

Homeowner's Guide Choosing a Professional Contractor





**Protect Yourself
From Unscrupulous
Contractors!
Ask These Questions**

Conducting a home improvement project is a process you may not be familiar with until it becomes time to replace something. Even then, there's a lot to learn about the different products and the best procedures to meet your needs. Once you've done the homework on the products, you then need to find a qualified contractor. Therefore, it's vital to know that you can rely on the contractor you choose to give you good advice about those products and procedures that may be new to you.

The key is to find the right contractor for your job.

This brochure is designed to assist you with qualifying contractors. The questions included in this guide will assist you in finding a reliable, reputable and experienced contractor

A top-notch, professional contractor will happily provide you answers to these questions. As it makes good sense to do homework on the products, it also makes good sense to perform a review of the contractor doing the work.

Any contractor worth his salt will provide not only the answers to the questions, but the required documentation you request. If they don't, you should consider a contractor who will.

We at Folkers hope this guide helps .

INTERVIEW THE CONTRACTOR

You can not choose a professional contractor by looking at estimates and comparing prices. Sit down with each contractor, ask questions about the company, the products, the process, materials used, the warranties, service and other related questions. In most cases, a variety of questions will flush out unprofessional and unscrupulous contractors.

- ◆ The representative should be knowledgeable about the products as well as the process.
- ◆ The representative should understand local building codes and the permitting process.
- ◆ The representative should take pride in their company and fellow co-workers who will be assisting with completion of your project.
- ◆ The representative should be able to provide you with proof of past performance.



ARE YOU LICENSED IN ALABAMA/FLORIDA?

This is a good question to begin with. This will provide you with a general idea of the contractor's legal ability to perform your specific home improvement project.

In Alabama and Florida, state law requires contractors to be licensed and insured by the respective contractor boards.

A business license is not the same as a contractor's license so don't be fooled.

Contractors licenses can be viewed on the respective states web sites:

- FL—www.myfloridalicense.com/wl11.asp
 - FOLKERS LICENSE—CBC1260136
- AL— <http://www.hblb.alabama.gov/>
 - FOLKERS LICENSE—24481



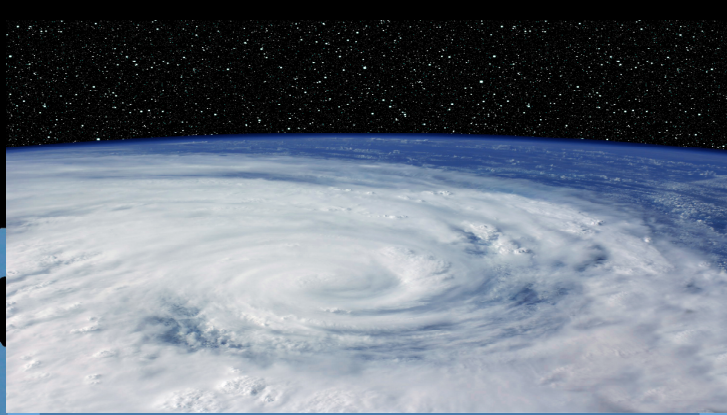
ARE YOU INSURED?

Alabama and Florida state laws require that all home improvement contractors carry both **WORKERS' COMPENSATION AND LIABILITY INSURANCE**.

Even those contractors that utilize sub contractors should have proof of the sub contractors insurance coverage.

Contractors that do not carry insurance will likely be cheaper to hire. There could be a variety of reasons a contractor is not carrying insurance such as they're not a full time contractor, they can't afford it or they don't stand behind their work.

It is highly suggested that you do not use unlicensed and uninsured contractors since the liability for any accidents can become the home owners' responsibility.



HAVE YOU OPERATED UNDER DIFFERENT NAME OR BEEN SUED?

Many dishonest and unscrupulous contractors just shut down their business, move to the next town and/or change their name. They're still dishonest and continue to cut corners or employ the same old deceptive practices.

Remember that you can look up court records. Ask the contractor to detail any legal issues they've had before and explain how they were resolved.



Is your work guaranteed? What warranty do you provide and at when does it expire?

The general contractor should provide you with the firm's warranty in writing; don't accept any verbal agreements. The warranty list should be clear and detailed. Some GCs will visit your home within six months after the project is completed, and then again at one year (this is acceptable), and fix anything that went wrong due to their work or faulty products installed. The best general contractors will also return after two years and fulfill any warranty obligation items at that time.



Do you handle the permitting process and the building inspection do we have to coordinate that?

Ever wonder why a contractor won't pull a permit? In Florida and in much of Coastal Alabama, an inspection by the local building inspector is required to clear a permit. This third party inspection provides the homeowner with a third party inspection of the contractor's work. In addition, the inspector ensures the work was completed according to the building codes. Contractors that do not pull permits are attempting to hide from something and typically it's the building inspector.

When a contractor cuts corners, it speaks to the quality of their work.

Most importantly though, pulling a required permit is the law. The contractor is always responsible for permits

Demand the responsible party be an employee of the contractor.



Will you use sub-contractors on my project?

If so, ask for the name of everyone who will be hired and the type of work they will be doing so that you can verify their credentials and ensure they have the necessary insurance requirements.

According to Federal law, a contractor that utilizes sub contractors cannot control the work of that sub contractor. The contractor can only dictate what needs to be done, (install replacement windows, for example) but not how to do it, when to do it and the manner in which to perform the work.

Finally, the use of sub contractors can lead to issues when warranty work materializes. Who will perform the warranty work?

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