \$ _____

Does this allowance number also include the cost of mastic, grout, cement backer board, etc.? Yes No

If "Yes" how much will these materials cost? \$ _____

If "No", is it correct to assume that these materials are included in your base bid amount? Yes No

Drywall and moisture resistant drywall often fail in a short amount of time. Cementitious board provides for a very permanent tile substrate. Do you intend to use cementitious backer board in your installation? Yes No

If "No", what substitute material do you intend to use?

Is the substitute material 100 percent waterproof? Yes No

Does the tile manufacturer accept this material as an approved substitute? Yes No

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Cementitious board installed on floors can bridge humps in the floor. These hollow spots can cause tile to crack when pressure is applied. Thinset applied on the floor beneath the cementitious board can eliminate these hollow spots. Do you intend to install thinset beneath cement backer board which is installed on floors? Yes No

Do you intend to install a vapor barrier behind the ceramic backer board on all walls? Yes No

Will the vapor barrier be installed so that it can shed water into the plumbing fixture or shower pan? Yes No

The Tile Council of America does not recommend the use of grout between the first row of tile and a plumbing fixture. Do you intend to install siliconized caulk between the first row of tile and the plumbing fixture in lieu of grout? Yes No

Do you intend to install siliconized caulk in all corners of the ceramic backer board and at the interface between the fixture and the cement backer board **PRIOR** to the installation of the ceramic tile? Yes No

Will all tile and backer board be installed in accordance with the Tile Council of America guidelines? Yes No

Do you intend to use any latex additive in the grout mixture? Yes No

Some latex additives cause discoloration when using colored grouts. How will you prevent this in the event that this job requires the use of a colored grout?

After the grout has cured, do you intend to seal it with an approved sealer? Yes No

If this job includes either marble or granite, will you clean and properly seal the marble or granite at the end of the job? Yes No

Will you install all materials according to the manufacturer's instructions, guidelines, and specifications? Yes No

Some ceramic tile companies use sub-contractors (Subs) to install their products. Subs sometimes are not adequately covered with proper liability and Workman's Compensation insurance. They often get paid a fixed sum of money which drives them to work faster. Subs are often not as responsive when a problem happens at a later date. Employees of the ceramic tile company are often a better way to go. Who will perform the work on my house?

Own employees Sub-contractor Combination

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If subcontractors work on the job, please attach copies of current Workman's Compensation and General liability insurance documentation. Copy attached? Yes No

How do you intend to control dust created during this job?

Do you intend to obtain a building permit? Yes No

Will you provide me with a copy of the permit? Yes No

Will you remove all debris from the jobsite? Yes No

Will you leave behind all extra materials for future repair needs? Yes No

What is the length of your **(installer's)** warranty? _____ year(s)

Does it cover all labor and material? Yes No

OPTIONAL ADDITIONAL NOTES

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JOB COST BREAKDOWN

Materials

Permit

Demolition and Debris Removal

Subfloor

Tile

All Necessary Materials

Labor

Total Labor

Insurance

Workman's Compensation

Unemployment Tax

Overhead

Profit

TOTAL JOB COST:

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PAYMENT SCHEDULE

Excessive advance or periodic payments before or during the work is completed often put a homeowner at risk. The homeowner basically become a lender. This is especially true if the job does not require any special or custom ordered materials at the beginning of the job. A fair payment schedule is one that allows the homeowner to pay only for labor and material that has been completed in a satisfactory manner. Periodic payments can occur every 3 - 4 days for small jobs or each week or month for large jobs. On large jobs, the amount of money paid out at any given time should not exceed the total sum of the items listed in the above cost breakdown plus a proportionate amount of contractors overhead and profit for completed in-place work. A homeowner should not have to pay full price for work that is unsatisfactory or incomplete.

Do you agree with this philosophy? Yes No

If "Yes", please complete the Payment Schedule on the next page.

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PAYMENT SCHEDULE

First Payment: _____% of Total Job Cost.

To be paid when the following work is complete:

Second Payment: _____% of Total Job Cost.

To be paid when the following work is complete:

Final Payment: _____% of Total Job Cost.

To be paid when all work is complete and satisfactory and all debris is removed from jobsite.

