

## Ten Questions to ask a Contractor

You want to build your own home but you may not know the right questions to ask while you seek the right contractor for your construction.

As you incorporate each process along the way – finding the right real estate, drawing up plans, obtaining a home improvement loan – finding a contractor should be among your priorities.

Here's a list of questions that will help you, whether you're remodeling or drawing up plans for an entire house. Of course, you'll want to add questions and details as you continue to speak with different contractors and as you determine more about what you want from the contractor who builds your home.

Sometimes, just the way the contractor answers the questions will help you decide how comfortable you are with that person. Remember: Honest contractors usually are pleased to give you recommendations and let you talk to their customers.

Some of the questions are obvious. For example, where is the contractor's office? You probably don't want to do business with someone who operates out of a post-office box. The process of hiring a contractor isn't unlike hiring an employee for your business. So you'll want to know how long he has been in business, where he learned his trade, and you'll want references, including names of suppliers, as well as the names of any professional organizations to which the company belongs (Better Business Bureau, unions, and the Chamber of Commerce, for example).

But that's just for starters. The following questions should serve as a guideline, not as a finished list, to help you determine what you want to know most about your contractor.

1. What are your specialties?
2. How long have your employees worked for you? Longtime employees are a good sign of ethical business practices.
3. What do you do if an employee calls in sick? Find out how your contractor obtains replacement workers.
4. Have you ever been involved in a lawsuit or bankruptcy?
5. What kind of insurance do you carry? Ask to call the contractor's agent to confirm coverage.
6. How accessible will you be throughout the job? How much time will you spend on the job site?
7. How often can I visit the job site?

8. Do you attend seminars to keep up on the latest in the construction field?
9. Tell me how you handled a problem that upset a customer.
10. Can you give me three references of previous customers?

Modify this list even while you're talking to a potential contractor. You'll find that the contractor will respect you for asking questions.