

Most licensed contractors are competent, honest, hardworking and financially responsible. However, home improvement is a top source of consumer complaints nationwide. By asking these ten questions you will greatly reduce the chances of having a bad remodeling experience.

1. Are You Licensed?

Always make sure the company you are considering is properly licensed. Also, remember that anyone can say they are a licensed, make them prove it with a copy and check the expiration dates.

What are the risks? Generally contractors without licenses don't have them for a reason, which is a huge red flag. Licensing requires passing written tests on codes and building practices, experience requirements and many other aspects that prove you are competent at what you are doing.

H&M Answer: All of our plumbers currently have a Journeyman or a Master Plumbers license. We have put many of our current employees through years of school and training through the ABC apprenticeship program (Associated Builders and Contractors, Inc), to obtain these licenses and are continually sending them to classes to keep up with code changes and to educate them on new products.

2. Do You Carry General Liability Insurance?

Make sure the company you are considering carries general liability insurance. This is the insurance that protects your home from damage or negligence of the contractor, his employees or any sub-contractors he hires and brings on your property. A one million dollar policy is the standard of the industry. Also, remember that anyone can say they are insured, make them prove it with a copy of their insurance certificate and check the expirations dates. You can also call the issuing authority and verify the insurance is in force.

H&M Answer: Horsch & Miller is insured for general liability and can provide a certificate of insurance when requested.

3. Do You Carry Workers Compensation Insurance?

Make sure they carry workers compensation insurance. It protects you from liability if a worker is injured while on your property. Be aware that if the contractor doesn't carry workers' compensation coverage, you will be liable for any injuries suffered by the contractor or any of his employees on your property.

If the contractor is a one-man operation, he can be exempt from having to carry workers' compensation insurance. Ask him to show you his certificate of exemption from workers' compensation. This is very risky for you. If he shows up with a helper and the helper gets hurt, with no workers' compensation insurance, you may have to pay the medical bills. If the uninsured contractor is sloppy about verifying his sub-contractors workers compensation insurance and the sub-contractor gets hurt, again you may have to pay the medical bills.

H&M Answer: Horsch & Miller has Workers' Compensation and can provide a certificate of insurance when requested.

4. Do You Guarantee Your Work?

This is one of the most forgotten questions for the customer. Ask about the warranty and make sure you have it in writing. Always insist on a warranty in writing.

H&M Answer: Horsch & Miller has a one year labor warranty on all projects. Product warranties vary depending on the brands and types of products.

5. Do You Provide Testimonials From Customers?

A good contractor will be happy to provide you with dozens of written testimonials. One of the best ways to gauge a company's abilities is by seeing what past customers have said about their work. Did they deliver on time? What did they like most about working with them and what could they have improved upon.

H&M Answer: After every project is complete we send out a "Customer Satisfaction Survey" to see how we did with all aspects of the project. This way we can continually improve our service by getting as much customer feedback as possible.

6. Do You Provide Pictures Of Previous Projects You've Completed?

Ask the contractor if they have pictures of the projects they have completed. Before and after pictures are a great way to see the scope of work the contractor does.

H&M Answer: We have pictures of many projects we have completed and are happy to share them with you. We want you to feel comfortable that you have chosen a company that can handle the scope of project that you have in mind.

7. Do You Keep The Job Site Clean?

Your home is obviously a very important to you. Make sure the contractor you choose treats it like it is. Do they protect your floors and keep the work area clean?

H&M Answer: Horsch & Miller takes pride in how we treat your home. We use shoe booties, protective floor covering and will hang plastic when necessary to keep your home as clean as possible while the project is underway. We also make sure the jobsite area is completely cleaned up after the project is finished.

8. Do You Pull All The Required Building Permits?

Some contractors hate to pull building permits because they add costs to the project and they slow a project down. It is very important that your contractor pull all required permits, this is your only assurance that things will be done to code. Inspections put an independent 3rd party in your corner and offer you protection. Also most homeowner's insurance policies will only cover your home for work that is properly inspected.

Some contractors may ask you to get the permits. This is usually a warning sign that they are not able to pull the permit because they are unlicensed, or the work is outside of their license.

What are the risks? Your home is your biggest investment. You may be putting it unwillingly at risk as most homeowner's insurance policies do not pay claims coming about from illegally done work.

H&M Answer: Horsch & Miller takes out all the required permits necessary to complete your project.

9. What Professional Organizations Are You A Member Of?

Well established companies are affiliated with professional organizations such as the Better Business Bureau and industry related organizations such as NARI (National Association of the Remodeling Industry). In all cases, these organizations only attract conscientious contractors interested in bettering the industry and in weeding out unprofessional contractors. In order to become a member, the contractor's background and references are thoroughly investigated. While a new contractor may not be a member of any professional organizations, it is highly unlikely an established contractor would not be a member of at least one, unless there is a reason that he cannot join.

H&M Answer: Horsch & Miller belongs to a number of Professional Organizations: Milwaukee NARI (National Association of Remodeling Industry), ABC (Associated Builders and Contractors) BBB (Better Business Bureau), PHCC (Plumbing-Heating-Cooling Contractors Association) Hartford Chamber of Commerce.

10. Ask Questions About How They Work

I can't stress how important this information can be to you, ask questions such as how do they perform their work, what time do they start, how will you protect my carpets, how will the trash and debris be handled, do you work straight through a project? The answers to these questions will give you a clear picture of what type of contractor you are dealing with.

What are the risks? Maybe none or maybe you are in for a big surprise once the work starts and you find yourself in a mess. Do yourself a favor and ask some specific questions so you can make an informed decision before you find out too late.