

Deck Installation, Repair, Cleaning and Sealing Checklist

Plumb Bob
Press



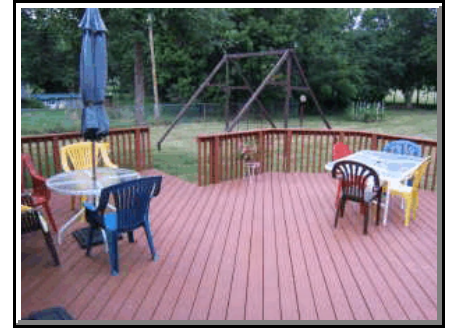
Tim Carter

Deck Installation, Repair, Clean & Seal Checklist

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Decks add value to a home if done right. When will the new wood be sealed and will the right sealer be used? Will you be offered an option on the type of finish lumber vs. structural lumber? These questions have to be answered to get that prize deck.

After the Checklist, there is a listing of some of the AsktheBuilder columns pertaining to Decks, Deck Construction and Deck Maintenance. Click on the titles to read these columns online at my [AsktheBuilder.com web site](http://AsktheBuilder.com).



Below are links to the various sections of this Checklist. Click on them to move directly to the area of this Checklist document you want.

[Deck Installation, Repair, Clean & Seal Checklist](#)

[Job Cost Breakdown](#)

[References](#)

[Checklist Helpful Hints](#)

[How To Find a Pro](#)

[Deck Construction Article Links](#)

[Deck Maintenance Article Links](#)

[Deck Video Links](#)

[General Planning Article Links](#)

[Payment Articles](#)

But first, here are links to four exclusive 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

If no plans are available for this project, what will the size and shape of the deck be?

Describe the type of framing material you intend to use?

Is this material chemically treated to prevent rot and decay?

Yes No

What is the length of the manufacturer's warranty of this product?

_____ years

Many decks are built using pressure treated lumber for the structural beams, joists, decking and railings. Cedar and construction heart redwood and even synthetic decking systems can often provide a more desirable look when used for the decking and railing systems. What type of decking/railing material will you use? (wood species and dimensions)

Briefly describe the railing system you intend to use:

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Band boards or rim joists often must be attached to the house. Some contractors use simple lag bolts. These can fail without warning. A better method is to through bolt the band board to the house. Do you intend to through bolt the band board to the house? Yes No

Often posts are used to support beams beneath the deck. Beams that attach to posts are often more structurally sound if they are notched into the posts rather than hang on the posts by using through bolts. Do you intend to use 6x6 posts so that the beam can be notched into the posts? Yes No

Do you intend to install any diagonal bracing below the deck to increase the deck's stability? Yes No

Describe the foundation system which will support the deck:

Stainless steel nails or screws will not rust. Stainless nails are sometimes available for many pneumatic nail guns as well. Do you intend to use stainless steel nails or screws on the decking and railing systems? Yes No

Does your quotation include any staining or painting of the deck materials? Yes No

Do you intend to strictly follow all guidelines with respect to staining / painting the lumber materials? Yes No

Lumber is immediately attacked by the sun's ultraviolet rays. It can also begin to lose moisture as well. The application of a penetrating water repellent can prevent or minimize shrinkage, checking, cupping, UV damage, and splitting. Do you intend to apply a deck sealer once the deck construction is complete? Yes No

Many penetrating water repellents contain natural oils that are food for mildew and algae. You can use a wonderful product called "Defy" that contains synthetic resins. Defy is available at 800-860-6327 or at www.saversystems.com Will you use Defy on this deck? Yes No

A synthetic penetrating water repellent will penetrate up to 25% deeper if the new deck is cleaned with nontoxic Oxygen Bleach. Oxygen Bleach is safe around plants and vegetation. It is available by calling 513-407-8727 or at www.oxygenbleach.com. Will you clean the deck first with Oxygen Bleach before applying the Defy sealant? Yes No

It is a common practice for many deck cleaning companies to use a pressure washer. This is a destructive labor-saving device that blasts apart wood fibers and leaves deck surfaces rough and full of splinters. A better method is to deeply, yet softly, clean the deck with oxygen bleach. Do you intend to use a destructive pressure washer to clean the deck? Yes No

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Will all fasteners used to construct the structural components of the deck be either hot dipped galvanized or stainless steel? Yes No

Will the fasteners be ring shanked, so as to increase their holding power? Yes No

Some inexperienced deck builders use roofing nails to fasten joist hangers and other metal connectors. These nails are simply not strong enough to withstand the shear loads and stresses. You can buy special structural nails that are made to be used with joist hangers and other metal connectors. If you intend to use joist hangers in your installation, will you use approved galvanized structural joist hanger nails? Yes No

If this job involves repairing an existing deck, describe the scope of your repair work:

The post that support decks often rest on concrete columns, piers, etc. Layout made at this stage of construction can cause the deck posts not to be centered on the concrete columns. Will you build just the outer outline of the deck and temporarily support it so that you can properly locate the exact position of the concrete foundation elements? Yes No

