

## Question #1: How long have you been working in this industry?

**Answer You WANT to Hear:** Long enough to accumulate at least ten to twenty references you can contact.

**Why You Want to Hear It:** While more experience does not always mean better service, a contractor who has been around the block a time or two is more likely to have a proven track record.

## Question #2: Are you licensed?

**Answer You WANT to Hear:** Yes.

**Why You Want to Hear It:** This question can be as tricky as maneuvering a bulldozer through a tree-filled backyard since not all trades are required to be licensed.

## Question #3: Do you carry workman's comp insurance for your employees?

**What You WANT to Hear:** Yes, for all employees that will be on your property.

**Why You Want to Hear It:** Joe Drywaller falls from a ladder and breaks his back while completing your project. Guess who could be held responsible for medical bills if he is uninsured? YOU! Since the last thing you need is to pay for someone else's back surgery, ensure the contractor covers all employees with insurance before they step foot in your home.

## Question #4: Do you have insurance in case something in my home gets broken in the renovation and/or construction process?

**Answer You WANT to Hear:** Yes.

**Why you Want to Hear It:** While no company enters your home with the intention of breaking a main water pipe during construction and flooding the bottom floor of your two-story Victorian, accidents happen; and when they do, you don't want to be held financially responsible for repairing damage you didn't cause. The company entering your home should ensure if they break something, they will fix it and cover all of the costs to do so.

### **Question #5: Do you belong to any professional organizations and, if so, which ones?**

**Answer You Want to Hear It:** Yes.

**Why You Want to Hear It:** Joining an association for contractors is not a necessity, but it does show the commitment a potential contractor has to the job and the industry in general. Professional associations, which may be national, statewide, or even specific to the contractor's specialty, offer added training, networking and research materials to members in an effort to keep them up to date with practices.

### **Question #6: Can you provide a list of references I can contact?**

**Answer You WANT to Hear:** Yes.

**Why You Want to Hear It:** If you ask for a list of references and a potential contractor sprints away like an Olympic marathoner, turn and run in the opposite direction. Checking references is one of the only methods for assuring the contractor you choose can get the job done.

## Question #7: What is the projected timeline for this project?

**Answer You Want to Hear:** A specific amount of time.

**Why You Want to Hear it:** While unexpected problems might arise as walls are removed or structures are built, an experienced contractor should be able to give you a projected time for completion of the project. Dan LaForge, Director of Facilities and Public Safety at Unity College, known as America's Environmental College, says, "There are times when a project can't be properly estimated due to the suspicion of hidden damage or additional work behind existing walls or floors." In these cases, he adds, you should enter into a "time and materials" contract. So guess what your next question will be?

## Question #8: Are you willing to sign a "time and materials" contract?

**Answer You Want to Hear:** Yes.

**Why You Want to Hear it:** Imagine this renovation project nightmare: an unexpected find that results in extra time, materials and labor fees to fix; a contractor who wants to charge twice your monthly mortgage per hour to repair the damage; and you, stuck with a project half-finished and paying twice as much as you should to get it completed. This does happen, so it is imperative homeowners understand prior to the start of the project what the fees will be if a contractor runs into unexpected fixes. A "times and materials" document states the labor rate and material markup of anything that might arise unexpectedly.

## Question #9: How often do you finish a project in the anticipated time?

**Answer You Want to Hear:** Most of the time.

**Why You Want to Hear It:** You likely won't get a percentage-type answer when you ask this question; but knowing how often projects get completed on time will tell you certain things about the potential contractor. One, says LaForge, is whether or not the contractor is overextended, which can delay your project. "Too often contractors take on more work than they can handle because they don't want to alienate a customer," he explains. But a contractor can tell you, "Most of the time!" when, in reality, the opposite is more accurate. What can you do? Ask your references if the contractor finished on time and, if not, why.

## Question #10: Will you be on site at all times to oversee progress of the job?

**Answer you want to hear:** Yes.

**Why You Want to Hear It:** The contractor you hire is the project manager and, therefore, should be on site each day to oversee progress and ensure the work is being done according to the plan you agreed to in the beginning of the project. If a contractor answers "No" to this question, you need to ask . . .

## Question #11: How often will you stop by to check on the progress?

**Answer You WANT to Hear:** Daily.

**Why You Want to Hear It:** "Part of the general contractor's quoted price is for project management and the customer

should expect that service,” says LaForge. If the contractor is not on site daily, you need to ask . . .

