

Belmont Age Friendly Action Committee

HomeFit Guide For Belmont

A companion to the AARP HomeFit™ Guide



Introduction

This guide has been developed by [Belmont's Age Friendly Action Committee](#) in collaboration with the Office of Community Development to assist Belmont homeowners who want to **modify or update their homes** to adapt to the changing needs of older residents.

As there are many regulations and requirements regarding home modifications, this guide addresses general practices in hiring a contractor as well as the licenses and permits specifically needed for construction projects in Belmont.

It is also an effort to educate Belmont residents to approach home modification wisely. Due diligence is important as some Belmont residents have been exploited by scammers who claim to be legitimate contractors. This brochure covers **planning, avoiding pitfalls, and being aware of support** available from Town and State offices. Used in combination with [The AARP HomeFit Guide](#), this information will assist Belmont homeowners in meeting their goals.



Managing Your Project and Working with a Contractor



Before You Begin Your Project

- Determine **the design** and **your budget**, consulting an architect or designer if needed.
- Determine the **materials** you will use.
- Clearly **describe in writing** the work you wish to have done before engaging a contractor.



Before You Hire A Contractor

- Interview at least **3 contractors** and obtain a detailed written estimate
- Confirm with **Board of Building Regulations and Standards** that the contractor is licensed, registered, and insured with the state. (This will assure you are protected under the Home Improvement Contractor Law.)
- Home Improvement Contractor Registration Board of Building Regulations and Standards
- Search the database at **www.Mass.gov/ocabr**
Scroll to Homeowner Resources
- Check references for each contractor. Look at their work if possible and speak with others who have used this contractor.

**check
references!**

Before You Sign a Contract



Obtain a detailed written contract. State law requires this for projects over \$1,000.

The contract should include the following:

- Identification of contractor, including registration number
- Total price of work
- Payment schedule
- A provision for extras or changes
- Detailed list of specifications/materials
- Start and completion dates
- Copy of contractor's insurance
- A permit notice warning you that if you obtain your own permit or using unregistered contractors, you will not be eligible for the Guaranty Fund
- A 3-day cancellation notice, if you sign the contract in your home or not at the contractor's office
- Other details specific to your project



A sample contract from the state is included at the end of this brochure.

Helpful Tips:

- Be sure the contractor obtains the building permit. With the permit comes a town inspection that insures your contractor has done the job correctly.
- By law, the contractor cannot collect more than one-third of the cost of the contract in advance, unless special materials are needed.
- If you are financing your home improvements, do not allow a contractor to lend you the money or act in association with any lending institution if home is used as collateral.



All communication with a contractor should be in writing. Do not rely on a "handshake" or phone call.

When Something Goes Wrong



If you have a contract dispute or if you think the job was not done correctly, explore the following options:

- **Communication:** with the Contractor to clarify in writing any disputes
- **Mediation:** the Attorney General's Office can provide information
- **Arbitration:** through the Home Improvement Arbitration Program
- **Court Action:** A claim under \$2,000 would go to Small Claims Court. Larger claims are heard in District or Superior Court. Legal advice should be sought for all claims



For Assistance, Contact:

Office of Consumer Affairs
and Business Regulation

501 Boylston Street, Suite 5100
Boston, MA 02116

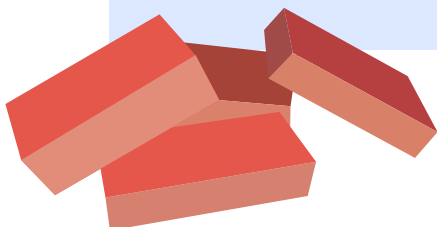


- Consumer Hotline: 9:00 A.M. - 4:30 P.M.
(617) 973-8787
- Toll-Free Consumer hotline:
(888) 283-3757
- Fax: **(617) 973-8799**

Town of Belmont Requirements by Project Type



Job	Permit Y/N	Type of Permit	Notes
Installing Grab Bars or handrails	No	N/A	As long as no walls are opened no permit needed
Installing bathroom or laundry room in existing structure	Yes	Building, electrical, and plumbing	
Installing temporary wheelchair ramp	No	N/A	If installing a permanent ramp: building is needed
Lowering sink and countertops to wheelchair height	Yes	Plumbing	Building permit will be needed if walls are opened
Installing chair lift	Maybe	Electrical	Depends upon make and model. If electrical upgrade needed, then permit needed
Adding additional lighting to home	Yes	Electrical	
Widen doorways	Yes	Building	



Sample Contract



Massachusetts Home Improvement Sample Contract

This form satisfies all basic requirements of the state's Home Improvement Contractor Law (MGL chapter 142A), **but does not include standard language to protect homeowners. Seek legal advice if necessary.** Any person planning home improvements should first obtain a copy of "a Massachusetts consumer guide to home improvement" before agreeing to any work on your residence. You may obtain a free copy by calling the Office of Consumer Affairs and Business Regulation's Consumer Information Hotline at 617-973-8787 or 1-888-283-3757.

