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White Paper

The Eleven Questions You MUST Ask An Insulation Contractor

Choosing a contractor to do work on your home is a difficult and oftentimes daunting process. It usually starts with a search on the internet for local contractors who do the type of work you're looking to have done, or paging through the yellow pages. Then, once you've compiled a list of contractors, it's time to pick up the phone (or start typing emails). Unfortunately, there's no way around this part of the process. Simply put, if you're serious about having work done to your home, then you must take the time to reach out to contractors and let them know you're interested.

This is where things get tricky. Because let's face it, every contractor is different—they have different ways of doing business, different operating hours, different payment terms, different products with different features and benefits...it can make comparing apples to apples very confusing. Keeping it all straight can be time-consuming at best and at worst cause you to throw up your hands in defeat.

But once initial contact is made, there are things you can do to make the process of choosing a contractor easier and less of a headache.

Trusting your instincts is key. Most contractors are honest, hardworking individuals dedicated to making your home more beautiful, user-friendly, and energy efficient. But there are some contractors out there who are in business to rip consumers off and rob them of their hard-earned money. Some red flags: proposals/contracts that lack detail or leave you with more questions than answers; representatives who are late or don't show up at all; sloppy, unprofessional workers; websites/literature with overinflated claims that seem too good to be true; shady salesmen pushing products you don't need. A lot of consumers have encountered one or more of these things, and have had encounters with a less-than-reputable contractor.

If this has happened to you, don't let it happen again, and don't let it stop you from renovating your home. Here are ten questions you absolutely must ask every contractor you meet with. There are other questions, of course, but these ten can make or break the contractor/homeowner relationship.

1. Is your company registered with the Pennsylvania Attorney General's office? In 2008, the Pennsylvania Legislature passed the Home Improvement Consumer Protection Act. The law requires that all contractors who perform at least \$5,000 worth of home improvements per year must register with the Attorney General's Office. This includes insulators. Registration with the PA Attorney General doesn't absolutely guarantee that a contractor is legit, but it does prove that the company carries insurance and provides for certain consumer protection initiatives: The law creates a criminal penalty for home improvement fraud; requires all contracts for home improvements of more than \$500 to be in writing and be signed by the consumer and the contractor; and limits down payments or deposits for any home improvement project for which the total price is more than \$1,000. Offering or performing home improvements without being registered is a violation of the act and may subject the contractor to an enforcement action and possible civil penalties. Consumers can call 1-888-520-6680 to check whether a contractor is registered.

2. Does your company carry insurance? Some contractors don't carry insurance for the simple fact that it can be expensive. But any reputable contractor - insulators included - should have both General Liability insurance and a Workers Compensation policy. It shows that the contractor cares about his business, his clients, and his employees. Imagine the consequences if an un-insured contractor must deal with a less-than-perfect project or, heaven forbid, one of their employees is injured on the job or damages customer property. What a nightmare!

3. What are your payment terms? Some contractors require a deposit before work begins, some bill upon completion. Some accept credit cards and some don't. Every contractor is different. Best to ask up front what you can expect BEFORE signing that contract.

4. Have your installers undergone training or received manufacturer certification to install your products? Any reputable contractor should have a training program for all their field personnel. Additionally, some insulation manufacturers require on-site training and certification of any company that wants to become a contractor to install its products. Don't be afraid to ask about a contractor's experience level. An experienced and professional insulator should always be more than willing to tell you about it. But be forewarned: There are some insulators out there that are poorly trained, if at all. Gasp! Can you imagine hiring an accountant to install new plumbing? Or a plumber to do your taxes? Absurd! But it's true that some insulation contractors, in hurry to get a job done, hire people off the street and ill-prepare them for something as technical as installing insulation.

5. Is the completion date definite or flexible? This is a tough question. It depends on many factors: What time of year is it? How busy is the contractor? What type of insulation is being installed? How easy or complex is the project? If your project is small and you live close by, then the contractor may have an easier time scheduling your project than a project that's larger and farther away. Some types of insulation are affected by certain environmental conditions - such as extreme heat and cold and wind -- so weather is a factor as well. If a contractor has a lot of work lined up, or it's the busy season, it may take several weeks to complete your project. A contractor should tell you what their lead time is, but if they don't, ask. This will help avoid potential conflicts. The bottom line is, the more flexible you can be, the better. And speaking of

busy season, every contractor is different. Landscapers are obviously busiest in the summer. HVAC contractors are typically busiest in the spring and fall. Depending on the type of insulation they install and the market they cater to (residential or commercial), insulators can be busy all year long. The residential insulation market usually starts in early fall and continues through the holidays, as homeowners prepare their homes for the long cold winter ahead. However, any time of year is a good time to insulate. After all, insulation will help you save money cooling your home too. Want the best service without having to compete with a lot of other homeowners? Insulate your home during off-peak seasons, such as spring and summer.

6. Do you have technical information / safety data / MSDS information for the products you install? Every insulation contractor should have all the technical data for each and every product it installs - in their office, in their vehicles or both. You may not need to see all the data on the product that the contractor proposes to install in your home, but you may - and should - ask about any issues that might pertain to the health and safety of you and your family.

7. Do you offer a warranty? Any reputable contractor should offer some sort of warranty or guarantee. That's just good business practice. The company I work for, for example, warrants that all insulation products it installs to be free from defects of workmanship and material for a period of one (1) year.

8. How detailed are your contracts? This is more important than you might think. Questions left unasked and little details left un-written can lead to conflicts later. If in doubt, ask. Be wary of any contract that is very general, lacking details, or open to interpretation. *Note: The Home Improvement Consumer Protection Act, effective as of July 1, 2009, established required contract terms such as: a description of the work; an approximate start date and completion date; the total price of the contract; and notice of the consumer's right to cancel the contract.

9. Who's responsible for prep work and clean up? Some homeowners are real particular and prefer to prep an area themselves and/or clean up using their own materials/equipment. Others prefer to let the experts do the prep work and clean up. Either is fine, of course, just make sure you ask what the contractor is responsible for and what is expected of you, the homeowner. And let them know your preferences. This will help avoid conflicts later, and should be spelled out in any contract you sign.

10. Do you have references? If a contractor has references, it shows that they care enough about their business to ask past clients to grade them on their performance. And if a contractor is reputable, they should have lots of positive feedback archived and be willing to share it with you. Be sure to ask for a list of client references. Most homeowners don't, and then they wonder why they had a bad experience. Keep in mind that even reputable contractors sometimes have projects that go less than perfect, and a contractor's reference list should include those projects as well, if only to show how the contractor stepped up to the plate to resolve the issues.

11. Do I need a Thermographic Inspection of my house? A popular - and effective - way to detect thermal defects and air leakage in your home is with thermography, or infrared scanning. Thermography measures surface temperatures and heat variations by using infrared video and/or still cameras. With the device, an energy auditor or inspector will be able to tell where air leakage is occurring, and where insulation is missing or inadequate. Some services go one step further and include a blower door test-a powerful fan that mounts to the frame of an exterior door and pulls air out of the home to determine a home's airtightness -- and thermograms of electrical and mechanical systems. You should consider, at the very least, a thermographic inspection of

your house to see whether your current insulation is sufficient. It's especially important if you own an older home, where the existence and condition of wall insulation is unknown. You can't always tell what's hiding behind the walls of an older building. Now thermal imaging can take the guess work out of installing insulation in existing walls.

Asking these questions will enable you to filter out the reputable contractors from the less-than-reputable ones. And hopefully, the answers you receive will allow you to make a confident, stress-free decision about which contractor is best for your project.

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