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## How to pick a home contractor



Written by

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It's a question that comes every spring as people think about sprucing up their home.

“Can you recommend a home-improvement contractor who can (Pick from the list: install new gutters or windows, remodel a bathroom, tile the kitchen floor, etc.)

Going through some simple steps at the start of your search can prevent headaches and problems later.

It starts with making sure a home-improvement contractor is registered with the state Division of Consumer Affairs. Doing so ensures that a contractor has a legitimate business address and insurance.

“Even though we have had this mandatory registration in the state for five years, there are still thousands, if not tens of thousands of home-improvement contractors that continue to operate outside the law,” said Thomas R. Calcagni, acting director of the state Division of Consumer Affairs. “We get complaints about contractors who take money up front and then leave the

homeowner high and dry and there is no established business address ... to pursue that person.”

A call to the division at 973-273-8090 will help you make sure the registration is up to date. Consumers also can check the state's database of 43,000 contractors at [NJ Consumer Affairs](#). Contractors are required to have their registration number displayed on all promotional materials, including vehicles and contracts, Calcagni said.

As the economy recovers, more homeowners may find themselves looking for a contractor. The home-improvement industry is coming out of its worse downturn since the early 1960s, according to a report by the Joint Center for Housing Studies at Harvard University.

“Homeowners who deferred maintenance and improvements during the recession may start to spend more freely,” the report said. At the same time, as the housing market remains slow, owners will focus on upgrades with longer paybacks, such as

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making their homes more energy efficient.

The result: Spending on home improvements is expected to grow at an average rate of 3.5 percent a year, the study says.

Generally, home improvements cost more than they add to the value of a home, said Jeffrey G. Otteau, president of Otteau Valuation Group in East Brunswick. "You do increase the value of your house, but less than what you spend," Otteau said.

But changes that are more cosmetic and less structural – and less expensive – have a greater return on investment, Otteau said. Such work could include replacing windows or a furnace to improve energy efficiency or painting and landscaping.

Another example is updating a kitchen at a cost of \$10,000, including counters, cabinet surfaces, flooring and appliances, rather than spending \$40,000 for a kitchen remodel, Otteau said.

But first, you have to find a contractor. Once you determine whether a contractor is registered, references help.

"You want to know where they worked before," said Linda Bernaski, president and chief executive officer of Palatial Homes Inc., a builder and home remodeler in Ocean Township. "Did they do a good job? Are the people satisfied? Do they show up when they say they're going to show up?"

Word of mouth is how her company gets

most of its business, said Bernaski, past president of the Shore Builders Association of Central New Jersey.

Websites where people can rate their experience and others like Facebook can help a search as well. "We are investing in all the social media now," said Mark T. Elia, president of Mark of Excellence Remodeling in West Long Branch. "It seems like every week's there's another Yelp (a Web site with user reviews of businesses) that pops up or something like that. But shame on you if you are not doing the right thing by people, because in a heartbeat they'll be out on the Internet slamming it."

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## Home contractor checkup

You can find out whether a home improvement contractor is registered by:  
 --Calling the state Division of Consumer Affairs at 973-273-8090.

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--Searching the state's database at [www.njconsumerAffairs.gov/LVinfo.htm](http://www.njconsumerAffairs.gov/LVinfo.htm)  
--The Division of Consumer Affairs also can tell you whether a contractor has had any complaints filed against them

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