

Checklist to Ask Your General Contractor

Purpose: This section helps homeowners with hiring credible contractors who will construct using the codes and standards enforced in the home's area. Checkboxes are provided by each question so the user can easily note which questions have been asked. A notes section is located at the end, allowing users to write any further questions or information they gathered throughout this process.

Target User: Homeowners

Checklist to Ask Your General Contractor

This document gives homeowners and occupants basic knowledge, consumer protection, and questions to ask when hiring a general contractor to perform new construction, remodeling, rebuilding, or mitigation work.

Is the contractor licensed for the type of work proposed?

It is crucial 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 may be done locally by the county or the city. Some jurisdictions may not have any licensing requirements; however, for your safety, it is recommended that you work with a verified licensed professional whenever possible.

Is the contractor bonded?

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 would be available to anyone who files and wins a claim against the general contractor.

How many building permits has the contractor obtained in this jurisdiction in the last two years?

This question will help the homeowner determine a contractor's experience level with working in the area the structure is located. Some general contractors are based outside the homeowner's jurisdiction⁶ and may not know how to obtain a permit in your area. This is especially true after a disaster when many outside contractors show up not knowing the local codes or permit application procedures. Ensure that your general contractor is familiar with your local building code requirements and permitting process, is qualified and credible, and has previously worked with your jurisdiction.

⁶ This is particularly true following a disaster. During this time, local resources are overwhelmed, and out-of-state general contractors are needed to support fast recovery.

Will the contractor proactively incorporate mitigation techniques as part of the construction project?

Most mitigation efforts are cheaper to apply to structures if planned as part of the home's scheduled maintenance, repair or upgrade. Applying mitigation measures will help to decrease risks to the home from future natural hazard events and their effects.

For example, to reduce or eliminate the damage caused by earthquake forces, you could ensure that the structure is properly anchored to its foundation, properly attach structural wall panels to the wall framing, replace large openings with additional structural wall panels, or replace damaged masonry chimneys with lightweight metal flue chimneys.

Does the contractor have experience repairing or rebuilding structures damaged during a natural hazard event?

It is essential that your general contractor checks with your local code official regarding securing the proper permits before repairing or rebuilding a structure damaged by a natural disaster. There are often strict local requirements on how and where structures can be renovated. Consulting with your local code official will ensure that repairs or rebuilding comply with local codes and standards.

In a federally designated disaster, you can also visit Disaster Recovery Centers to talk with FEMA Hazard Mitigation Specialists about repair and rebuilding advice. To find the Disaster Recovery Center nearest you, see the [Disaster Recovery Center Locator](#) on [FEMA.gov](#).

Has the contractor used FEMA to get technical guidance on a project? If not, would they be willing to do so? Are they aware of FEMA technical guidance?

It is your responsibility as the homeowner to set the project's scope and, if your scope includes mitigation of future damage, it is valuable for your general contractor to be aware of and understand the FEMA guidance related to your project. Your general contractor should be familiar with mitigation techniques that will help ensure your home and its occupants are better protected against future damage.

FEMA offers an array of free technical guidance materials focused on minimizing the damage that can occur due to a natural disaster. To order these free FEMA resources, please call 1-800-480-2520 or [visit the Building Science Resource Library on FEMA.gov](#).

Can the contractor provide proof of their general liability insurance before you sign a contract with them?

General liability insurance protects your home from damage or negligence on the part of the general contractor, his employees, and any subcontractors brought onto your property. For your protection, make sure anyone you are considering has a general liability insurance policy by asking for a copy of their insurance certificate, checking the expiration dates, and contacting the issuing authority to verify their insurance is valid.

Does the contractor 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 employees, he may not need or have workers' compensation insurance.*

Will the contractor provide you with a list of past clients for whom they performed a similar job?

A credible general contractor should have no problem providing multiple references. It is important to contact at least three to five previous clients for whom the general contractor performed similar work. 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, why?

Will the contractor 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 the contractor give you?

A credible general contractor should 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 on their work and materials; although two years is preferred.

How will your project be supervised?

The general contractor or another lead individual should be assigned to oversee your project from start to finish. It is important that the project manager is not only experienced but very familiar with the details of your plans. They should manage 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 throughout the project.

What will the payment schedule be?

It is not unusual that a down payment is required for a contract to pay for the initial time and materials; 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. It is a common practice to withhold at least

10% of the payment until the project has been completed to your satisfaction and, if applicable, a certificate of occupancy has been issued. Make payments in a way that they are traceable, or get receipts for each of your payments.

Will the contractor obtain all of the required building permits?

Although there is some cost and additional time required for obtaining building permits, it is recommended that your general contractor do this 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 the protection that the job will be done in full compliance with local building codes. If a general contractor asks that you obtain the permit yourself, it is likely that they are unlicensed or unqualified for the job. See the section titled Checklist to Acquire a Building Permit.

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, including the required or recommended inspections that will take place during the construction process. It is strongly recommended that you are present for the inspection to make sure 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 the contractor provide you with a written lien waiver at the end of the 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. 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 subcontractors that worked on your project. The lien waiver also ensures that the general contractor or any sub-contractors waive their right to place a lien on your property.

Notes
