

## GUIDE 01 OF 6 | WE BUILD NH

### WHAT TO ASK YOUR CONTRACTOR

# Before Signing Anything

The questions most homeowners wish they had asked.

I have been on job sites for forty years. I have seen what happens when a homeowner signs a contract without asking the right questions: cost overruns, abandoned projects, substandard work hiding behind drywall that will not reveal itself until winter.

The best contractors welcome hard questions. They have got nothing to hide. If a builder gets defensive when you ask about their experience or references, walk away. NH, VT, and ME do not license general contractors at the state level. That means anyone can call themselves a GC. These questions are how you find out who actually knows what they are doing.

### EXPERIENCE AND QUALIFICATIONS

- \* How many years have you been operating under this business name? Frequent rebranding is a red flag.
- \* How many projects similar to mine have you completed in the last three years? Ask for specifics -- scope, size, location.
- \* Can I visit a completed project? Not a photo. An actual home. Walk the floors, open the doors, look at every transition and trim detail.
- \* Can I speak with two or three past clients directly? A confident contractor hands you the phone.
- \* Do you have experience with NH frost lines, ledge, snow loads, and shoreland regulations? This region builds differently than anywhere else in New England.
- \* How many projects are you managing simultaneously? Busy is good. Overextended means your project gets neglected.

### INSURANCE -- NON-NEGOTIABLE

- \* Do you carry general liability insurance? Ask for a certificate naming you as an additional insured. Minimum \$1 million coverage.
- \* Do you carry workers' compensation? In NH, an uninsured worker injured on your property can become your liability. Do not skip this.
- \* Are your licensed sub-trades -- electricians, plumbers, HVAC -- insured? NH requires trade licensing. Verify it.

### VALUE ENGINEERING AND MATERIAL SUBSTITUTIONS

- \* If costs run over budget, what is your process for proposing reductions? Any substitution must be presented in writing with full disclosure of what changes and what the quality impact is.
- \* What materials are specified in your contract, by brand, product line, and grade? Vague specifications like

'standard flooring' are an open door to substitution.

- \* Will you ever substitute a specified material without my written approval? The answer must be never. Document this in the contract.

- \* How do you handle value engineering requests from subcontractors? A contractor who lets subs swap materials without owner approval is not managing your project.

## MATERIALS WARRANTIES

- \* What manufacturer warranties apply to the materials you specify? Ask for the actual warranty documents before signing, not summaries.

- \* Who registers the warranties -- you or me? Many manufacturer warranties must be registered within a specific window after installation. Confirm this is handled.

- \* What is your workmanship warranty? Industry standard is one year minimum on labor. Get the term and scope in writing.

- \* If a warranted material fails after completion, what is your process? A quality contractor has a clear answer.

- \* Do the materials you specify carry full replacement warranties or prorated ones? Prorated warranties lose value fast. Understand what you are actually getting.

## THE CONTRACT

- \* Is your bid fixed-price or cost-plus? Fixed-price gives certainty. Cost-plus gives the contractor flexibility -- make sure it also gives you transparency.

- \* Are all specified materials listed by name, grade, and manufacturer in the contract? If it is not in writing, it does not exist.

- \* How are change orders handled? Every change documented in writing with price agreed upon before work begins. Verbal change orders become disputes.

- \* What is the payment schedule? No more than 10% upfront. Milestone-based draws tied to verified completion.

- \* Who pulls the permits? Always the contractor. If a contractor asks you to pull your own permits, walk away.

## VALUE ENGINEERING RED FLAGS -- WALK AWAY IF YOU HEAR THESE

- \* We can save money by using a similar product -- without showing you the specs and getting written approval.

- \* The warranty is basically the same -- without providing the actual warranty document.

- \* That material is on back-order, we substituted something equivalent -- without your prior written consent.

- \* We will make it up on the next project -- there is no next project clause in a construction contract.

- \* The manufacturer warranty covers that -- without confirming who registers it and under what conditions.

## BEFORE YOU SIGN -- CHECKLIST

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- Contractor experience verified -- years in business, similar projects, references contacted
- A completed project visited in person -- not just photos
- Certificate of general liability insurance received -- minimum \$1 million
- Workers compensation coverage confirmed in writing
- Sub-trade licensing verified -- electricians, plumbers, HVAC
- All materials specified by brand, product line, and grade in the contract
- No-substitution-without-written-approval clause in the contract
- Manufacturer warranty documents reviewed before signing
- Warranty registration responsibility assigned to contractor
- Workmanship warranty term and scope in writing
- Change order process documented -- written and priced before work begins
- Payment schedule milestone-based -- no large upfront payment
- Permit responsibility assigned to contractor
- Dispute resolution process written into contract