BUILDING CODES TOOLKIT

Checklist of Questions to Ask Your General Contractor

Purpose: This document equips property owners with basic knowledge, consumer protection, and questions to ask when hiring a professional general contractor to perform new construction, remodeling, rebuilding, or mitigation work.

Target User: Property owners.

☐ Are you licensed for the type of work proposed?

It is important that you verify that any individual or company you are considering is properly licensed. To verify they are licensed, ask for a copy, check the expiration dates, and contact the issuing authority to verify their license is in good standing. In some states, there is no state-wide licensing for certain trades such as general contractors; rather it is done on a local level either by the county or the city. Some counties do not have licensing requirements; however, for your safety it is recommended that you work with a verified licensed professional. In some jurisdictions, in addition to being licensed, general contractors are also required to be bonded. Being bonded means a bonding company has secured money that is available to anyone who files and wins a claim against the general contractor.

☐ How many building permits have you obtained in this jurisdiction in the last two years?

This question is important because some general contractors are based outside of the property owner's jurisdiction.[1] Make sure that your general contractor is familiar with your local building code requirements and permitting process, is credible, and has worked with municipal jurisdictions in the past.

☐ Can you help incorporate mitigation techniques as part of the construction project?

This question is important because most mitigation techniques are a lot cheaper to apply to structures if planned as part of the property's scheduled maintenance and upgrade. Applying mitigation techniques would help reduce future risks to the property from natural hazards and their effects. For example, in order to reduce or eliminate the damage to exterior elements caused by earthquake forces, you could brace chimneys, secure wall panel anchors, and brace large windows.

☐ Have you performed any other repairs or rebuilds of properties damaged in a natural disaster such as this?

It is essential that your general contractor check with your local code official regarding permits before repairing or rebuilding a structure damaged by natural disaster. There are often strict local requirements on how and where structures can be renovated. Consulting your local code official will ensure your repairs or rebuild is compliant with local standards. If you are in a federally designated disaster county, you can also visit Disaster Recovery Centers to talk with FEMA Hazard Mitigation specialists about rebuilding advice. To find the Disaster Recovery Center nearest you, see the *Disaster Recovery Center Locator* on *FEMA.gov*.

☐ Have you used FEMA to get technical guidance on a project? If not, would you be willing to do so? Are you aware of FEMA technical guidance?

It is essential that your general contractor be mindful of mitigation techniques to provide a means of protecting your family and property from future devastating natural disasters. As the property owner, it is your responsibility to set the scope of the project and if the scope includes mitigation, it is valuable for your general contractor to understand the FEMA guidance pertaining to your project.

FEMA offers an array of technical guidance materials all focused on minimizing the damages that can occur as a result of a natural disaster. To order FEMA technical guidance publications, please call 1-800-480-2520 or visit the *Protect Your Property or Business from Disaster: How-to Tips* on various hazards section of *FEMA.gov*.

☐ Can you provide proof of your general liability insurance before I sign a contract with you?

General liability insurance protects your home from damage or negligence of the general contractor, his employees,

1. This is particularly true following a disaster, when local resources are overwhelmed and out of State general contractors are needed to support rapid recovery.

and any sub-general contractors brought onto your property. For your protection, verify that anyone you are considering has a general liability insurance policy by asking for a copy of their insurance certificate, checking the expiration dates, and calling the issuing authority to verify their insurance is valid.

- ☐ Do you carry workers' compensation insurance?

  Workers' compensation insurance protects you from liability if a worker is injured while on your property. It is always recommended to hire a fully insured general contractor. Please note: if the general contractor does not have any employees, he may not need or have workers' compensation insurance.

- ☐ Will you provide me with a list of your past clients for whom you performed a similar job?

  A credible general contractor should have no problem providing multiple references. It is important to contact between three to five previous clients for whom the general contractor performed a similar job. Only then will you know the type of work they are capable of and the level of service you can expect.

  Questions to ask the general contractor's references:

  - ☐ Were you satisfied with the results of the project?
  - ☐ Did the project come in according to budget and was it completed on a timely basis? If not, what types of problems or delays affected the overall cost?
  - ☐ Would you hire the general contractor again? If not, ask why?

- ☐ Will you be hiring sub-contractors on this 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 (if applicable). A sub-contractor is an individual or business that signs a contract to perform part or all of the obligations of another's contract.

- ☐ What kind of written warranty will you give me?

  A credible general contractor should guarantee his or her work and provide a written warranty agreement. The warranty should clearly spell out what is covered, what is not and for how long. At a minimum, a general contractor should guarantee a one year warranty; although, two years is preferred.

- ☐ How will my project be supervised?

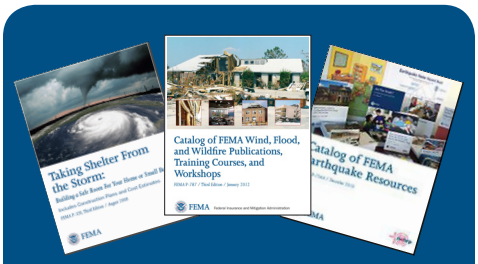
  The general contractor or another lead individual should be assigned to oversee your project from start to finish. It is extremely important that the project manager is not only experienced, but very familiar with the details of your plans and manages the daily operations of your project to ensure the work is done correctly and is compliant with the local building code. You should be given the contact information for this individual so you can ask questions and resolve any issues that arise through the project.

- ☐ What will the payment schedule be?

  It is not unusual that a down payment is required for a contract; however, you should never pay a general contractor in full before the project is completed. If the project will extend over several months, ensure that the payment schedule is determined and outlined in a written contract before the work begins. Make payment in a way that they are traceable or get receipts for each of your payments.

- ☐ Will you obtain all of the required building permits?

  Although there is some cost and additional time required for obtaining



It is critical for general contractors to know how to mitigate risk as part of the construction process. To order FEMA guidance publications, please call 1-800-480-2520 or visit http://www.fema.gov/protecting-homes.

Photo Source Liz Roll/FEMA

Joe Barry, a volunteer from the United Methodist Committee on Relief, helps a homeowner clean after Hurricane Sandy washed away exterior walls and completely filled the basement.

Photo Source Best Practices Portfolio/FEMA.

House in Bay St. Louis, MS, was built to code and survived Katrina; their neighbor's house was destroyed by Katrina.

building permits, it is recommended that this be done by your general contractor because it is your only assurance that your project will be done to code. By having your general contractor handle the permitting process/inspections, you gain an independent third party in your corner who offers you protection that the job will be done in full compliance with local building codes. If a general contractor requests that you obtain the permit yourself, it is likely that they are unlicensed or unqualified for the job. See *Basic Checklist to Acquire a Building Permit* in the FEMA Building Codes Toolkit.

☐ Who will coordinate the required inspections as part of the building permit process?

The general contractor should be willing to handle all aspects of the building permit process to include the required and/or recommended inspections that will take place during the construction process. It is strongly recommended that you are present for the inspection to ensure it takes place, you hear the feedback from the building department regarding the work being done, and you are aware of any corrections notices issued to the general contractor.

☐ Will you provide me with a written lien waiver at the end of the project?

At the end of your project, your general contractor should have no problem providing you with a written lien waiver for both your original contract and any sub-general contractors that worked on your project. A lien waiver is a legal document from the general contractor/sub-contractor that verifies you have paid the general contractor in full for the services rendered. The lien waiver also ensures that the general contractor and/or any sub- contractors waive their right to place a lien on your property.

Notes: