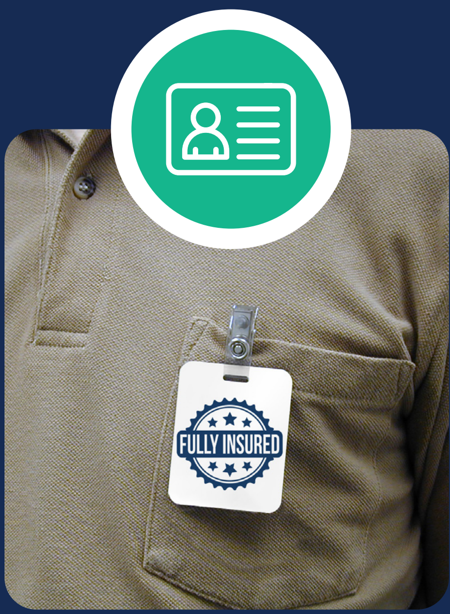
Choosing the **Right Remodeler**



A Homeowner's Guide to Choosing a Quality Remodeling Contractor.

Making a Quality Decision

At Quality Design & Remodel, we know your home is one of your most valuable assets. Remodeling it isn't just about making changes to a building, it's about creating spaces that bring comfort, functionality, and pride into your daily life. Choosing the right remodeling contractor is the single most important factor in making sure your remodel is a success.

With decades of experience and award-winning projects across the Capital Region, our team created this guide to help you understand what to look for in a remodeler.

Defining a Successful Remodel

Before you begin searching for the right remodeling contractor, it's important to pause and define what "success" means to you. Every homeowner has different priorities, whether it's staying on budget, meeting a deadline, achieving a certain look, or simply feeling comfortable with people in your home. By clarifying your personal definition of success first, you'll have a clear standard to measure contractors against.

Here are some things we found our clients always seem to consider when they work with us.

Expectations are clearly defined and consistently met.

Respect and trust between homeowner and contractor.

The final results bring pride and satisfaction.

Craftsmanship is exceptional.

Comfortable with the people working in their home.

Value received matches the investment made.

The finished project enhances daily living.

Clarify with Five

When it comes to remodeling, there's no shortage of choices. But after guiding countless homeowners through the process, we've learned that success almost always comes down to a handful of fundamentals. No matter the size or scope of your project, these five essentials will determine whether your remodel with the contractor you choose feels smooth, predictable, and rewarding, or stressful and full of surprises.

The five keys to focus on are:

1. **Insurance**
2. **Permits & Inspections**
3. **Contracts**
4. **Proven References**
5. **Business Model**

Each plays a vital role in protecting your investment and ensuring your vision comes to life the right way. In the pages ahead, we'll walk through each one in detail, explaining why it matters, what questions to ask, and how the right remodeling contractor makes all the difference.

Is the Contractor Fully Insured?

Only work with remodeling contractors who carry proper insurance. Hiring someone without making sure they are insured is asking for trouble. Without insurance, damage to your home or injuries to workers may not be covered, leaving you exposed to costly lawsuits or repairs.

There is no real safeguard against an uninsured contractor. Your only hope is that your own homeowner's policy might cover the incident, and often it does not.

When starting your search for a contractor, always ask for proof of insurance, including:

NEW YORK STATE Workers' Compensation Board

CERTIFICATE OF
NYS WORKERS' COMPENSATION INSURANCE COVERAGE

1a. Legal Name & Address of Insured (use street address only) **Quality PM Inc** **199 Delaware Ave** **DelmarNY12054** Work Location of Insured *(Only required if coverage is specifically limited to certain locations in New York State, i.e., a Wrap-Up Policy)*	1b. Business Telephone Number of Insured **(518)459-7100 Ext.700** 1c. NYS Unemployment Insurance Employer Registration Number of Insured 1d. Federal Employer Identification Number of Insured or Social Security Number 562381334
2. Name and Address of Entity Requesting Proof of Coverage (Entity Being Listed as the Certificate Holder) Town of Clifton Park 1 Town Hall Plaza Clifton Park NY 12065	3a. Name of Insurance Carrier **Cincinnati Casualty** 3b. Policy Number of Entity Listed in Box "1a" **EWC 0702866-01** 3c. Policy effective period 1/19/2025 to 1/19/2026 3d. The Proprietor, Partners or Executive Officers are ☐ included. (Only check box if all partners/officers included) ☐ all excluded or certain partners/officers excluded.

