

## Four Must-Have Discussions To Have With Your Contractor *that you didn't think about*

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1. **General Liability** insurance is important protection. Ask for an insurance certificate which will indicate the policy limits and evidence of workers' compensation coverage. If your contractor goes out of business the policy may take care of future claims.

*The following items are often overlooked by contractors, engineers, architects and surveyors. This is not intended to be a complete check list for contractors.*

2. **Building components you cannot see.** **Flashing** when installed properly will minimize water intrusion into your house. Openings in the siding should be flashed with "peel and stick" rubber at least 6 " wide with proper integration to the house wrap, and other components. Ask your contractor if the door and window installer is trained and **certified** by the window manufacturer.

**Heating ducts** will have leaks which will cause condensation problems. Ducts should be insulated and sealed and then **pressure tested** for leaks and repaired. AC units need to be properly sized. Oversized units will result in condensation issues and high levels of humidity. Ask your contractor what precautions will be taken to deliver quality air to minimize mold.

On new construction consider applying a **mold treatment** to the framing lumber. Numerous companies offer this service, some with warranties. If moisture finds its way to the framing lumber, the treatment is intended to not allow mold to grow.

Keep your crawl space dry, either by venting and covering the ground with a vapor barrier or seal it and install a dehumidifier. High humidity may result in mold, warped flooring and moisture problems.

3. **When building a house in a flood zone, get your insurance quoted at the planning stage to avoid surprises.** Often, companies that develop plans do not have full knowledge of FEMA flood codes which change yearly. The foundation pictured in Photo A does not meet the FEMA "V" zone requirements. This resulted in an extra flood premium of \$8,000 per year. The problem could have been identified and plans modified before construction began. Now it is too costly to modify. Elements like foundation lattice, elevator shafts, stairs, house height effect your premiums.

Photo A



4. **Many houses are not graded properly .** Pictured in Photo B (on the next page) the dirt around the house is higher than the dirt under the house so that the water flows toward the house when obviously the water needs to flow away from the house and into the road or other drainage system. Photo C, on the next page, shows a driveway that pitches the water into the garage creating a pond under the house. This owner spent thousands to build a proper drainage system. Ask your contractor for a **drainage plan** which will show finished elevations on the building lot.

Photo B



Photo C

