



## 10 Things To Know About Your Contractor

Selecting your contractor is the single most important decision you will make regarding the success of your project. Whether you are building a new home, renovating your existing home, adding an outdoor space or fixing a problem thru an insurance claim, we recommend a 10 point checklist that will help ensure a successful project.

- 1. How many years has your company been in business?** If the contractor doesn't have at least three years experience, he may not be able to perform the job to a professional level. Your contractor may lack the skills to keep the business afloat. What will your warranty be worth if your contractor goes out of business? You should feel comfortable with the integrity of the company.
- 2. Do they have a Contractor's License?** Licensed Contractors have demonstrated that they meet or excel the experience, financial integrity and knowledge criteria that are considered a minimum to operate in a competent professional manner.
- 3. Do they have proper insurance?** Proper insurance includes general liability and workman's compensation insurance. This is very important for your protection as a homeowner. If the contractor does not hold these insurances, you may be liable for property damage and worker injury on your property. Some areas of the country do not require contractors to carry workman's compensation insurance. In most cases it's because a company has too few employees and can provide a waiver of homeowner-liability instead. Ask to have a certificate sent to you by the insurance company or call the listed agent on the certificate to see if the contractors insurance is paid up to date.
- 4. Do they have references?** You should ask references that the contractor has worked for. This will allow you to contact verify the quality of work and professionalism up front. You should ask their past customers a few questions such as: When did they work for you? Would you hire them again? Did they respect your property? Were they persistent with a daily schedule? Was the quality of work good? Could I see the work performed.
- 5. Do I get a written quote?** This means a solid figure that the contractor will commit to in the contract to finishing the work, not an estimate. You would like a detailed quote on the specified work. If the contractor isn't willing to put in the time as a professional up front by providing a detailed quote, then they may not be professional with your project.
- 6. Communication is Vital.** Do you feel at ease asking your prospective contractor for details? It's crucial that you hire someone that you can ask questions. It's equally crucial that you contractor ask you questions, because how else can he/she learn what YOU want in your project, or how you want it



to reflect your desires and lifestyle.

- 7. Has Your Contractor Quoted an Exact Price for your Complete Project?** Many contractors will quote a flat, generic price per square foot for your project without fully reviewing the unique characteristics of your home or the building site. In fact, some contractors don't even visit the site, but provide a quote by phone! If the contractor does not attend to detail when quoting on your project, then what level of detail can you expect once construction starts?
- 8. Is Your Builder Applying for and Providing a Building Permit?** If your project requires a building permit, your contractor will often offer to provide this service. This permit protects you by ensuring that the work will be completed in compliance with local and state building codes. A project completed without a permit, when required, could lead to insurance or property transfer problems.
- 9. Is the Contractor Respectful of You and Your Home?** As part of the agreement, will your contractor ask you for use of your electrical or bathroom facilities? Is he courteous and professional? Will he be respectful of your home and keep work areas clean? Does he appear to be someone you would trust in your home? Will he agree to your parking requirements? All of these are important questions that you should ask yourself before allowing someone in your home.
- 10. Super-Low Bid Beware.** While you should solicit at least three bids, don't get carried away with bargain-hunting. Lower doesn't always mean better. A low bidder may have misinterpreted your plans. Or he may be desperate to land any job to keep his business afloat. Or he may be planning to pad his bill with change orders (addendums to the contract) once work gets started. Detailed drawings, when accompanied by construction specifications, are the best way to ensure consistency between bids. When considering a similar design, a higher price may reflect superior materials, workmanship, business practices and project integrity. A reputable contractor will put everything in writing for you.