

Questions to ask a potential contractor. Compliments of No Problem!!! Services.

Over the years we have been asked some pretty good questions by people trying to make a selection on who to choose to rebuild their home. Below is a list of commonly asked questions we have had by homeowners. By us putting this out there online, most likely it is going to cause other contractors to chime in either adding some or debating whether these are important or not. The reason for us putting this out there is to offer questions you may or may not have thought of.

Before you make a selection, you need to feel comfortable that there is a fit between you and the contractor. You need to do your research and ask the right questions, this is a big decision and you don't want to make the wrong decision.

Ask about their insurance

- Are you insured?
- Do you have the correct type of insurance? ***Some companies are insured, however, they don't have the correct type of insurance. It is very important to make sure they are carry the type of insurance that will protect your home in the event you need to make a claim.*
- How much coverage do you have? ****It is OK to ask for a copy of their COI.(Certificate of Insurance)*

Ask about their experience.

- How long have you been in business, not in the business but how long has your current company been in business?
- How many claims have you handled that are similar to our home?
- Have you worked with my insurance company before? Do you have contact info for an adjuster you have experience with, that works for my insurance company?
- Have you worked with my mortgage company before? If yes...Do you happen to have their claim department contact information? (If you do not already have it)
- Are you familiar with the Energy code compliances /Rescheck/IC3 form? ***This is a federal requirement.*
- Have you worked in this city before and how long have you been registered with this city?
- Do you understand homeowners insurance and the different types of coverages?
- Are you familiar with Xactimate pricing and estimates written in other insurance based estimating software.

Ask about the company.

- Can you send me 3 to 5 references for claims similar to the size of mine?
- Are you certified or associated with organizations that would give you an advantage over your competitor?
- Do you work with an engineer, do you work with an architect? ***If your home is to be torn down and rebuilt, an architect will be required.*
- Are you a salesperson, a project manager or the owner?

Continued...

Ask about the company continued...

- Who is the project supervisor?
- Do you communicate with our mortgage company directly, or do you rely on us for scheduling the draws and inspections?
- What is your work schedule?
- What is your policy on daily cleanup?
- Do you have a social media following, and an actual website?
- Are you accredited with the BBB? ** You can also look companies up on the Better Business Bureau website. www.bbb.org
- Do you have photos of your past projects similar to my house?
- If it is a company you are considering, ask to review a copy of their contract/paperwork so you can take time to review it. It is OK if you need to send it over to an attorney for review as well.

Ask about their crews.

- Are you using employees or subcontractors?
- How many crews do you have?
- How long have you had your crews, and how long has the newest crew worked with your company?
- Are you using licensed sub-contractors as required by the State of Texas? (HVAC, Electrical, Plumbing)

Ask about their rebuild/reconstruction process.

- How long will this rebuild take, assuming weather is not a factor?
- When it comes to making design selections for our home
 - How many paint color options are you going to give us?
 - Where will we pick out our flooring?
 - Where will we pick out our plumbing fixtures and lighting?
 - How many options of doors and trim will we get to choose from?
 - What are the restrictions on our selections overall

Notes: _____
