

REAL
ESTATE

Plan to Remodel? Get Everything in Writing.

By RONDA KAYSEN JULY 9,
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Contract for Renovations

We are planning to have the kitchen and bathroom of our condo renovated this summer and have found a contractor we would like to hire. But the only “contract” from the contractor consisted of some language about payment at the end of his estimate. I would like to draw up a formal contract to protect our down payment, the building and us. I could cobble together something from online sample forms, but I wonder if it is necessary to engage a lawyer. I would rather not invest the time and money, and potentially alienate our contractor from the beginning, but I want to be protected.

South Park Slope, Brooklyn

The list of things to worry about when you remodel your home should not include fear of offending the contractor. Presumably you are about to pay him a large sum to rip apart your bathroom and kitchen. What will transpire, when it will happen and how it will get done should be clear to all parties before anyone begins wielding a sledgehammer.

“When we prepare and sign a contract, it’s to protect us every bit as much as our client,” said Jos Dudgeon, a principal of Tristate Sustainable, a general contractor in Manhattan.

You likely need the written consent of the condominium board and will have to sign an alteration agreement with the board, said Dennis H. Greenstein, a Manhattan real estate lawyer. Hire a lawyer to review the agreement and craft a separate agreement with the contractor that meets the board's demands. Consider the legal fees you pay upfront as a kind of insurance: It would probably be much more expensive to hire a lawyer after things have gone awry.

Your contractor must be duly licensed and carry the appropriate insurance, as your board will require it. "If the contractor isn't licensed and insured, then the client is courting disaster using them, regardless of the size of the job," Mr. Dudgeon said. Even a task as small as screwing a cabinet into a wall could wreak havoc — a worker could mistakenly hit a water pipe, causing flooding.

A contract should also serve as a blueprint for what lies ahead. "Maybe the biggest potential pitfall in renovation is mismanaged expectations," said Paul Barnla, the founder of Artistic License Interiors, a contractor based in Brooklyn. Include a rider with the contract that details all the work to be done, down to the light fixtures, switches, outlet covers and brand of paint, although "this may feel overwhelming at first," Mr. Barnla said.

But take it one step at a time. Walk through the space with the contractor, room by room, breaking down the work into digestible, organized lists, from floor to ceiling.

Settling these issues ahead of time will help in the long run, Mr. Barnla said: "This avoids arguments and disagreements."

Co-ops and Rentals

Why won't co-ops allow the owner of an apartment to rent it for more than two consecutive years to someone outside the building?

Upper West Side, Manhattan

The answer to your question lies in the philosophy behind co-op housing in New York.

A co-op, by its very nature, is intended to provide residences for the shareholders of the corporation. It is structured differently from a condominium, where you buy a piece of real property and own it individually; in a co-op, you buy and own shares in a cooperative. This is partly why investors tend to favor condos over co-ops when buying property solely as an investment. It is also why the co-op board approval process is often so onerous.

“The underlying principle is to promote a stable community where people know their neighbors and are committed to making the building their home on a long-term basis,” said Marc J. Luxemburg, a Manhattan real estate lawyer.

Subletting your apartment to someone who is not a shareholder undermines the philosophy behind cooperative living. This might seem idealistic, particularly when people spend hundreds of thousands, if not millions, of dollars on their apartments and expect a handsome return, but it is the basis for your proprietary lease, which governs what you can and cannot do.

“Subletting an apartment is inconsistent with this fundamental purpose,” Mr. Luxemburg said. “Cooperative apartments are not intended to be used for the purpose of making a profit.”

Most co-ops have policies that restrict subletting. Giving residents a two- or three-year time limit is something of a compromise: It allows for unexpected life events that might take you away from your apartment for a few years, but also assures that, for the most part, the people in the building are also the shareholders.

A Bedbug List

We've been looking for a new apartment to rent and recently saw one in a building that has had issues with bedbugs in the past year. The building would not specify which apartments have been affected. Does the city have a database that tracks this information? Is there any way to find out exactly where the problem was, if the building is not forthcoming?

Financial District, Manhattan

Landlords are required to disclose any history of bedbugs in the last 12 months to new tenants. They must provide you with a form that tells you which floors have been affected and whether or not eradication measures have been taken. But the form does not require landlords to disclose the specific apartment that has been affected. (A tenant who recently battled bedbugs might want a measure of privacy.)

So the form provides you with some information, but it does not paint a full picture. To glean more details, see if any complaints have been filed against the building on the Department of Housing Preservation and Development website and see if anyone has reported problems with the building on the Bedbug Registry, a public database. Through a deeper search, you might learn more about the extent of the infestation, assuming someone has reported it.

Doing your homework before you sign a lease could give you peace of mind or help you decide to reject a problem building. Nowadays, many “tenants are doing their due diligence before they even view their apartment,” said Alex Saltalamacchia, a senior managing director at Citi Habitats.

But even if you do not find out any additional information from your search, the building’s initial response is telling: It gives you insight into how forthcoming management might be in the future, should other problems arise.

Submit your question as a comment, or email realestateqa@nytimes.com.

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