INSURANCE DOCUMENTATION

Contractor's Workman's Compensation Risk number or Private Policy number and Carrier number:

(PLEASE ATTACH A COPY OF YOUR CURRENT STATE CERTIFICATE OR PRIVATE CARRIER CERTIFICATE)

Contractor's Liability Insurance Company and Policy number:

(PLEASE ATTACH A COPY OF CERTIFICATE OF INSURANCE)

ANTICIPATED STARTING DATE: _____

PROJECTED COMPLETION DATE: _____

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REFERENCES (List only jobs of similar scope and nature)

Job completed approximately 4 years ago:

Name: _____

Address: _____

Phone Number: _____

Job completed approximately 2 years ago:

Name: _____

Address: _____

Phone Number: _____

Job completed within the past 60 days:

Name: _____

Address: _____

Phone Number: _____

Bidding Contractor's Signature: _____

Date: _____

OPTIONAL COMMENTS

End of Checklist

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CONTRACTOR HIRING GUIDE & CHECKLIST HELPFUL HINTS

Thanks for purchasing one or more of my Contractor Hiring Guide & Checklist products. I am quite sure you will be pleased with how they help you find a professional - or more importantly - allow you to quickly spot a scoundrel!

You will run into some resistance from contractors when they see the Contractor Hiring Guide & Checklist(s). Some will reject it entirely. That is OK. Be patient and continue to call contractors until you find one who accepts the Contractor Hiring Guide & Checklist at face value - a document that protects both you and the contractor.

USE TIPS

1. Insist that all questions be answered. Incomplete answers can lead to incomplete jobs.
2. Test the contractor's phone number on several occasions. Do you get a machine, voice mail or a human? Humans solve problems, not machines. Note response times. If it takes days to get a return call, this could spell trouble if you start a job with this type of person.
3. The cost breakdown is so important. It allows you to compare quotations quite easily. You can see why one quote is low and another is high. On larger projects, a blank space in the breakdown tells you an item has been forgotten!
4. Insurance coverage is mandatory. You want real copies with current dates to show that you will be covered if someone gets injured on your job. Remember that sub-contractors must have their own separate insurance coverage!
5. Start - Stop Dates will help you determine if the contractor is serious about your job. Ask about who will be working on your job and when they intend to show up. Ask about delays - what causes them and how long might they last.
6. References are critical. The key is to find ones from the different time periods. Ask the people different questions. The most recent reference can provide you with interesting data. For example, did the workers arrive when promised? If there was a delay, what was the problem? How long was the delay? Was the jobsite kept clean? Did anybody play loud music? What would the referral do differently if allowed to start the job over from the beginning?
7. Ask the referral from two years ago about warranty claims. Was repair work necessary? Were their severe problems? Was the contractor responsive? Were the defects fixed correctly the first time or were repeated attempts necessary?
8. The oldest referral has good information too. Ask how well the work has held up. Ask what they would do differently? Would they hire the contractor again, OR have they since found a different contractor who does better work? You might be surprised by their answers!

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9. Contract Documents - Give serious consideration to attaching/referencing the Checklist as a part - or addendum - to your contract that you and the contractor sign. It can be used as a fact sheet/specifications describing what was promised by the contractor. Since I am not an attorney, I can't give legal advice. You may wish to consult with an attorney to see if your state law permits these kinds of attachments or addendums. I believe that virtually every state permits you to do this.

HOW TO REALLY FIND A PRO

Finding a reliable, competent and skilled builder or remodeling contractor that can do all of the work will take some time but it is by no means impossible. If you understand some of the basic principles by which these people work, the task is not as mystical as it may seem. Quality contractors are proud of their work. They want it to be perfect or nearly so and they do not want any call-back or warranty problems. To achieve trouble free results, they know that high quality materials are an integral part of each project. Real professionals know that problems are public relations nightmares and drain profits.

Knowing this, you start your search for contractors by visiting the businesses that supply quality materials to these individuals. You might be surprised to find out that these businesses are often places that you have never heard of. In your instance, open the Yellow Pages and look under the heading Ceramic Tile Supplies. Many of the listings under this heading will be businesses that cater primarily to contractors and not consumers like you. Visit two or three of these places if possible. Try to do this in the middle of the morning or the mid-afternoon. Never go early in the morning, at lunch or the end of the business day. These are busy times when contractors are picking up supplies.

Once there, ask to speak with the manager or possibly the owner. Briefly describe your job to this person. Ask for a customer who has been buying for 15 or more years, one that routinely buys the highest quality materials, and who pays his monthly bill on time. If the business manager obliges you, you will have a list of high quality candidates. The final question to ask, if possible, would be names of contractors that this person would use to work on his or her own home.

If the manager will not release names, then go to Plan B. Do a stakeout of the business in the early morning and get business cards from the contractors who are buying supplies. Look for ones who are driving well kept vehicles that project a look of professionalism. You will still need to do more detective work, but your chances of hiring a pro are quite good.

Thanks again for your purchase. Don't hesitate to email me if I can help you in any way. Simply go to my website - AsktheBuilder.com - and look for the [Ask Tim](#) icon on the home page.

[Click here for other Contractor Hiring Guide & Checklists](#) available from AsktheBuilder.com.

Best regards!

Tim Carter - AsktheBuilder.com

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Ceramic Tile Article Links



[Urethane Grout](#) - There is a new tile grout available when you are grouting floor tile. Urethane grout is a premixed grout that can be used instead of traditional tile grout. This grout might be for you on your next tile and grout project.



[Tile Grout Cleaning](#) - When it comes to tile & grout cleaning, there is an easier way to clean tile grout. Knowing how to clean tile grout this method will save you hard scrubbing and your ceramic tiles will look brand new.



[Ceramic Flooring Tile](#) - Ceramic tile flooring installation takes patience and skill to get the mosaic tile patterns correct. Working with ceramic tile floors is not that hard if you follow some simple tips. Adding an mosaic pattern to your ceramic tile floors will spice up a plain looking floor.



[Backer Board](#) - There is an alternative to cement backerboard. The new ceramic tile backerboard has a water resistant gypsum core with a fiberglass mat backing and a blue waterproof coating on the side. When installing backer board, be sure to use the special backer board screws.



[Cleaning Floor Tile](#) - Cleaning tile floors is a task we all must face. But knowing how to clean tile floors the simple way is a real time saver. Cleaning ceramic tile floors and tile grout is easy with oxygen bleach.



[Floor Grout Repair](#) - When doing floor grout repair, it is important to remove all the failed grout. Your floor tile grout repair job will last longer if the new grout is not applied on the old grout.



[Ceramic Tile Cutter](#) - Using a ceramic tile cutter allows you to make precise cuts on your ceramic tiles. Cutting ceramic tile is done using a carbide or tungsten-steel wheel. Cutting tile is easy when you use a good tile cutter.

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[Ceramic Floor Tile](#) - Ceramic tile installation can be difficult when trying to match existing ceramic floor tiles. Discover how to install ceramic tiles if you removed a wall or cabinet and need to fill-in an opening in your ceramic tile floor.



[Grouting Tile](#) - Grouting tile can take a toll on your knees and back without proper protection. Discover how to grout tile that will last. Ceramic tile grout is available in several forms. Tile grouting requires the proper type and the proper mixture. Follow these tips and with a little grouting practice, you will get great results on your ceramic tile flooring or ceramic wall tile.



[Ceramic Tile Patterns](#) - Ceramic tile has come a long way. A few years back, ceramic tile patterns were the standard square tiles. Now, there are a variety of ceramic wall tile and ceramic floor tile styles available. Installing ceramic tile that looks like bricks or a puzzle is possible! Can't find the pattern you want? You can cut ceramic tile into the shape you want.



[Drilling Ceramic Tile](#) - Drilling ceramic tile requires a special drill bit and a steady hand. A carbide drill bit or a diamond drill bit are best for drilling holes in ceramic tile. The proper drill speed will prevent a disaster.



[Installing Cement Backer Board](#) - Backer board is a term used to describe a drywall-like product that goes behind ceramic tile. Cement backer board was developed first to replace the cement mud and metal lath systems installed by real craftsmen. Tile backer board now comes in all different types from cement to specialized gypsum-core products that are faced with fiberglass. Installing cement backer board is easy if you have the right tools.