This certifies that the insurance carrier indicated above in box "3" insures the business referenced above in box "1a" for workers' compensation under the New York State Workers' Compensation Law. **(To use this form, New York (NY) must be listed under Item 3A on the INFORMATION PAGE of the workers' compensation insurance policy).** The Insurance Carrier or its licensed agent will send this Certificate of Insurance to the entity listed above as the certificate holder in box "2".

The insurance carrier must notify the above certificate holder and the Workers' Compensation Board within 10 days IF a policy is canceled due to nonpayment of premiums or within 30 days IF there are reasons other than nonpayment of premiums that cancel the policy or eliminate the insured from the coverage indicated on this Certificate. (These notices may be sent by regular mail.) **Otherwise, this Certificate is valid for one year after this form is approved by the insurance carrier or its licensed agent, or until the policy expiration date listed in box "3c", whichever is earlier.**

This certificate is issued as a matter of information only and confers no rights upon the certificate holder. This certificate does not amend, extend or alter the coverage afforded by the policy listed, nor does it confer any rights or responsibilities beyond those contained in the referenced policy.

This certificate may be used as evidence of a Workers' Compensation contract of insurance only while the underlying policy is in effect.

Please Note: Upon cancellation of the workers' compensation policy indicated on this form, if the business continues to be named on a permit, license or contract issued by a certificate holder, the business must provide that certificate holder with a new Certificate of Workers' Compensation Coverage or other authorized proof that the business is complying with the mandatory coverage requirements of the New York State Workers' Compensation Law.

Under penalty of perjury, I certify that I am an authorized representative or licensed agent of the insurance carrier referenced above and that the named insured has the coverage as depicted on this form.

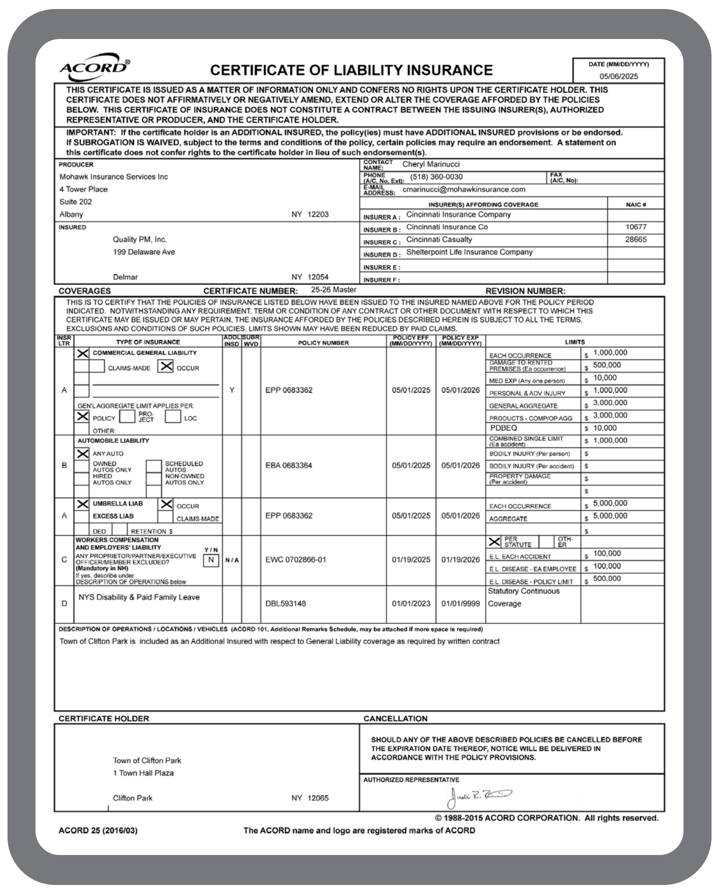
Approved by: Justin R Riccio
(Print name of authorized representative or licensed agent of insurance carrier)