If concrete piers are used and the deck is being built in a climate where the ground freezes, frost can lift a pier out of the ground, causing the deck to tile. What is the frost depth here at my home? _____ inches below grade

To further prevent frost heave, it is imperative that the bottom of the hole into which the concrete is poured is a greater diameter than the top of the hole. The hole should be shaped similar to an upside down ice cream cone. This way the concrete acts like an expansion anchor as the frost tries to push the column up. Will you dig the holes wider as you dig deeper? Yes No

A deck needs to be at least 14-feet deep to have enough room so people can walk around those sitting at a table that's 4-feet in diameter. Will you ensure the deck is large enough so all my furniture and accessories will fit on the deck and not be cramped? Yes No

The treated-lumber industry changed dramatically in 2003. After New Year's Eve that year, CCA lumber was not allowed to be sold in the residential marketplace. The new treated lumber requires specially coating framing connectors, fasteners, etc. to prevent premature corrosion. Will you be able to prove that you are using the correct metal connectors and fasteners for the treated lumber for my deck? Yes No

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Some treated lumber is not intended to be used in contact with soil, while other treated lumber can be buried in the ground. Will you use the correct lumber, and will you show me the labeling once delivered, to prove the right lumber has been delivered to the job site? Yes No

Many composite decking materials have suffered recalls and other failures. It is easy to check this online by typing in the product name followed by the words "recall" or "failure" into a search engine. If you intend to use composite decking material, can you verify that the material you are using has a strong history with no failures? Yes No

Composite decking is usually made with plastic and wood fibers of some type. Not all are made the same. Some plastics expand and contract dramatically in the sun. The installation instructions for each product must be carefully followed. Will you supply me with a copy of the actual installation instructions for the product you intend to use so I can review them before you install the product? Yes No

Decking boards need to be gapped whether they are natural wood or composite material. Failure to do this can cause the deck not to drain properly and the wood to rot prematurely. Will you space composite decking correctly as stated in the written installation instructions printed by the manufacturer? Yes No

Some natural wood decking may shrink after it's exposed to the sun. This is normal, but must be accounted for during the installation process. Will you space natural wood decking so that when it dries the gaps are no greater than one-quarter inch? Yes No

Deck railings that are not installed properly can fail over time. Some railings that are just lag bolted to an outer rim joist or band board can easily fail over time. Deck posts that are connected to the floor joists that support the deck flooring usually perform better, especially if they are connected to the joists using through bolts. Will you connect the railing posts to floor joists with through bolts? Yes No

When installing through bolts of any size, it's important that the hole in the wood is drilled the same diameter as the size of the bolt. This prevents wobble in the connection. Will you make sure the holes in the wood is the same size as the through bolts you intend to use? Yes No

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

Who will perform the work?
 Own employees Subcontractor Combination

Do you intend to obtain a building permit? Yes No

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

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Will you remove all debris from the jobsite?

Yes No

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

_____ year(s)

Does it cover all labor and material?

Yes No

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OPTIONAL ADDITIONAL NOTES

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JOB COST BREAKDOWN

Materials

Permit

Demolition and Debris Removal

All Necessary Materials

Labor

Total Labor

Insurance

Workman's Compensation

Unemployment Tax

Overhead

Profit

TOTAL JOB COST:

PAYMENT SCHEDULE

Excessive advance or periodic payments before or during the work is completed often put a homeowner at risk. The homeowner basically becomes 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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CHECKLIST HELPFUL HINTS

Thanks for purchasing one or more of my 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 Checklist(s). Some will reject it entirely. That is OK. Be patient and continue to call contractors until you find one who accepts the 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 subcontractors 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 an 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 Decking 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 Checklists](#) available from AsktheBuilder.com.

Best regards!

Tim Carter - AsktheBuilder.com

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Deck Construction & Repair



[Decking Boards](#) - There are many choices for decking boards - composite decking boards, plastic deck board, natural wood. Are there really maintenance free deck boards? Research the various decking board choices before making your final selection.



[Composite Decking](#) - Composite decking is very attractive but not all composite decking materials are the same. As you start to analyze composite decking prices when you actually touch and feel composite wood decking samples, be sure you ask very pointed questions about what the manufacturer includes in the composite decking to prevent wood rot. Be very careful as some salespeople are armed with the wrong information!



[Build Deck](#) - With warmer weather arriving, your next project might be to build a deck. Be sure to start with a good deck design and deck plans. When building a deck, one of the most important factors is the connection of the deck ledger board to the house. The deck builder has to be sure the deck is safely secured to the house and prevents leaks.



[Deck Railing](#) - Your deck railing can fail if your deck construction was not done in the proper order. When building a deck, the deck railings should be painted prior to construction.



[Building A Deck](#) - There are many methods for building a deck. Deck construction, especially attaching deck beams to wooden posts, must consider the amount of weight that will be supported by those posts. The wrong method is just asking for a deck collapse. Your deck plans should include notching the wooden support posts. A proper deck design will increase deck safety.



[How to Build a Deck](#) - How to build a deck is a popular question asked by many young homeowners. A deck is a great place to enjoy the outdoors.

