

DEPARTMENT OF VETERANS AFFAIRS

**St. Petersburg Regional Office
9500 Bay Pines Blvd.
St. Petersburg FL 33744**

VA Construction and Valuation Section (Specially Adapted Housing) Is Remodeling For Me?

This information sheet will help you better understand the home remodeling process. It will also outline important information and tips to consider before you decide to use your grant to remodel your home. It's important to understand that some homes are not suitable for a remodeling project under the Specially Adapted Housing (SAH) grant program. Your SAH Agent will make this determination.

While remodeling may be an option that you have, it might not be your best option. In many cases, constructing a new home makes more sense. Never make a rush decision to remodel your home. Rather, take your time and make an informed decision. Remember, there is no time limit for using your grant.

How Do I Find A Professional Remodeler?

If you decide to remodel your home, you will need to obtain three written bids from three different contractors. The bids will be based on a VA home inspection conducted by the VA representative. You are responsible for obtaining these bids and you will be choosing which contractor you would like to use. VA cannot recommend contractors. You should choose a remodeler in the same way that you would choose any professional. Look for expert skills, experience, rapport, and the recommendations of previous customers. You do not necessarily look for the lowest price. Keep in mind, the contract to remodel your home will be between you and your contractor. The VA is not a party to that contract. To begin your search, start with the following:

- Ask neighbors, family, and friends who have had remodeling work done.
- Check with the local newspaper's real estate editor or a librarian for names of local recipients of remodeling awards.
- Obtain recommendations from local lenders
- Ask at building supply and hardware stores.
- Call your local home builders association for a list of remodelers.
- Find out how long the firm has been in business and whether the firm has significant experience with your type of job.

Which Remodeler Will Work For Me?

Your remodeler must have a current Contractor's License in the State of Florida and must be in good standing with the Department of Professional Regulation (800-342-7940). After you have located a couple of remodelers that seem well-suited for your job, interview them in depth, and check their credentials and professional reputation. Here are some tips:

- Call your local Better Business Bureau (BBB) and your local government's consumer affairs office. Find out whether they have any outstanding complaints or any other relevant information on file (BBB Phone: 800-955-5100).
- Ask the remodeler for local references and call the references. Ask former customers about the remodeler's reliability, work quality and promptness. Ask the remodeler if the company is insured against claims concerning worker's compensation, property damage, and personal liability.
- Does he or she really listen to your ideas, suggest ways to make them work, and indicate enthusiasm for your proposed job?

The Contract

A written contract protects you and the remodeler. Your remodeler should therefore put all agreements and oral promises in writing. Never sign a blank or partially blank contract. Both you and the remodeler are bound by everything in the contract, so read it carefully before you sign. If you have any questions or do not understand something, get an answer or explanation before you sign.

The following must be included in your contract under the SAH grant program:

- A completion date.
- The VA Contingency Clause: **“This Agreement is further contingent upon final VA approval of a government grant and the veteran purchaser securing necessary financing for his/her portion of cost involved”**. This clause is intended to protect your interest.
- Your contract must be signed by you and your contractor.

VA grant funds can only be released on performance draws. Funds cannot be released to a contractor for deposits of any kind. Have your contractor call our office to discuss payment and procedures in greater detail.

Take Your Time with Planning

The key to any successful remodeling project is prior planning. It is well worth the extra time and effort necessary to properly plan for your project. Remember, your grant benefit is one-time-use, but there is no time limit regarding use. So, do not feel pressured to rush into a remodeling project. Please call your SAH Agents with your questions. We are always here to help you.

Useful Contact Information

- Better Business Bureau 800-955-5100
- Florida Business and Professional Regulation 850-487-1395
- Florida Home Builders Association 850-224-4316
- National Association of Home Builders –Remodeler TM 800-368-5242