

# CONTRACTOR HIRING GUIDE

BY MOORE CONSTRUCTION GROUP



## THE DAUNTING TASK OF HIRING A CONTRACTOR

*For many people* the contractor they select will have a significant impact on their quality of life and their finances. This is why it is so important to perform appropriate due diligence when making a hiring decision. At Moore Construction Group, we understand this can be an intimidating process. In an effort to minimize uncertainty, we have prepared this guide to help you make an informed choice.



## IS THE CONTRACTOR PROPERLY LICENSED?

*The first thing* to check when hiring a contractor is whether they are properly licensed. Many homeowners and businesses have incurred significant costs in hiring unlicensed contractors.

**CERTAIN PROJECTS REQUIRE THE USE OF SPECIALIZED TRADESPEOPLE.**  
**TRADES WHICH REQUIRE SPECIAL LICENSURE ARE:**  
**PLUMBING | ELECTRICAL | HVAC | GAS FITTING**

If the scope of your project includes any of the above trades, make sure the company you hire is licensed for this type of work. If you are hiring a General Contractor, it is important to verify that all proper trade permits are being pulled for these areas in addition to the building permit.

## TAKE A LOOK INSIDE

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◀ *More questions to ask before deciding on the right contractor*

P3



◀ *Starting a renovation off right. MCG Smart Start to Home Renovation Projects*

P4



◀ *Join Us for an upcoming MCG Class focusing on Residential Renovations*

## DO YOUR RESEARCH

*To check the license level, specialty, and status of a contractor in the DMV, visit the following sites:*

Virginia: <http://www.dpor.virginia.gov/LicenseLookup/>  
Maryland: <https://www.dllr.state.md.us/pq/>  
DC: <https://business.dc.gov/lookup-business>

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**Don't Risk it ▶**  
Hiring the wrong contractor can prove disastrous. You may be left with an unfinished, incorrect, or even unsafe project!



Tip



## NOT ALL LICENSES ARE CREATED EQUAL

In the state of Virginia, it is important to make sure that the contractors also hold the correct level of licensure for the size project.

Class "C"- A Class C Contractor works on single contracts for \$1,000 or more but less than \$7,500 or contracts totaling less than \$150,000 over a one-year period.

Class "B"- A Class B Contractor works on single contracts for \$7,500 or more but less than \$70,000 or contracts totaling \$150,000 or more but less than \$500,000 over a one-year period.

Class "A"- A Class A Contractor works on single contracts for \$70,000 or more or contracts totaling \$500,000 or more over a one-year period (company must have a net worth of at least \$45,000).

### Learn More

For additional information about the risks associated with unlicensed and unpermitted work, please email us to attend one of our Renovation classes at: [info@mooreconstructiongroup.com](mailto:info@mooreconstructiongroup.com)

## IS THE CONTRACTOR PROPERLY INSURED?

**Proof of insurance** should be sent to you from the contractor's insurance company- never given directly from the contractor. This ensures that the proof of insurance is up-to-date and legitimate.

### General Liability Insurance

Is an Insurance policy that covers claims arising from an insured's liability due to damage or injury (caused by negligence or acts of omission) during performance of his or her duties or business. This policy will cover damages to your property or on your property. It is essential to verify this policy is carried by the contractor and is active.

### Workers Compensation Insurance

Is an insurance policy purchased by a firm to cover workers compensation costs. Its premium rate varies according to the nature of employees' work and is based on the employer's payroll. Also called workmen's compensation insurance. This policy covers employees and subcontractors of the contractor for any injuries they might incur during the project.

## IS THE CONTRACTOR A QUALITY COMPANY?

**Knowing which contractors** to trust can be challenging, but there are some ways they can be screened and qualified.

### Testimonials

Many contractors will have testimonials on their websites and marketing materials. Clients with good experiences are a good sign.

### Internet Ratings

There are many websites you can check to see ratings and reviews for contractors. Some popular sites to check are:

- Home Advisor
- Yelp
- Google
- Houzz
- Porch
- Angie's List

### References

Asking for references is another great way to help make sure you are selecting the right contractor. Make sure the references received have had similar work done!

### Personal Referrals

Referrals from people who have actually worked with the company are a great place to start. If someone you trust has had a good experience with them, it is much more likely that you will too.



#### **DON'T FORGET DESIGN!**

Having a quality contractor is only half the battle; they will only build what has been designed. Developing a design you love is essential to a successful project!



