

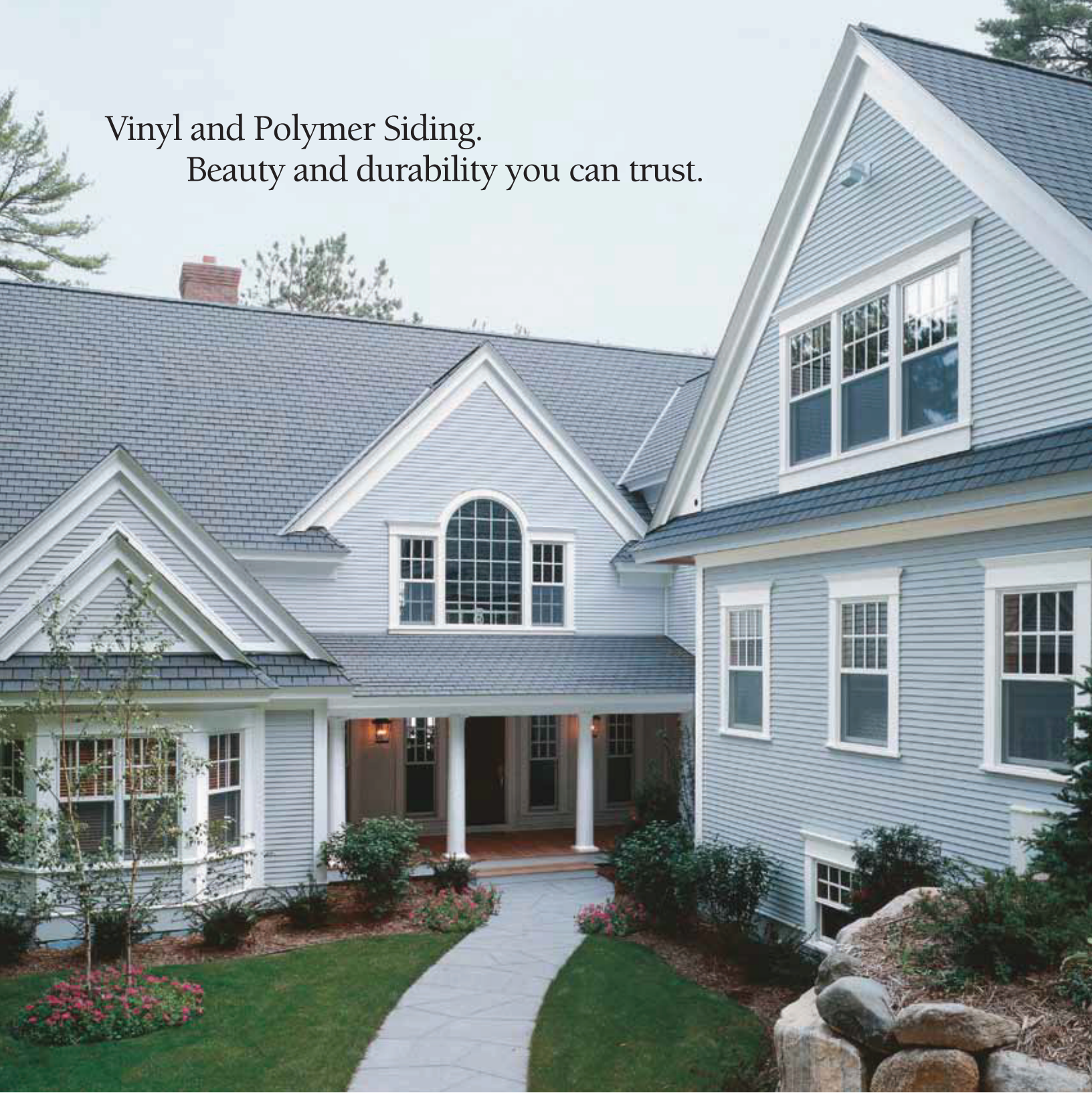
Homeowner's Guide

Choosing a Professional Vinyl Siding Contractor



CertainTeed
SAINT-GOBAIN

Vinyl and Polymer Siding.
Beauty and durability you can trust.