Approved by: Justin R Riccio 1/28/2025
(Signature) (Date)

Please Note: Only insurance carriers and their licensed agents are authorized to issue Form C-105.2. Insurance brokers are NOT authorized to issue it.

C-105.2 (www.wcb.ny.gov

◀ **WORKERS' COMPENSATION**



ACORD®

CERTIFICATE OF LIABILITY INSURANCE

DATE (MM/DD/YYYY) 05/06/2025

THIS CERTIFICATE IS ISSUED AS A MATTER OF INFORMATION ONLY AND CONFERS NO RIGHTS UPON THE CERTIFICATE HOLDER. THIS CERTIFICATE DOES NOT AFFIRMATIVELY OR NEGATIVELY AMEND, EXTEND OR ALTER THE COVERAGE AFFORDED BY THE POLICIES BELOW. THIS CERTIFICATE OF INSURANCE DOES NOT CONSTITUTE A CONTRACT BETWEEN THE ISSUING INSURER(S), AUTHORIZED REPRESENTATIVE OR PRODUCER, AND THE CERTIFICATE HOLDER.

IMPORTANT: If the certificate holder is an ADDITIONAL INSURED, the policy(ies) must have ADDITIONAL INSURED provisions or be endorsed. If SUBROGATION IS WAIVED, subject to the terms and conditions of the policy, certain policies may require an endorsement. A statement on this certificate does not confer rights to the certificate holder in lieu of such endorsement(s).

PRODUCER Mohawk Insurance Services Inc 4 Tower Place Suite 202 Albany NY 12203	CONTACT NAME: Cheryl Marinucci PHONE (A/C, No, Ext): (518) 360-0030 FAX (A/C, No): E-MAIL ADDRESS: cmarinucci@mohawkinsurance.com	
	INSURER(S) AFFORDING COVERAGE	**NAIC #**
	INSURER A : Cincinnati Insurance Company	
INSURED Quality PM, Inc. 199 Delaware Ave Delmar NY 12054	INSURER B : Cincinnati Insurance Co	10677
	INSURER C : Cincinnati Casualty	28665
	INSURER D : Shelterpoint Life Insurance Company	
	INSURER E :	
	INSURER F :	

COVERAGES **CERTIFICATE NUMBER:** 25-26 Master **REVISION NUMBER:**

THIS IS TO CERTIFY THAT THE POLICIES OF INSURANCE LISTED BELOW HAVE BEEN ISSUED TO THE INSURED NAMED ABOVE FOR THE POLICY PERIOD INDICATED. NOTWITHSTANDING ANY REQUIREMENT, TERM OR CONDITION OF ANY CONTRACT OR OTHER DOCUMENT WITH RESPECT TO WHICH THIS CERTIFICATE MAY BE ISSUED OR MAY PERTAIN, THE INSURANCE AFFORDED BY THE POLICIES DESCRIBED HEREIN IS SUBJECT TO ALL THE TERMS, EXCLUSIONS AND CONDITIONS OF SUCH POLICIES. LIMITS SHOWN MAY HAVE BEEN REDUCED BY PAID CLAIMS.

