

Quality Design & Construction, Inc.
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Here are some of the things to consider if your home has had storm damage:

Contact your insurance company

Take photos of the damage

Tarp the areas of the home if it can be done safely. If you pay someone to do this make sure they have insurance.

Keep your receipts for insurance reimbursement

Choosing a Contractor

Ask friends and family members about contractors they have used in the past.

Check with the Better Business Bureau (<http://easternnc.bbb.org/Find-Business-Reviews>) and local trade associations Home Builders Association (<http://www.hbawake.com>) Remodelers Council (<http://wakeremodelers.com>) National Association of Remodeling Industry (<http://NARI.org/search/zipcodes/index.asp>) National Kitchen and Bath Association (<http://nkba.org>)

Questions to Ask a Contractor

Is the contractor licensed and insured. (*Ask for proof of coverage*)

Is the contractor local? (*Check last year's telephone book to see if they were in business or if they just popped up in the area to handle storm damage. Businesses get a free local listing*)

Does the contractor have a local physical address? For how long?

How long have you been in business? (*Ask what types of projects they are familiar with. Building a new home is very different than remodeling or repairing a home. Remodelers are used to working with you while you are living in the home. They know how to minimize dust and dirt and know how to respect your family and property*)

How long will it take you to provide me with an estimate for the cost to repair my property?

Most remodelers will charge for the time they spend preparing a detailed written estimate.

The cost of the estimate will vary depending on the scope and complexity of the work.

Most insurance companies will require more than one estimate. (Be sure to get a complete scope of work including materials to be used) that way you can compare the estimate fairly

Can I see an example of your specifications provided on other jobs?

Can you arrange for packing, transportation and/or storage of household items?

Can you provide references? (*If so, call them. Not just one or two be vigilant.*)

Do you have experience dealing with insurance adjusters?

How long before you will be able to begin work? *(Be patient. Most reliable contractors were working on projects prior to the storm and will get to you as quickly as they can)*

Is your company licensed to work in the state of North Carolina? (<http://www.nclbgc.org>) *(NC Law requires a licensed general contractor on any projects over \$30,000)*

Can you provide proof of Workmans Compensation and Liability Insurance? *(Avoid doing business with contractors who do not carry this type of insurance. Otherwise, you'll be held liable for any injuries and damages that occur during the project.)*

Will you apply for the appropriate permits from the local building department?

Is your work guaranteed or does it have a warranty? For how long? *(Most contractors will guarantee their work for at least a year. This is another reason to hire a local company!)*

How are payments handled? *(Typically you pay a deposit when you sign a contract and then payments are made at different phases of the work. Do not give more than 20% down for a large job \$10,000!)*

When will you expect final payment? Usually, the final payment isn't made or the Certificate of Occupancy is issued by the municipality.

Can I see a sample contract? *(Read through this thoroughly. Ask questions if you do not understand something.)*

Contract Components

Contractors Name

Contractors Physical Address and Telephone Number (including emergency contact information) *(Check to make sure address exists and there is a company by the same name at the address)*

General Contracting License Number

The payment schedule

The estimated start and completion dates

The cancellation policy

The policy and procedures regarding any Additional Work Authorizations *(Change Orders – a written agreement to alter work described in the original contract. Remodelers often require payment for additional work authorizations before the work begins.)*

A detailed list of what work will and will not be performed *(including materials)*

When work begins make sure that all materials are the same as specified in the contract.

This list is not inclusive of everything to be considered. It has been put together as a guideline. I hope it helps you during these stressful times.

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