## **Question #12: Who is the on-site project manager?**

**Answer You Want to Hear:** The specific name of a person who will be at your home on a daily basis.

**Why You Want to Hear It:** You need to know who to contact should you discover things are not going as planned. You also need to know someone on site is tracking the progress of your project. If you are not given the name of a person who will be the project manager, don't hire the contractor. And if your contractor names another person to oversee the project, the next question you ask should be . . .

## **Question #13: Will you provide me with daily updates?**

**Answer You Want to Hear:** Yes.

**Why You Want to Hear It:** You need to ensure attention is being paid to the project by the contractor. If your contractor is not on-site daily and does not check in or give you daily reports, you cannot be certain he is even aware of the work being done.

## **Question #14: Who pulls required permits for the job, you or me?**

**Answer You Want to Hear:** The contractor.

**Why You Want to Hear It:** The law regarding who pulls permits on a project vary by state and even by the city in which you live.

However, the contractor should pull the permits. They are the professionals that know what needs to be done, and, says

**Question #15: Will you write out a contract specifying what you will do, the anticipated time frame, line items for materials needed to complete the job, cost, time needed, a ‘time and materials’ contract should a project become more involved than first thought, and a termination clause?**

**Answer You WANT to Hear:** Yes.

**Why You Want to Hear It:** A contractor (or any professional) can offer you the moon but deliver a pebble; and what can you do about it if you don’t have the agreement in writing? Not much. Request a written contract that includes the items listed above. Have the contractor sign and date the contract and keep a copy in your records. Beyond that, make sure you understand everything in the contract. Says Reed, “Consumers have to understand and accept all of the terms of the contract so they have a clear outline of who is to do what and when – and what happens if the terms are violated.”

**Question #16: Will you offer a guarantee on your work, and, if so, what is the guarantee?**

**Answer You WANT to Hear:** Yes, with a specific amount of time (six months, one year, lifetime, etc).

**Why You Want to Hear It:** You wouldn’t purchase a car without some type of warranty against defects; you shouldn’t hire a contractor who can’t guarantee work, either. (In fact, Patio Enclosures offers a limited lifetime warranty on **all** sunrooms!) Contractors can guarantee against two types of problems:

- Defective Materials
- Workmanship Problems

Your written guarantee should include clauses that state what the contractor will cover and for how long. [This article](#) discusses contract warranties in more depth.

## Question #17: What is the daily work schedule?

**What You WANT to Hear:** Specific hours (9-5 with an hour from noon to one for lunch); specific days of the week (Monday through Friday).

**Why You Want to Hear It:** If a contractor fails to give you a schedule, this probably means:

1. He's not organized enough to create one (or he's too busy working at various properties), which means
2. He won't be at your house on a regular basis, which means
3. You will not have any sense of organization in your daily life until the project has been completed, which could take forever without an organized schedule

A professional contractor will give you a daily schedule and will adhere to that schedule throughout the time it takes to complete the job.

## Question #18: Have you been involved with any legal disputes following a previous job?

**Answer You WANT to Hear:** An honest one.

**Why You Want to Hear It:** In a perfect world, the answer to this question would be no. But we know the world isn't perfect, and

neither are the people living in it (just watch a few reality TV shows if you don't believe me). If the contractor has been involved in a prior legal dispute – perhaps over quality of materials or a project-gone-wrong – you need to know. While the specifics behind the dispute may not be a deal breaker, the fact that a contractor isn't honest when asked this question should be. Check with the [Better Business Bureau](#) as you research your list of contractors.

### **Question #19: What is the payment schedule?**

**Answer You WANT to Hear:** Depends on the company, but you should never pay the entire amount up front.

**Why You Want to Hear It:** Different contractors may offer different options when it comes to payment and different options may work better for your situation. However, never pay for the work in its entirety prior to the job's completion and inspection. Says Reed, “. . . we advise that a fair down payment is fine, but consumers should establish a payment plan tied to progress and should hold back the final payment until the job is completed to the consumer's satisfaction.”

### **Question #20: Will you agree to including a termination clause in the contract that we co-write?**

**Answer You WANT to Hear:** Yes.

**Why You Want to Hear It:** A termination clause, says Reed, is an agreement that allows either party, contractor OR homeowner, to get out of the contract on the terms both parties agreed to. “That way,” she says, “if a homeowner stops paying the contractor, the contractor could terminate the contract and

walk away without penalty.” On the other hand, if a contractor doesn’t show up for work, the homeowner could terminate the