INSR LTR	TYPE OF INSURANCE	ADDL INSD	SUBR WVD	POLICY NUMBER	POLICY EFF (MM/DD/YYYY)	POLICY EXP (MM/DD/YYYY)	LIMITS	
A	☒ COMMERCIAL GENERAL LIABILITY ☐ CLAIMS-MADE ☒ OCCUR GEN'L AGGREGATE LIMIT APPLIES PER: ☒ POLICY ☐ PRO-JECT ☐ LOC OTHER:	Y		EPP 0683362	05/01/2025	05/01/2026	EACH OCCURRENCE DAMAGE TO RENTED PREMISES (Ea occurrence) MED EXP (Any one person) PERSONAL & ADV INJURY GENERAL AGGREGATE PRODUCTS - COMP/OP AGG PDBEQ	$ 1,000,000 $ 500,000 $ 10,000 $ 1,000,000 $ 3,000,000 $ 3,000,000 $ 10,000
B	AUTOMOBILE LIABILITY ☒ ANY AUTO ☐ OWNED AUTOS ONLY ☐ SCHEDULED AUTOS ☐ HIRED AUTOS ONLY ☐ NON-OWNED AUTOS ONLY			EBA 0683364	05/01/2025	05/01/2026	COMBINED SINGLE LIMIT (Ea accident) BODILY INJURY (Per person) BODILY INJURY (Per accident) PROPERTY DAMAGE (Per accident)	$ 1,000,000 $ $ $ $
A	☒ UMBRELLA LIAB ☒ OCCUR ☐ EXCESS LIAB ☐ CLAIMS-MADE ☐ DED ☐ RETENTION $			EPP 0683362	05/01/2025	05/01/2026	EACH OCCURRENCE AGGREGATE	$ 5,000,000 $ 5,000,000 $
C	WORKERS COMPENSATION AND EMPLOYERS' LIABILITY Y / N ANY PROPRIETOR/PARTNER/EXECUTIVE OFFICER/MEMBER EXCLUDED? N (Mandatory in NH) If yes, describe under DESCRIPTION OF OPERATIONS below	N / A		EWC 0702866-01	01/19/2025	01/19/2026	☒ PER STATUTE ☐ OTH-ER E.L. EACH ACCIDENT E.L. DISEASE - EA EMPLOYEE E.L. DISEASE - POLICY LIMIT	 $ 100,000 $ 100,000 $ 500,000
D	NYS Disability & Paid Family Leave			DBL593148	01/01/2023	01/01/9999	Statutory Continuous Coverage	

DESCRIPTION OF OPERATIONS / LOCATIONS / VEHICLES (ACORD 101, Additional Remarks Schedule, may be attached if more space is required)
Town of Clifton Park is included as an Additional Insured with respect to General Liability coverage as required by written contract

CERTIFICATE HOLDER	CANCELLATION
Town of Clifton Park 1 Town Hall Plaza Clifton Park NY 12065	**SHOULD ANY OF THE ABOVE DESCRIBED POLICIES BE CANCELLED BEFORE THE EXPIRATION DATE THEREOF, NOTICE WILL BE DELIVERED IN ACCORDANCE WITH THE POLICY PROVISIONS.** AUTHORIZED REPRESENTATIVE

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GENERAL LIABILITY INSURANCE ▶

Will They Pull the Right Permits?

Permits are required to prevent all the potential hazards that could occur during a remodel (fire, electrocution, structural collapse, premature deterioration, etc.). When permits are obtained, the plans for your remodel will be reviewed, and a building inspector will inspect the actual work at several key points of the project.

Legal issues and costs associated with not pulling permits?

The municipality can flag your project and issue a cease and desist order. Municipalities can even issue a deconstruct order, meaning the complete removal of everything you had done. And even if they don't flag you when the remodel is happening, the lack of permits can resurface and cause problems later. For example, if you sell your home and a buyer discovers that the you had unpermitted work, you could face a lawsuit. And of course, homeowners' insurance coverage may not cover work performed without permits.

The contractor said I don't need a permit. Why?

They may not be properly licensed. They may not be properly insured. In either of these cases, they would not be able to obtain permits. And to go even deeper, they may be saying that maliciously to cut costs or break rules. So ask yourself, "What other things will this contractor hide from you if the first thing they do when you ask about permits is to say you don't need them?"

Will They Provide a Thorough Contract?

