

10 tips for homeowners

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Joe Belmonte, president and CEO of **Bartocci Development**, has been in the construction business for most of his life — ever since leaving the Army in the early '70s. He began by working in the drywall industry throughout San Diego County, then moved into tenant improvement work with BELCO Construction, for commercial clients that included M.H. Golden, The Mounts Co., Nexus, Koll, Kvass and Collins Development.

Twelve years ago, Belmonte started focusing on what he enjoys most: high-end custom homes, but continues to do commercial, tenant improvements and condominiums on selected projects.

"So much of my training in industrial and commercial crosses over, including the steel stud framing and concrete walls — or a mix of typical traditional wood and stucco elements," Belmonte said.

Having built more than 45 selected custom homes, three of Belmonte's clients are in the 100 block of J Avenue in Coronado, including a new Spanish-Mediterranean home with a backyard *casita* that functions as a granny flat, plus two coastal cottages. The coastal homes have craftsman details with a thoughtful use of space, allowing smaller homes to live large — a Bartocci Development specialty. Niches, built-ins with recessed features, raised ceilings and distressed wood floorings are just a few of Bartocci's design features.

Here are ten tips for homeowners from the Contractors State License Board on making sure that the contractor measures up:

1. Hire only state-licensed contractors.
2. Check a contractor's license number online at cslb.ca.gov or by calling 800-321-CSLB FREE (2752).
3. Get at least three bids ("apples-to-apples").
4. Get three references from each bidder and review past work in person.
5. Make sure all project expectations are in writing, and only sign the contract if you completely understand the terms.
6. Confirm that the contractor has workers' compensation insurance for employees.
7. Never pay more than 10 percent down or \$1,000, whichever is less.* Do not pay in cash.

8. Don't let payments get ahead of the work.
 9. Keep a job file of all papers relating to your project, including all payments.
 10. Don't make the final payment until you're satisfied with the job.
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-Submitted by Bartocci Development. Bartocci Development is headquartered in San Diego at 2535 Kettner Blvd., Suite 1-A5. Belmonte can be reached at 619-702-0113 or on his cell at 619-701-2414. Visit BartocciDevelopment.com.