[Ceramic Tile Saw](#) - A ceramic-tile saw is necessary to make certain cuts in tile, granite, marble and other stone products. Most ceramic tile saws have diamond blades. These saws cut ceramic-tile very easily because the saw blade is cooled by water. The cuts are dust-free, and very smooth.



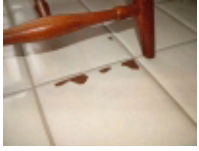
[Removing Ceramic Tile](#) - Removing ceramic tile can be hard work. The job is somewhat easy if the tile is adhered to cement board that is nailed to a wood subfloor. If the ceramic tile is cemented to a concrete slab, it may be very difficult to remove the tile.



[How to Grout Tile](#) - How to grout tile is a common question. Grouting ceramic tile is a skill. Tile grout can be ruined by adding too much water when the grout is first mixed or while finishing the tile grout joints. Keep your grout looking new with Stain Solver, a proven, environmentally friendly cleaner.

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[Ceramic Floor Tile Installation](#) - Ceramic floor tile is not all the same. Many ceramic tiles have different hardness and wear characteristics. It is best to pick the right tile before you start installing ceramic tile.



[Installing Ceramic Tile](#) - Installing ceramic tile and keeping it great looking lies in making sure its base is strong. Floor leveling will keep ceramic tile work beautiful and crack free.



[How to Clean Grout](#) - Cleaning grout is a high priority for many homeowners who have ceramic tile floors. Even if a grout sealer has been used on the grout, dirt can easily get trapped in the rough sanded grout. You can clean grout now with non-toxic oxygen bleach. Mix this magic powder with water and simply pour it onto the grout. In the time it takes you to drink a vanilla soda, the grout will be ready for a very light scrubbing and final rinse. Oxygen bleach is color safe as well!



[Change Tile Grout Color](#) - To make sure you end up with the tile grout color you envisioned follow a few simple steps. Mix all of your bags of grout together to ensure a uniform color. You can also purchase grout stain for changing grout colors that are already on your floor.



[Ceramic Tile Repair](#) - If you have to make repairs in a wet tiled area make sure you know what materials will work to keep things dry. Pick the right backer board for the job. A few simple tools will help with tile cutting. Your job will look great.



[Excess Grout Removal](#) - Removing excess grout from your tile floor is a challenging but not impossible project. You need a few simple items to ensure no damage to your ceramic tile. You will need patience to make the grout lines look smooth. Be sure to give yourself enough time for this job.

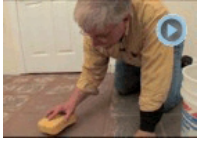


[Waterproof Ceramic Tile Floors](#) - If you are about to build a ceramic tile shower, you better pay close attention to details. A ceramic tile shower that has tile for the floor must be built with a special membrane that diverts water to the drain. Installing ceramic tile in showers may be easy, but don't underestimate the work involved to install the special liner so it is 100 percent waterproof.

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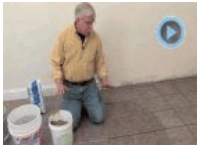
Ceramic Tile Video Links



[How To Grout Video](#) - Tim Carter walks you through the third step of how to grout ceramic floor tiles. Discover how to sponge the grouted joints perfectly to get professional results.



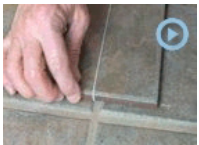
[Finishing Floor Grout Video](#) - Tim Carter completes the final step for finishing floor grout while sharing tips and tricks that will make your next grouting job so much easier.



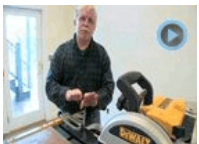
[Grouting Video](#) - Tim Carter shares his grouting tips as he tackles the second step of grouting ceramic floor tiles. He shows how to apply sanded grout and strike the joints to remove excess grout.



[Mixing Grout Video](#) - Tim Carter demonstrates how to mix sanded floor grout and gives helpful tips to make your grouting job go smoothly. One step is tile & grout cleaning to ensure color match.



