

First Steps: Planning Your Home Renovations

Define Your Project

The first step of any home project is a clear, well-defined plan. You should have an idea of what the project will entail. Whether it's a single room renovation or an addition that will add several rooms to your home, understanding the details and scope of your project is the first step in determining what you should be looking for in a contractor. It can be helpful to gather references for inspiration and design and style preferences, as well as establish a realistic budget and timeline for your home project.

Get Familiar with Contractor Licenses: "Class A" vs "Class B" vs "Class C" Contractors

There are [three licensing classes of general contractors in Virginia](#), depending on the size, scope, and cost of your project.

- **Class A Contractor:** Can handle any size project, from major renovations to new home builds, with no limits on single contracts or annual total work.
- **Class B Contractor:** Limited to individual projects valued between \$15,000 and \$150,000, with an annual total project value of less than \$1,000,000.
- **Class C Contractor:** Restricted to individual projects valued between \$1,000 and \$30,000, with an annual total project value of less than \$250,000.

It's important to keep in mind that in Virginia, [any project over \\$1,000 in value requires a license](#).

Start Researching Contractors

Sometimes the best way to find a reliable contractor is by asking your friends, family, and community for recommendations. Hearing first-hand accounts of someone's experience with a contractor will give you a good idea of what to expect in terms of timeliness, communication, and the end results for other home projects.

Next Steps: Find the Right General Contractor

Verify your Contractor's Licenses and Credentials

When selecting a contractor for home renovations, it is crucial to verify the contractor's license. An unlicensed contractor means there is no legal recourse if something goes wrong, and it can cause potential problems with your homeowner's insurance policy. In Virginia, you can use the [Virginia Department of Professional and Occupational Regulation \(DPOR\) online lookup tool](#). You'll want to check for an active license, no disciplinary action, and the appropriate class depending on your project.

Check Contractor's Insurance and Bonding

Just like you protect your home with homeowners insurance, contractors should have insurance to cover accidents and unexpected incidents. Contractors should have general liability insurance for

coverage if your property is damaged during the project, as well as worker's compensation insurance to protect you from liability if someone is injured on your property while performing contractor work. You can request Certificates of Insurance from both the contractor and their insurance provider to be secure. Some contractors are bonded, offering an extra layer of security in the event something goes wrong.

Review Contractor's Portfolio and Past Work

It's important to ensure the contractor you select is qualified for your project. Some contractors specialize in specific home repairs or renovations, so it is crucial to make sure you go with one who can bring your vision to life. You can ask your potential home contractor for a portfolio or an example of past work that is similar to your project.

Ask For References From Previous Clients

Good contractors have satisfied clients. Asking for references will give you insight into a variety of considerations, like:

- Was the project completed on time and within budget?
- How was their communication?
- Were there any significant issues, and how were they resolved?
- Would you hire them again?

Knowing details about a general contractor's ability to stay on time and on budget can help you decide which one is right for you.

Get Multiple Bids And Estimates

There are a lot of home contractors to choose from, and each one could give you a different estimate based on their processes and work style. It's a good idea to get at least three bids for your project. You'll want to ask for an itemized breakdown of labor, materials, permits, and potential contingencies when looking for an estimate, and it's important to keep in mind that the lowest bid is not always the best. Low bids could mean corner-cutting or other hidden costs that add up down the road.

Contracting A Contractor

Get A Comprehensive Written Contract

A detailed contract in writing is your legal protection when entering into a contract with a home contractor. This should include everything from your detailed scope of work, payment terms, timelines, permits, warranty information, and information regarding any changes or disputes. It's also a good idea to have a legal professional review the contract before both parties sign it.

Establish Payment Terms

It's best to avoid paying the full amount upfront, opting instead for a small deposit before work begins. For Virginia homeowners, the [DPOR suggests an initial down payment of either 10% or](#)

[\\$1000](#). It's also important to withhold the final payment until all contracted work is completed to your satisfaction and passes a final inspection.

Ensure Proper Permits Are In Order

Permits are a crucial component of any home contracting work, and are required by local Virginia municipalities for most significant home projects. Unpermitted work can lead to fines and impact your homeowner's insurance coverage in the event of a claim related to unpermitted work. Ensuring the necessary permits are in place is an important step in hiring a contractor to work on your home.

Establish An Open Line Of Communication For The Duration Of Your Home Project

You should be in touch with your general contractor throughout the project. Establish regular check-ins and document everything, from invoices, communication logs, and photographs or videos of progress along the way.