

15 Questions to Ask Your Contractor... Before You Sign a Contract

By Mayan Metzler

Since 1999, MyHome has completed more than 1,000 home renovations and remodeling projects throughout the New York area. The company has created the following list of questions that should be presented to a contractor before work begins:

1. What is your license number?

A contractor is required to have a home improvement or general contractor's license. Call Consumer Affairs or the Building Department to confirm that your contractor's license is valid and up to date, and ask whether any complaints have been filed against the contractor. In New York City dial 311, or call MyHome for a complimentary copy of the New York City Department of Consumer Affairs Home Improvement Consumer Guide.

2. Which type and how much insurance do you carry?

Contractors must carry liability, disability and worker's compensation. If your contractor does not carry enough coverage, you may be at risk. Try to find a contractor that carries at least \$3 million in total coverage.

3. Do you belong to the Better Business Bureau?

Membership is voluntary, but to belong, the contractor must abide by strict business practices. See www.bbb.org or call the local BBB office. Ask under what other names he did or does business sometimes a contractor will dissolve a business when problems arise.

4. Which associations do you belong to?

The National Association of the Remodeling Industry (NARI) and National Kitchen and Bath Association (NKBA) are two of the most important. Certification is a challenging process, requiring extensive knowledge of the industry and a commitment to professional conduct.

5. How will you design my space and which software will you use?

Most contractors are not designers although they may have access to design resources. Your project may be more complex than he can handle, and you may need to hire an architect, interior designer, or a kitchen and bath designer.

6. Do you have references relevant to my project?

Look at before and after pictures and ask to speak to home-owners who have completed projects similar to yours. Check references and visit some ongoing projects.

7. How many projects are you currently working on?

This will show how in-demand he is and how available he will be to you. If your contractor is immediately available, his low workload may be a red flag. However, the more projects he is working on, the less time he will have for you.

8. What is your warranty for labor and materials?

Do not hire a contractor who does not guarantee in writing his work or

the materials he uses. You should receive at least a one-year written warranty.

9. What are your address and telephone numbers?

Confirm your contractor's office (or home) address. Do not work with anyone who is only accessible by cell phone or pager. Ideally, you want to work with someone who has a "brick and mortar" business and an office.

10. Where and how will you purchase materials?

Does the contractor have a showroom? Will he assist you in selecting materials! or are you on your own to pick things out at retail stores? Can he confirm that the materials you select will work technically and fit properly in your space?

11. When can you start?

If your contractor is too available, it could mean he is just starting out or doesn't have referral business. If the wait is too long, he could be overwhelmed or may be taking on more business than he can handle. A wait of two to four weeks is normal.

12. How long will the project take, start to finish?

A good answer should factor in the schedules of everyone involved and consider the time it takes to design the project and to order and receive materials. Manufacturers' schedules must also be considered.

13. Will the same crew remain on the job from beginning to end?

If the contractor has more jobs running simultaneously than crews, he will juggle. Ask about the "punch list", the little unfinished things that remain. Getting a contractor to complete touch-ups is the most common complaint by remodeling clients.

14. How much will the project cost? How will you be paid?

Is the estimate firm, or will the price go up? Beware of contractors who bid low to win the contract but raise prices after the project is underway. Sometimes called "low balling": this is an issue to ask references about.

15. How is your operation managed?

Find out what your contractor is in charge of and who will be your contact person. If you are interviewing the contractor, be suspicious. Ask why he is meeting with you instead of supervising his ongoing projects.

MyHome has its own approach to each of these important questions that are detailed in its brochure, "15 Critical Questions to Ask Your Contractor Before You Sign a Contract". To request a brochure see www.myhomeus.com or visit its showrooms at 353 West 48th Street in Manhattan or 74 South Moger Avenue in Mt. Kisco.

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