You're considering new siding for your home. Vinyl siding and polymer shakes are both great choices. With rich colors and stunning textures, they offer beautiful woodgrains and rock-solid durability. Cost-effective and stylish, they will provide years of worry-free, low-maintenance protection for your home.

Now, it's important to find *just the right siding contractor*, to ensure that your investment is properly installed. That's why CertainTeed has developed this guide. We've gathered essential information to help you determine the reliability, reputation and experience of a contractor, as well as to help you evaluate the terms of your contract.

A man with a goatee, wearing a light blue denim button-down shirt, is looking towards a woman whose back is to the camera. The man's shirt has a patch on the left chest that reads "CERTAINTED 5 STAR CONTRACTOR". The background is blurred, showing what appears to be a window with colorful light. The text "Choosing a qualified contractor." is overlaid in the upper right quadrant of the image.

Choosing a
qualified contractor.

Choosing a contractor involves much more than just comparing prices. Keep in mind that *if* you choose a bad contractor who takes shortcuts or improperly installs the siding, the manufacturer's warranty may **not** be valid. That's why we suggest that you evaluate a contractor as carefully as you would a doctor or lawyer.

Ask family and friends who've had remodeling work done to see if they have any recommendations. By interviewing more than one contractor, you'll have an opportunity to compare and contrast experience and other factors. Allow yourself about an hour for each interview. And, don't be shy about asking questions. A top-notch, professional contractor will be happy to answer your questions.

Inferior installation.

Improper installation can often result in long-lasting, costly consequences.

Beyond having your manufacturer's warranty voided, improper installation of vinyl siding and polymer shakes can cause problems. Vinyl siding can buckle and "oilcan" if fasteners are overdriven, potentially allowing moisture into the walls of your home.

In addition to the information provided on the following pages, here are some other pointers for spotting questionable contractors:

- The promise of a hefty discount if purchased "today."
- Contractors that use scare tactics, telling you that your home poses a hazard.
- Contractors with bargain prices, because they have leftover materials from a nearby job.



Nine questions to ask your siding contractor.

On the inside back cover of this brochure, you'll find *The Contractor Interview*—a recap of these key things to ask a contractor, in an easy-to-use format.

1. What is the full name and address of the company?

Make sure to get the complete address of the company. If a P.O. box is given, ask for a full street address as well. When you hire a contractor with a nearby office, the likelihood is greater for better service and a quicker response time.

2. Does the company carry insurance?

A contractor should carry comprehensive general liability insurance and workers' compensation insurance.*

General liability insurance protects you if the contractor causes damage to your home or property during the project. Without liability coverage, you may be responsible for any repairs and damages incurred.

Workers' compensation insurance protects you if a contractor is injured while working on your property. Without workers' compensation insurance, you or your homeowner's insurance may be responsible for the injured worker's medical bills.

In either case, the costs could be devastating. Don't be confused if a contractor makes general assurances of coverage that may refer to other kinds of insurance such as health, life, or auto. Ask specifically for proof of general liability and workers' compensation* coverage, and that current certificates of both types of insurance are sent to you by the insurer *before* the job is started.

Keep in mind that contractors who carry insurance and follow safety guidelines may cost more, because they generally endure higher job overhead costs. The difference you see in bids could be the price variation between contractors who follow the standards versus those who ignore them. In this situation, ask yourself if hiring the lower bid is worth the risk.

*Workers' compensation insurance may not be required by law in your area. Check with your local building authorities for specific requirements.

3. Is the company licensed?

With this question, you are asking if the contractor is licensed by your state and/or city. Not all states require contractors to be licensed. If your state does, then contractors might have had to pass a written exam in their specialty, although few states make this a requirement. A number of cities also require professional licensing. Check with your local licensing authority for details.

If a contractor answers this question by telling you he has a business license, it is not the same. That's a tax requirement only and is not directly relevant to the contractor's competence.

4. More importantly, is the company credentialed?

There are a variety of programs for professional contractors that establish their credentials as knowledgeable installers of vinyl siding and polymer shakes. Top-notch contractors will even attend ongoing training sessions to stay current on new materials and techniques. Don't be confused with manufacturer-sponsored programs that are based on sales volume rather than installation training. By choosing a contractor with solid credentials, you can be assured that he or she is properly trained.