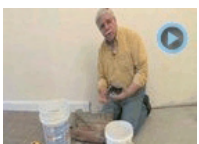
[Laying Tile Video](#) - Tim Carter demonstrates one method for keeping your grout lines straight when laying tile. In this project, he is extending an existing tile floor and must maintain perfectly straight lines when laying the new floor tiles.



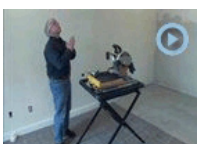
[DeWALT Wet Saw Video](#) - Tim Carter demonstrates how to use a DeWALT wet saw and what features to look for when purchasing a diamond tile saw.



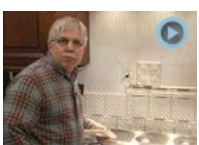
[Thinset On Concrete Video](#) - Tim Carter shares some tips for installing ceramic tile on concrete using thinset mortar.



[Thinset For Ceramic Tile Floors Video](#) - Tim Carter shares some tips about using thinset for installing a ceramic tile floor. He explains why using thinset mortar is fantastic for ceramic tile and how to mix it correctly.



[Wet Saw Indoors Video](#) - Tim Carter shows one solution that allows you to cut tile with a wet saw indoors without ruining the interior of your home.



[How To Cut Ceramic Tile Video](#) - Tim Carter demonstrates a simple way to cut a circle out of the center of ceramic tile. This is helpful when installing ceramic tile on your next ceramic wall tile and ceramic floor tile project.

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[Cutting Ceramic Tile Video](#) - Tim Carter introduces many ways of cutting ceramic tile for any project. These ceramic tile cutting tips will make that project easier.



[Ceramic Tile On Wood Floor Video](#) - Tim Carter demonstrates tips you should know before installing ceramic tile over plywood or OSB. Coat the plywood subflooring with a water based urethane before laying tile.



[Ceramic Tile Repair Video](#) - Ceramic tile floors are in many homes. They make a great floor unless one of the ceramic tiles gets cracked. Ceramic tile repair has two options - complete tile replacement or filling the crack.

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General Planning Articles

[Home Plans](#) - Home plans with detailed interior and exterior elevations and exact specifications will help make your dream home become reality. Be specific with house floor plans, and make your plans reflect exactly what you want down to the smallest detail. Avoid problems by drawing up precise home plans before your new home construction begins.

[Building a New Home - Get Organized](#) - Building a new home requires hundreds of choices. Get organized by keeping all of your choices and plans for your new home building project in a binder so no decisions fall through the cracks. Blueprints and specifications along with this binder will keep track of the entire project. Select amenities for your new home at the start so that workmen can plan openings and utility adaptations to stay on schedule.

[Detailed Plans and Specifications Minimize Mistakes](#) - Detailed blueprints, plans and specifications will help you avoid being sued by a contractor. Keeping a detailed account of work each day, along with photos, will arm you with data should a problem with your contractor arise.

[Home Remodeling](#) - Remodeling and new home construction share a lot of common items. But they differ in one major area - remodeling is done in the house where you are living. Daily routines are altered. Certain areas of your house may be unavailable during remodeling. No kitchen or bathroom will be a real problem. Read these tips to help minimize your interruptions.

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Payments

The following three articles are contained right in this Contractor Hiring Guide & Checklist.

[Contract Payments](#) - Detailed contracts noting exact contractor and homeowner specifications and listing payment schedules help avoid payment disputes.

[Payment Suggestions](#) - Before payment or work begins, establish detailed contracts, building plans, payment dates, affidavits and helpful construction reports.

[When to Pay for Remodeling Plans](#) - Never pay all of the money due for remodeling plans before the plans are complete. Once you give cash in advance for incomplete work, you lose all of your leverage. Up-front payment has left tens of thousands of people disappointed when the person never finished the job after being paid.

[Payments](#) - Read more online columns regarding making payments during construction at the AsktheBuilder.com website.

The columns shown above are only a sampling of the columns available to help you. Check the [AsktheBuilder](http://AsktheBuilder.com) website for more information on this and all aspects of Home Improvement.