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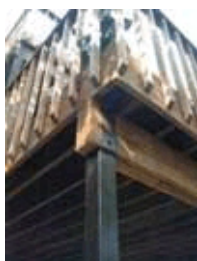
[Deck Railing Post](#) - The deck post railing and the way it connects to the deck and adjacent stairs are very critical. If it is not done properly, it can be dangerous. Over time the deck posts can wobble and become very unsafe. There are several ways to install railing posts that will be secure for many years.



[Connecting a Deck to a House](#) - Connect your deck to your home with joist hangers and ledger boards. This is the best solution. The free standing deck will not cause leaks at the house and will not collapse due to rot. Connecting the deck to columns or posts correctly is critical. Racking forces will collapse your deck if this is not done in an approved manner.



[Deck Piers and Footings](#) - Decks that need piers or footings must have them installed below the frost line. This will keep the piers from heaving up out of the ground from the strength of the freeze. Reinforcing steel will help keep the piers from cracking.



[Deck Support Columns](#) - Steel beams or columns will supply more support to a taller deck than wood can. These columns are easy to work with and connect simply under the deck. Making connections to the concrete piers is also an easy task. Painting the steel before installation will help with rust prevention.



[Deck Building - Ground Level](#) - Building a ground level deck is not as hard as it seems. Ground level decks will need concrete beams to take the place of wooden beams that would be installed in a deck built off the ground.

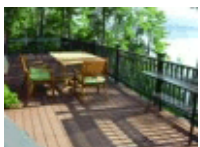
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[Decks](#) - Decks can be constructed out of many materials. My deck construction choices would be chemically treated pine for the structural aspect and construction grade redwood. This will look gorgeous in anyone's deck plans.

Deck Maintenance



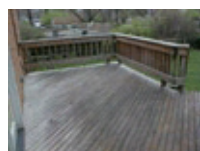
[How to Stain a Deck](#) - There are many considerations when selecting wood deck stain. Deck stain products are available in two styles - penetrating and film deck stains. Deck stain colors are also a choice you have to make. You need to clean your deck prior to applying decking stains.



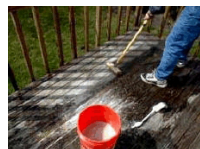
[Deck Cleaning and Sealing](#) - Deck cleaning is an annual chore for many. Deck sanding and cleaning happens to those people who choose to use wood-damaging pressure washers. Cedar deck cleaning and sealing is now easy with oxygen bleach and a special epoxy sealer for cedar.



[Deck Sealer - Clear Epoxy](#) - Wood decks look great after they have been cleaned. Now wooden decks can be sealed with a clear epoxy sealer that does not let the wood turn gray. This synthetic resin sealer has no oils to allow algae and mildew to feed and grow on.



[Deck Cleaning Dilemma](#) - Wood decks built with CCA treated lumber should be cleaned and sealed to keep the chemicals from being washed out of them and into the soil. Power washing can destroy a deck by shredding the soft wood on top. Oxygen bleach cleaners are non toxic and clean wood beautifully. Seal your wood decks with a synthetic resin sealer which has no oils to feed the growth of mildew or algae.



[Deck Cleaning Instructions](#) - These deck cleaning instructions take you step by step with pictures through the process of cleaning a deck with oxygen bleach. Wood deck cleaning is simple with this tutorial.

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Deck Maintenance



[Pressure Washing Wood Decks](#) - Pressure washing wood decks can erode the soft wood of the lumber used on your deck rails and floors. It will actually splinter it. Chlorine Bleach will damage all of the components of your wooden decks and is toxic to surrounding plants. Oxygen bleach is the way to clean for a beautiful finish that looks like a new deck.



[Strip Finishes Off Decks](#) - Wood decks look great when coated with a film forming sealant . . . for about a minute. They tend to peel from exposure to the elements. Strip these films off and clean your deck. Oxygen bleach will clean without causing all the damage that chlorine bleach will. Apply a synthetic water repellent. It will not feed the growth of mildew and algae and will look great . . . for years.

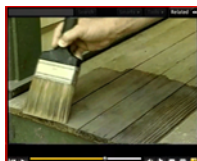


[Synthetic Deck Sealers](#) - Algae and mildew are eating on your deck. Get that film forming synthetic deck sealer off your wooden deck. Apply a synthetic resin water repellent sealer and you and your family will be the only ones eating on your deck.

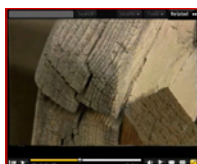
Deck Videos



[Deck Stain Video](#) - This is the first video in a Summer-long test of deck stains.



[Epoxy Deck Stain Video](#) - After cleaning your deck or wood porch with oxygen bleach and let it completely dry, it is time to seal the deck. This new synthetic resin epoxy fortified sealer works great.



[Deck Pressure Washer Video](#) - Is it too late for your deck? Has a pressure washer attacked it? A power washer can ruin your deck.

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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.

Payments

The following three articles are contained right in this 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.

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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 undercapitalization. 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 nonreturnable 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 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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