Homeowner Information

Contractor Information

Name	Company Name		
Street Address (do not use a Post Office Box address)	Contractor/ Salesperson/ Owner Name		
City/Town State Zip Code	Business Address (must include a street address)		
Daytime Phone Evening Phone	City/Town	State	Zip Code
Mailing Address (If different from above)	Business Phone	Federal Employer ID or S.S. Number	
	Law requires that most home improvement contractors have a valid registration number	Home Improvement Contractor Reg. Number	Expiration date

The Contractor agrees to do the following work for the Homeowner:

(Describe in detail the work to be completed, specifying the type, brand, and grade of materials to be used, use additional sheets if necessary.)

Required Permits - The following building permits are required and will be secured by the contractor as the homeowner's agent, **(Owners who secure their own permits will be excluded from the Guaranty Fund provisions of MGL chapter 142A.)**

Proposed Start and Completion Schedule - The following schedule will be adhered to unless circumstances beyond the contractor's control arise

_____ Date when contractor will begin contracted work.

_____ Date when contracted work will be substantially completed.

Total Contract Price and Payment Schedule

The Contractor agrees to perform the work, furnish the material and labor specified above for the total sum of: _____ (*)

Payments will be made according to the following schedule:

\$ _____ upon signing contract (not to exceed 1/3 of the total contract price or the cost of special order items, whichever is greater)

\$ _____ by ___/___/___ or upon completion of _____

\$ _____ by ___/___/___ or upon completion of _____

\$ _____ upon completion of the contract. (Law forbids demanding full payment until contract is completed to both party's satisfaction)

The following material/equipment must be special ordered before the contracted work begins in order to meet the completion schedule. (**)

\$ _____ to be paid for _____
\$ _____ to be paid for _____

NOTES: (*) Including all finance charges (**) Law requires that any deposit or down-payment required by the contractor before work begins may not exceed the greater of (a) one-third of the total contract price or (b) the actual cost of any special equipment or custom made material which must be special ordered in advance to meet the completion schedule.

Express Warranty - Is an express warranty being provided by the contractor? No Yes (all terms of the warranty must be attached to the contract)

Subcontractors - The contractor agrees to be solely responsible for completion of the work described regardless of the actions of any third party/subcontractor utilized by the contractor. The contractor further agrees to be solely responsible for all payments to all subcontractors for materials and labor under this agreement.

Contract Acceptance - Upon signing, this document becomes a binding contract under law. Unless otherwise noted within this document, the contract shall not imply that any lien or other security interest has been placed on the residence. Review the following cautions and notices carefully before signing this contract.

- Don't be pressured into signing the contract. Take time to read and fully understand it. Ask questions if something is unclear.
- **Make sure the contractor has a valid Home Improvement Contractor Registration.** The law requires most home improvement contractors and subcontractors to be registered with the Director of Home Improvement Contractor Registration. You may inquire about contractor registration by writing to the Director at 10 Park Plaza, Room 5170, Boston, MA 02116 or by calling 617-973-8787 or 888-283-3757.
- Does the contractor have insurance? Ask the Contractor for his insurance company information so that you can confirm coverage, or ask to see a copy of a "proof of insurance" document.
- Know your rights and responsibilities. Read the Important Information on the reverse side of this form and get a copy of the Consumer Guide to the Home Improvement Contractor Law.

You may cancel this agreement if it has been signed at a place other than the contractor's normal place of business, provided you notify the contractor in writing at his/her main office or branch office by ordinary mail posted, by telegram sent or by delivery, not later than midnight of the third business day following the signing of this agreement. See the attached notice of cancellation form for an explanation of this right.

DO NOT SIGN THIS CONTRACT IF THERE ARE ANY BLANK SPACES!!!

Two identical copies of the contract must be completed and signed. One copy should go to the homeowner. The other copy should be kept by the contractor.

Homeowner's Signature

Contractor's Signature

Date

Date



**Created by the
Belmont Age Friendly Action Committee**

Sponsored by

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Massachusetts**

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