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CONTRACT PAYMENTS

DEAR TIM: You and other people constantly write about how homeowners need to protect themselves from contractors who take their money and perform shoddy work or no work and disappear. What about homeowners who don't pay for work? I have had several customers who nit pick a job to death and withhold tens of thousands of dollars until several small items are completed. I have bills to pay just like everyone else. What is a fair way to solve money problems between homeowners and contractors? Robin S., Kansas City, MO

DEAR ROBIN: Touche! Years ago, I was in a similar situation. I am convinced that hundreds and thousands of homeowners torment contractors for all sorts of reasons. Some of them are legitimate while others are based on past bitter experiences, lack of goodwill, and distrust of contractors as a whole. Unfortunately, there is a small group of very bad homeowners who simply wish to cheat contractors out of money just as there are deceitful contractors who abscond with hard earned homeowner dollars.

When I perform autopsies on these problems, I typically discover a common flaw. The contract between the parties is very vague about the payment terms and conditions. In some instances, wording allows contractors to get too much money in advance. In other instances, homeowners advance money to contractors in a spirit of good faith. Unless these homeowners are working with a contractor who has the highest level of professionalism and honor, the advancement of money before certain things are complete can be a recipe for disaster. The incentive to continue to work at the highest level of efficiency and quality has been removed once the money has been paid.

Contractors routinely present contracts to homeowners that contain loopholes. Imagine language that states, "Payment is due upon completion of work." Well, if I were a homeowner, I could feel justified in holding back the monies if the job were not completely finished. Imagine the nightmare of a job where \$100.00 worth of exterior work can't be completed until the spring thaw yet \$80,000.00 or more is due upon the total completion of the job. If both parties agree to the terms of a contract, then I maintain that they should abide by what the contract states.

There are countless ways to solve payment problems. Several have worked well for me no matter how large or how small a job might be. One element missing in almost every contract I have seen is a tiebreaker clause. It is wise for the parties to agree up front on an independent inspector who is willing to give a ruling as to the quality and completeness of work. In the event of a dispute between the parties, the inspector issues a written ruling that goes one way or the other.

I have found that it is very effective to state that progress payments are made on given dates for the work that is in place and completed to the satisfaction of the homeowner and/or independent inspector. A job cost breakdown that assigns a fair and real number to each aspect of a job is invaluable for this to happen in a fair way for both parties.

The homeowner has a given amount of time to make the payment after the bill is produced. Since the homeowner knows when monies are due, all inspections would have to be scheduled in advance. This allows the homeowner to feel confident the work is satisfactory as he writes the check to meet the deadline. The contract could contain language allowing the contractor to pull off the job if the

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money is not paid on time. No contractor really wants to do this for any number of reasons, but it limits the amount of financial exposure to a fixed sum of money. It also gives the contractor some leverage as very few homeowners want their job to be at a standstill.

Set standards in the contract, if possible and reasonable, with respect to work meeting the building code or more importantly set forth manufacturers' specifications. A benchmark of quality must also be established or you may never meet certain homeowner's expectations. The independent inspector may come into play in this event as well.

[Return to Index page.](#)

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PAYMENT SUGGESTIONS

DEAR TIM: My house was severely damaged by a natural disaster. My husband and I hired a contractor who was referred by a friend and whose state license is in good standing. We visited other smaller jobs to review his work. We signed a contract with him to perform \$250,000 in repairs. He has taken all of our money and only 1/3 of the work is complete, much of it against code. What should we have done to avoid this nightmare? J.C.

DEAR J. C.: After reviewing all of the details of your story, I can see that this person was a con artist from the start. All of the facts that you have presented indicate that this individual was not capable of performing a job of your scope. Furthermore, it appears that he had every intention of stealing your money. He has no honor and makes life miserable for all honest, stable, and trustworthy contractors.

Some state laws permit contractors to ask for and accept deposit money the day the contract is signed. In many cases, deposit money forwarded by a homeowner to a contractor is nothing more than a loan. You put yourself and your money at great risk if you advance money to a contractor for no good reason. Some contractors use deposit money to pay the bills of other jobs currently in progress. This business practice is often referred to as under-capitalization. In other words, their financial gas tank is running near empty.