Do not work without a written contract (estimate, proposal, etc.) that clearly spells out exactly what will be done. When you receive the contract make sure you thoroughly review it. Make sure it makes sense to you and covers everything you want from the project. Here's what makes a good contract:

Make-up of a Good Contract

Scope of Work

The contract should describe in detail, the products to be used and how the work will be performed. Make sure all project expectations are in writing and only sign the contract if you completely understand the terms.

Change Orders

Learn how change orders will be handled. Typically change orders must be in writing and signed before the new work begins and it becomes a part of the contract as an addendum.

Payments

There must be a detailed, written payment schedule in the contract. Ensure there's a mutually agreed-upon and realistic written schedule. The payment should be tied to milestones as the project progresses.

Scheduling

While the project schedule isn't typically part of the signed contract, it's still one of the most critical pieces of information to understand before work begins. A timeline outlining the estimated start and completion dates, along with major phases, helps ensure the project stays organized and on track. Without it, homeowners can't plan their daily routines, and the contractor's productivity can quickly suffer.

It's important to ask your remodeling contractor how they handle project scheduling. Do they use scheduling software? Is the entire team, including sub contractors, expected to follow it? These details will give you a clear sense of how your project will be managed day to day.

Do Past Clients Like this Contractor?

Any remodeling contractor can provide a couple references that they have managed to satisfy. The question is, do they have a system in place that consistently produces a satisfied client project after project?

The way to find this out is to reach out to some of these references yourself. Ask the contractor if they can provide a list of references with names, phone numbers, project descriptions, and the dates the work was performed. The list should span years and demonstrate that they can consistently satisfy their clients.

Here are some questions you can ask their previous clients:

Did they have the necessary expertise to build your project?

Were problems effectively addressed and solved?

Was the project site kept clean and safe?

Did they work within the budget?

Were they organized and professional?

Are you satisfied with the quality of materials and workmanship?

Did the staff communicate with you effectively?

Did they adhere to the schedule?

Would you recommend them?

What Business Model Do They Use?

There's two leading business models remodeling contractors use. The Bid-Build Model and the Design-Build Model. Both have their advantages but it's most important to figure out which one you are most comfortable with for your particular project.

Traditional Model

Many homeowners are familiar with the traditional business model for contractors. In this approach, the homeowner develops the plans for their remodel first, then they reach out to a contractor who bids on the work they have in mind.

On the surface, it seems straightforward: compare a few estimates, pick the best price, and move forward. However, because the contractor isn't part of the planning process, important details can get overlooked until production begins. This model can work well for smaller, simpler projects, but it often creates frustration and unpredictability when the scope is larger or more complex.

Vs

Design-Build Model

This is a newer model that integrates planning and construction from the very beginning. The contractor helps the homeowner with the design and takes responsibility for its execution, bringing designers, project managers, and trade professionals together under a single process.

This collaboration may seem like a lot, but it ensures that plans are realistic, budgets are accurate, and schedules are achievable. For homeowners, it means having one point of contact and one team accountable for the entire project. The result is fewer surprises, smoother communication, and a remodeling experience that's far more efficient.

Which model is right for you?

Time to Decide

Choosing the right remodeler is one of the most important decisions you'll make as a homeowner. From insurance and permits to contracts, references, and business models, each factor plays a critical role in shaping your experience and the final results. When you take the time to define what success looks like for you and ask the right questions along the way, you give yourself the best chance of enjoying a remodel that feels seamless, rewarding, and worth every dollar.

Hopefully, after reading this, you've gained some valuable insights into how to find the remodeling contractor that will help you come home to quality.

QUALITY

DESIGN & REMODEL

Quality Design & Remodel is a home remodeling company that has spent over 20 years positively changing how homeowners think about the remodeling industry. We've completed hundreds of kitchen, bathroom, and other home remodeling projects while taking our client's expectations and exceeding them in every way we know how.

We build trusting, communication-focused relationships with our clients. We use proven methods and materials in our projects. And we take pride in our team's professionalism and craftsmanship. This is who we are. This is Quality.

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