



A FREE GUIDE

5 questions to ask your contractor before you sign

The five things worth knowing before you hand anyone a deposit, and what a straight answer actually sounds like.

START HERE

Hiring a builder is mostly a trust decision.

You're paying a lot of money for something that doesn't exist yet. You can't inspect it, you can't test-drive it, and by the time problems show up, the crew is on somebody else's job. **So the only real protection you have is the conversation you had before you signed.**

Use these on us too. We wrote this to be genuinely useful whether or not you ever call Cole Building & Design. If any builder, including us, can't answer these five plainly, that tells you something worth knowing.

1

Are you licensed and insured?

Ask to see the certificates, not just a yes.

Listen for: "I'll send them over today"

2

What's included, and what isn't?

Permits, site prep, concrete and electric are where budgets break.

Listen for: a written, itemized scope

3

Who's on my job site, and who supervises them?

Subcontracted crews are normal. Unsupervised ones aren't.

Listen for: who checks the work

4

What's the schedule, and what happens if it slips?

Weather delays are normal. Silence about them isn't.

Listen for: how they'll tell you

5

What's warrantied, by whom, and for how long?

Two different warranties, from two different people.

Listen for: both, in writing

01 “Are you licensed and insured, and can I see the certificates?”

If a contractor is injured on your property, or damages something, their insurance is what stands between you and the bill. A verbal “yep, we're covered” is not the same as a certificate with dates on it.

A GOOD ANSWER

“Sure. I'll email the certificate of insurance and our registration number today. We can also send them straight to your codes department.”

WORTH A SECOND THOUGHT

Hesitation, an expired date, or being told the paperwork is “at the office.” It takes two minutes to produce.

02 “What exactly is included in this price, and what isn't?”

This is where most budgets go wrong. Site excavation, concrete, permits, electric, and final grading are commonly *not* in a building estimate, and none of them are cheap. Get the exclusions in writing, not just the inclusions.

A GOOD ANSWER

“Here's the line-by-line. These four things are yours to handle, and here's roughly what they run around here.”

WORTH A SECOND THOUGHT

A single lump-sum number with no breakdown, or “we'll figure that out as we go.”

03 “Who will actually be on my job site, and who's supervising them?”

Most builders in this trade use subcontracted crews for at least part of the work. That is normal, and on its own it tells you nothing about quality. What matters is oversight: who is checking the work as it goes up, and who you call on day nine when you have a question.

A GOOD ANSWER

“Some of the crew are subcontractors we've worked with for years. I'm on site through the build, I check the work myself, and here's my cell number for anything in between.”

WORTH A SECOND THOUGHT

Nobody from the company on site while the work happens, or no single named person to call once it starts.

04 “What's your schedule, and what happens if weather delays it?”

In Pennsylvania, weather will move your dates. That's not a red flag. It's the job. What matters is whether you'll hear about it from them, or find out by driving past an empty site.

A GOOD ANSWER

“We're booking about six weeks out. If weather pushes us, you'll get a call the same day, not a week later.”

WORTH A SECOND THOUGHT

A start date that sounds too good, or no answer at all about how delays get communicated.

05 “What warranty do I get, on materials and on your workmanship?”

These are two separate warranties from two different places. The builder warrants the labor. The manufacturer warrants the material, and those terms vary by product and by manufacturer, so one headline number rarely tells the whole story. Ask for both in writing, and ask what each one actually covers.

A GOOD ANSWER

“One year on our workmanship, in writing. The materials carry their manufacturer's warranty, and I'll show you the terms for the exact products going on your building.”

WORTH A SECOND THOUGHT

A single headline number covering everything, or only the manufacturer's warranty with nothing standing behind the installation.

Take this with you

Print this page, or keep it on your phone for the next conversation.

- ☐ Certificate of insurance and registration number, with current dates
- ☐ Written scope showing what's included *and* excluded
- ☐ Named point of contact for once the work starts
- ☐ Expected start window, and how delays will be communicated
- ☐ Workmanship warranty *and* material warranties, both in writing

WHO PUT THIS TOGETHER

We're happy to be asked all five.



I'm Travis. Cole Building & Design is my family's company, and I've spent over 25 years in construction, the last decade of it building post-frame across Pennsylvania.

I know how hard it is to pick a contractor. You're going on a gut feeling about whether someone will do right by you. So I'd rather you walk into that conversation with good questions than take anyone's word for it, including mine.

Travis Cole

Owner, Cole Building & Design

Thinking about a building?

Walk your site with us, ask us anything, and decide from there. No obligation either way.

Call

570.433.8227

Online

colebuildingdesign.com

Home base

Williamsport, Pennsylvania

Cole Building & Design builds post-frame buildings, pole barns, garages, shops and horse barns for residential, commercial and agricultural customers throughout Pennsylvania. This guide is general information, not legal or contractual advice.