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## CONSIDERATIONS WHEN HIRING A CONTRACTOR

#### **ARE THEY PROPERLY LICENSED?**

*Check the licenses carried by the contractor by visiting the sites listed on page 1.*

#### **DO THEY HAVE GENERAL LIABILITY COVERAGE?**

*Make sure to get a copy of their policy from their insurance carrier!*

#### **DO THEY HAVE WORKERS' COMP COVERAGE?**

*Workers comp insurance isn't required for companies with fewer than 5 employees. Don't assume they have it!*

#### **DO THEY PULL ALL REQUIRED PERMITS?**

*Unpermitted work can be a huge liability for home owners!*

#### **DO THEY HAVE GOOD INTERNET RATINGS?**

*Check various rating sites to see how others' experiences with the company have been.*

#### **DO THEY HAVE QUALITY REFERENCES?**

*If they can't provide good references, there's probably a reason!*

#### **HAVE YOU SPOKEN WITH SOMEONE WHO HAS WORKED WITH THEM IN THE PAST?**

*Speaking with past clients can provide great insight!*

#### **DO THEY HAVE ANY OUTSTANDING VIOLATIONS ON THEIR LICENSES?**

*These will show up when you check their licenses.*

#### **DO THEY HAVE A PHYSICAL OFFICE?**

*You don't want them to disappear! Having a brick-and-mortar office helps ensure they will be accountable.*

#### **WHO ON THEIR TEAM WILL YOU BE WORKING WITH?**

*Make sure to meet (or at least speak with) the team which will be assigned to your project.*

### START A RENOVATION THE SMART WAY

*One of the biggest challenges homeowners face* when renovating is a lack of information. Is this project in my budget? What exactly is going to be provided? How will it look when it's done? All these questions can be answered by engaging in Schematic Design.



**WE MAKE IT EASY FOR HOMEOWNERS TO HIT THE GROUND RUNNING BY HELPING CREATE A VISION FOR THEIR SPACE**

As a design-build company, our process starts by guiding clients to develop a vision for their space. Once the vision is established, we prepare the details to make the vision a reality. Our schematic design packages begin with an in-home consultation with one of our Architectural Designers. All of our Architectural Designers have designed hundreds of spaces, and hold Bachelor's or Master's Degrees in Architecture. The benefits of their experience translate into a much more insightful and functional design. All the schematic design work prepared by our Architectural Design team is the homeowners property. This means they can use the drawings as part of their permit package - even if it is with another contractor!

#### **Renovating A Room?**

Initial computer design option for a single room interior project (Includes existing floorplans and 3 design options including 3D views, elevations, and dollhouse views.) - \$1,100 Design a Room

#### **Renovating A Floor?**

Initial computer design option for a single floor interior project (Includes existing floorplans and 3 design options including 3D views, elevations, and dollhouse views.) - \$1,500 Design a Floor up to 1,000SF

#### **Renovating A Home?**

Initial computer design option for a whole-house interior project (Includes existing floorplans and 3 design options including 3D views, elevations, and dollhouse views.) - \$2,100 Design a Home up to 2,500SF

*Check out an EXAMPLE of our Schematic Design Package Deliverables*



### **Visit Our Website**

For additional information regarding the services Moore Construction Group has to offer on your residential renovations, visit: [www.MooreConstructionGroup.com](http://www.MooreConstructionGroup.com)

### **Call Our Office**

To speak to one of our architectural designers, construction project managers, or get more information of engaging Moore Construction Group for your renovation call us at 888-486-6673

## **MOORE**

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## **MCG OFFERED CLASSES**

*We offer a variety of classes* to help educate those interested in renovations. These classes are taught by Nate Moore, our CEO, who brings a wealth of experience and knowledge. Having taught these courses for the past 10 years, he can help you answer any questions you might have regarding remodeling projects.

### ***HOME DESIGN: 5 Secrets to Getting the Home You Want***

*Whether you are in the market to buy a new home or wish to update your current house, this course will teach you to get the home you want.*

<i>Define it!</i>	<i>Identify what you'd like to change about the house.</i>
<i>Design it!</i>	<i>Develop a design that's perfect for you.</i>
<i>Bid it!</i>	<i>Get pricing for your design.</i>
<i>Build it!</i>	<i>Engage a construction firm to execute your design.</i>
<i>Buy it!</i>	<i>Determine if it makes better sense to renovate or buy a new house and start fresh.</i>

### ***Learn All About Remodeling: DPOR Approved Course for CE Credit***

*The purpose of this course is to provide real estate professionals with the background needed to properly advise their clients on remodeling work and contractor selection for the properties they are looking to list or purchase. Upon completing the course, real estate professionals will be able to advise their clients on the risks of purchasing homes with unpermitted work, as well as identify opportunities for their listings to net their clients the highest return. Homeowners interested in gaining more knowledge in these areas are also welcome to attend.*

### ***Renovation Financing***

*Renovation Financing teaches the guidelines of financing options including government-subsidized loan programs. We cover 203k loans, construction loans, hard money, HELOC, and other financing options. After taking this course, homeowners (and prospective homeowners) will be educated on the various financing options available to them as well as what to expect during the process. Real Estate Professionals will be given enough information to properly advise clients on their options and guide them through the process.*