Contractors deserve advance money in certain instances. For example, they may have to order custom non-returnable objects such as kitchen cabinets or custom windows or doors. A build/design firm may want the cost of the design work and the building permit covered as these items can only be used on your job. Design and planning costs can be negotiated during the bidding process. Costs for custom materials can be verified by asking for copies of the quotes from suppliers. Honest contractors generally will not hesitate to provide you with these numbers.

I also noticed that you allowed the contractor to begin work without finished, detailed plans that were approved by your local building department. This was a critical error on your part. It is vitally important to have finished plans and specifications BEFORE the contract is signed. The plans should be an integral part of the contract documents. An investment of \$250 or so with an attorney to review your contract would have been very prudent. The contract could have contained language telling the contractor that all work must be performed in accordance to the plans and specifications.

Payments of additional monies as the work progresses must be tied to specific progress points. You can agree to pay weekly or monthly for work that is complete and satisfactory. To aid you in determining what is a fair price to pay at each of these times, a detailed cost breakdown of the job costs is required. Had you obtained this breakdown of costs on your job, the money to pay for the yet unfinished work would still be in your possession.

I suggest that you contact your local building department as well. Often these agencies provide written progress reports during construction. These reports tell you whether or not the work is being completed in accordance with the building code laws. Make the contractor submit these reports, if they are available, at each request for payment.

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In addition, be sure you receive notarized affidavits from each person who has worked on your property or material supplier who has delivered materials. If your contractor has not yet paid these people, your nightmare is just beginning.

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WHEN TO PAY FOR REMODELING PLANS

DEAR TIM: My husband and I are remodeling our home to accommodate for our new arrival. We've been working with an architect who is not fully licensed at this time. This individual has been drawing up plans for our new project. The plans are not yet signed and sealed as he wants to send them to a licensed architect to have this done. But he wants us to pay the full amount of the plans prior to getting them signed and sealed. We're not sure if we should pay for the plans until everything is finalized. Please let me know if we should pay for them up-front or if we should wait until the plans are completely done. Julie S., Orlando, FL

DEAR JULIE: Congratulations on the expanding family! The answer is very simple if you ask me. I feel you should never pay in full for something until such time as you are completely satisfied. The fact that the unlicensed architect-to-be asked for the money before the job is complete is very troubling to me.

There are all sorts of reasons you should not pay in full until the job is complete. The money in your account is the only leverage you possess. The instant you hand over all of the money for the plans, you then rely on integrity, hope and good will to get what you want. This individual may have all of these qualities and more, but I do know he does not yet possess good business sense.

I can produce countless examples in the real world where you do not pay for things in advance in-full before you get them. There are many things where you do put down a deposit and possibly make timed payments as the work progresses, but to pay in full before delivery is a recipe for disaster.

Here is a true story that just happened to the son of a close friend. This young man wants to become a commercial pilot. He signed up for flying lessons and all the necessary ground school training to get the commercial license. The cost was staggering - somewhere above \$15,000. My friend co-signed a loan for his son with a bank, took the funds and paid the flight school for the flying lessons and schooling. They did this in advance to get a slightly reduced price. A month ago the flight school went bankrupt and the son only had 10 percent of his training complete.

The son and father still owe the money to the bank and they have virtually nothing to show for it. A similar thing could happen to you. This unlicensed architect may have made an enormous amount of mistakes in your plans. It could take many hours of redrawing to correct them. Once he has the money, he may be reluctant to make the changes in a timely manner. One thing we know for sure is that his incentive to do so will be greatly reduced. In fact, he will find that the additional work will create a large mental obstacle as he feels he is not getting any money to correct his mistakes should they exist.

At this point in time, you have enormous leverage. The plans he has been working on are of no value to anyone but you and your husband. No other homeowner would have interest in them as they are house-specific remodeling plans.

You simply tell this person that you are more than willing to write a check for 90-percent of the total due once the plans are signed and sealed by a real licensed architect. You then tell the architect-to-be that the remaining 10-percent of the money will be paid as soon as the building permit

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is issued. Keep in mind that the building department may request minor changes in the plans before a permit is issued. You still want to have some financial leverage in the event this happens.

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