CertainTeed has established a standard of excellence for vinyl siding contractors—the CertainTeed 5-Star Contractor Program. To be a 5-Star Contractor, installers must complete and pass our Vinyl Siding

Master Craftsman test. In addition, they must attend a full-day program and pass a rigorous exam, to become Credentialed Installers. Those who achieve this certification have received the highest level of training on CertainTeed vinyl siding products. For a list of 5-Star Contractors, please visit www.certainteed.com/products/vinyl-siding.



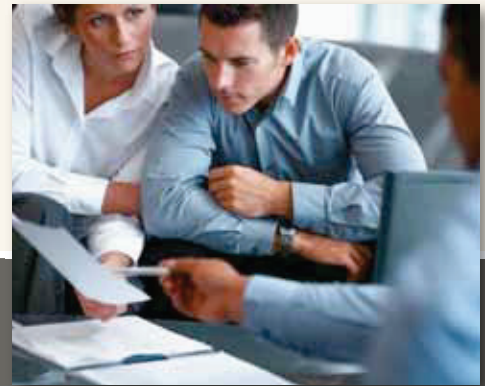
NOTE: In addition to passing the courses mentioned above, a 5-Star Contractor candidate must provide ongoing proof of insurance, General Liability and Workers' Compensation coverage where required by law (see Question #2), as well as maintain positive credit scores and Better Business Bureau® ratings.

5. How long has the company been in business?

Needless to say, longer is usually better. Less than three years may signal an unstable business or one low on the learning curve. On the other hand, everybody has to start somewhere.

6. Will the company provide referrals or references from previous jobs?

Getting references allows you to double-check any business, and is especially important when dealing with a new business. Ask for photos of completed work, and request a list of about 10 names and phone numbers of customers from the past 12 months. While you likely only need to call three, having a list of 10 will allow you to choose randomly.



Five questions to ask a reference.

1. Would you hire this contractor again?
2. Were you satisfied with the quality of the work?
3. Was the contractor easy to talk to? Was he responsive when asked for information or changes?
4. Was the job completed on time and at the bid price?
5. Would you recommend this contractor to a family member?

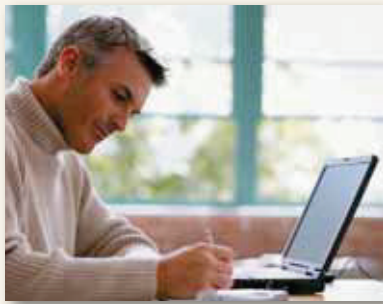
7. What is the company's workmanship warranty?

There are two different types of warranties. The *manufacturer's warranty* covers the siding material against defects in manufacturing. The contractor, on the other hand, should warrant his workmanship.

Typically, contractor *workmanship warranties* are for one year or more. Longer warranties aren't necessarily more valuable than shorter ones. The length of the warranty is less important than the intent and ability of the contractor to stand behind his or her warranty.

Problems of workmanship or material usually show up very quickly. So, the contractor's or manufacturer's near-term warranty is more important than the coverage in the later years of the warranty. Even if problems of workmanship arise after the workmanship warranty has lapsed, a reliable contractor usually will stand behind his work.

Ask for a copy of the manufacturer's warranty pertaining to the specific products you are considering. CertainTeed vinyl and polymer shake siding warranties are available online at www.certainteed.com. Keep in mind that improper installation



may void a manufacturer's warranty.

That's one reason why choosing a qualified contractor is so important. In the case of improper installation and a voided warranty, the homeowner would be completely responsible for the costs associated with tearing off the material and re-doing the job.

8. What is the company's track record for solving customer complaints?

Many contractors in business for any length of time have been involved in a dispute. To test your contractor's reputation, request a referral from a job that involved a complaint, and ask how the dispute was resolved. Ask the contractor if he has ever lost a job-related court case, or if his contractor's license has ever been suspended and why.

Contact the Better Business Bureau® and licensing departments to find out if any complaints have been filed against the contractors that you've interviewed.

NOTE: 5-Star Contractors have their Better Business Bureau ratings evaluated annually to maintain their membership status.



