



STEPS TO HIRING A CONTRACTOR

- **Get three (3) proposals with estimates in writing including the following:**
 - a. The coverage area to be insulated.
 - b. The installed R-value (note – this is not the thickness but the actual, final R-value when everything is completed.)
 - c. Total cost (is it an hourly rate, fixed price or based on coverage area.)
 - d. Verification of any rebates available and how to receive these.
 - e. The proposed schedule for completing the installation.
 - f. Expressed Warranties for the work.
 - g. Potential issues the contractor might face during the installation process.

- **Ask for the following information:**
 - a. The number of years in business.
 - b. Do they have a contractor's license (if necessary) to operate in the province?
 - c. Are they a member of the Better Business Bureau (Always call the BBB to see if there have been any complaints against the contractor?)
 - d. Is the contractor a member of the Canadian Home Builders Association of America (CHBA) or other industry associations?
 - e. How many years of experience do the people actually installing the Cellulose insulation have with the contractor?
 - f. Does the contractor have insurance to cover any accidents while working on your project?

- **Ask the contractor to provide a list of references and call them to inquire:**
 - a. Did the contractor complete the work on schedule?
 - b. Did they receive a written estimate and did it include all final costs?
 - c. Did the contractor maintain a clean work environment and clean up afterwards?
 - d. Did the contractor provide a recap verifying the actual amount of installation installed?

The Federal Trade Commission (FTC) regulates home insulation through its Home Insulation Rule 460 with information available online for consumers. The rule requires that:

- Consumers hiring contractors must receive fact sheets about installed insulation.
- Customers must receive a contract or receipt for the insulation installed.
- The receipt must show the coverage area, thickness, R-value and number of bags of fiber used.
- The receipt must be dated and signed by the installer.
- New home sellers must list the type, thickness, and R-value of each type of insulation installed in each part of the house on every sales contract.

Learn more about the FTC Rule at:

www.consumer.ftc.gov/articles/0107-home-insulation-its-all-about-r-value.