9. Does the company employ its installers, or utilize subcontractors?

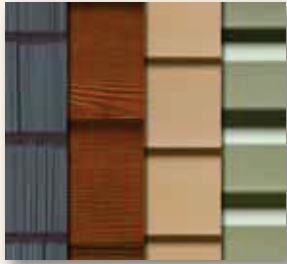
A company that has its own installers, as opposed to subcontracting work out, could indicate a more stable business. However, that's not always the case. Your contractor may have subcontractors that he trusts implicitly. Regardless, you want to be sure that your contractor will stand behind his installers, and not blame problems on a subcontractor.

Ultimately, you just need to know that someone who's qualified will complete the work. So if a subcontractor will be installing your siding, make sure that your contractor will closely manage the work.

Evaluating the
proposal and contract.



Contractors will provide you either a job proposal or an estimate. An estimate will typically offer a single price, a generically described product, a color, and no options.



In contrast, a proposal is a tentative agreement that gives you a variety of options, including manufacturer, brand, price, performance and aesthetics, like texture or color. The contractor should be able to easily explain the differences between each siding option proposed. Ask the contractor what finishing touches he or she provides, such as trim options. Some contractors are afraid to offer upgrade options for fear of losing the job to lower cost bidders. After determining what is included, ask your contractor to provide upgrade pricing separately. This will allow you to review pricing options and get the best end result for your investment.

Many other provisions may also be included in the proposal, like change order conditions and financing options. Appropriate product literature and samples should also be offered.

Be cautious with the lowest bid.

We've all heard "if it sounds too good to be true, it probably is." While that's not always the case, contractors who low-ball may be cutting corners or may not be properly insured. By asking questions and checking references, you should find a contractor that you're comfortable with—even if they don't have the lowest bid.

Details, details!

Most contracts for siding work are simple and straightforward. The larger or more experienced contractors may have longer, more detailed contracts. Longer isn't necessarily better. Make sure you read *all* of the contract, *carefully*. Contract disagreements are most often caused by misunderstandings, rather than dishonesty or incompetence.

Items that are important to you should be stated in writing in the contract. Some of the basics are covered on the following pages.

Compliance with local codes and ordinances.

Will they be observed? Are permit costs included? Who will obtain the permit?
What about provisions for posting zoning notices? Have inspections been planned?

Product choices.

Is there a clear reference to the warranty that will cover the products being used?
Is the actual name for the color of the siding you are buying stated in the contract?

Scheduling.

Start and stop dates are difficult to pin down due to the unpredictability of the weather, but you can control exceptions. For instance, negotiate a “no-later-than” clause.* Be reasonable, but make it clear that the terms will be enforced if necessary. If early completion is important, offer an award for completion by an early date in addition to a “no-later-than” clause.

**Some state laws require a “no-later-than” clause.*

Right-to-rescind.

This clause, required by some states, establishes a time period in which the homeowner can cancel the contract without penalty. Check with your local authorities.

Three days is usually the time period given for a right-to-rescind without penalty. If the homeowner cancels the job after the right-to-rescind period has elapsed, then the contractor may request a certain dollar amount or percentage value of the contract in return.

Manufacturer’s warranty specifications.

Confirm that the agreement states that all workmanship will conform to the requirements of the manufacturer’s warranty and installation instructions. Especially take note of things like coating warranties or warranty transferability.

Contractor's workmanship warranty.

Make sure this is clearly noted in the contract.

Cleanup and jobsite expectations.

Require a daily cleanup of the premises. Include specifics like: picking up trash that blows onto neighboring properties; keeping radios at a reasonable volume; working within appropriate hours; and, workers being respectful and dressing appropriately.

Payment terms.

Schedule, terms, and method of payment should be written out fully with no room for misunderstandings. Do not pay more than 50% of a job's estimate until work has begun. Be cautious of holding back unreasonable amounts of money until final inspection at the end of the job—some contractors may leave a job unfinished if they feel they will not get paid in full. It's always harder to get another contractor to finish someone else's work.

Preliminary inspection.

Finally, agree to an inspection with the job supervisor to establish the condition of the property *before* any work is done. Take special care to list the conditions of landscaping and equipment located next to your home, but don't be unreasonable. It is not possible to re-side a house without some damage to landscaping. Discuss and agree on what is reasonable. Prepare a checklist as you go and co-sign it, indicating that both parties understand the present condition of the property. A thorough inspection after the job will determine if any valid property damage claims exist.



Insider tips.



Understanding the contractor.

While this brochure serves as a guide to shopping for a good contractor and negotiating a good contract, you should know that your contractor is also shopping—for good jobs that will make a fair profit and bring future referrals.

Many contractors have had experiences with unreasonable or dishonest homeowners. Therefore, they look for warning signs of customer problems during the initial job interview. Show the contractor that you are an informed consumer who has both your and his best interests in mind.

Getting a siding contractor to want your job.

Many homeowners have been mystified by the seeming lack of interest and response from contractors regarding jobs. Show that you are a good prospect and worth his effort.

- When you call a contractor, tell him you are shopping around, but are only interviewing three contractors—not 10.
- Call contractors in the general vicinity. Just like everyone else, they prefer to work close to home.
- Tell the contractor that you are not looking for the lowest bid, but rather the best value. And ask for a proposal with base pricing and options.
- If you have seen work by a contractor in your neighborhood and you liked it, or if someone referred a contractor to you, call him—then mention how you received his name.

Local information.

There are a number of organizations you can contact when you need additional help or information about vinyl siding, and the contractors who install it.

- Local Better Business Bureau®
- Local building product distributors can often recommend contractors who are easy to deal with, do quality work, and pay their bills on time.
- City, county and state licensing authorities.
- Local siding trade associations—whose members are actual contractors—should be active in policing their trade and can be excellent sources of information.
- Siding manufacturers can connect you with credentialed installers in your area—check their website or call them.

Protect your investment.

Just as you would go through a manual when you purchase a new appliance, you should also get educated about your siding. Make sure your contractor tells you how to maintain it, and ask if the manufacturer offers a care and maintenance brochure.



The contractor interview.

	Contractor A		
1. What is the full name and address of the company?	<hr/> <hr/>		
2. What kind of insurance does the company carry?	<input type="checkbox"/> Liability insurance	<input type="checkbox"/> Workers' compensation insurance*	<input type="checkbox"/> None (walk away now)
3. Is the company licensed by the city/state?	<input type="checkbox"/> Yes	<input type="checkbox"/> No	<input type="checkbox"/> Not required
4. Is the company credentialed by a manufacturer or industry program that requires installation training?	<input type="checkbox"/> CertainTeed 5-Star Contractor <input type="checkbox"/> Other: _____		
5. How many years has the company been in business?			
6. Did you ask for referrals? (We recommend a list of at least 10, with project photos, names and phone numbers.)			
7. Does the contractor offer a workmanship warranty?	<input type="checkbox"/> Yes	<input type="checkbox"/> No	
If so, how many years?			
How many years is the manufacturer's warranty on the recommended products?			
What does the manufacturer's warranty cover?			
8. Has the contractor ever lost a job-related court case?	<input type="checkbox"/> Yes	<input type="checkbox"/> No	
Has the contractor's license ever been suspended?	<input type="checkbox"/> Yes	<input type="checkbox"/> No	
If yes, why:			
If there has been a complaint, ask for contact information for that customer.			
9. Does the company employ its installers or subcontract out?	<input type="checkbox"/> Employs installers <input type="checkbox"/> Subcontracts installation		

Contractor B

Contractor C

___ Liability insurance

___ Workers' compensation insurance*

___ None (walk away now)

___ Liability insurance

___ Workers' compensation insurance*

___ None (walk away now)

___ Yes

___ No

___ Not required

___ Yes

___ No

___ Not required

___ CertainTeed 5-Star Contractor

___ Other: _____

___ CertainTeed 5-Star Contractor

___ Other: _____

___ Yes

___ No

___ Yes

___ No

___ Yes

___ No

___ Yes

___ No

___ Yes

___ No

___ Yes

___ No

___ Employs installers ___ Subcontracts installation

___ Employs installers ___ Subcontracts installation

*Workman's compensation insurance may not be required in your state.