



# Contractor Checklist for Homeowners

## 1. Verify the Contractor

- Confirm they are licensed for the type of work you need.
- Check insurance coverage (general liability + workers' comp).
- Ask for proof—don't accept verbal confirmation.
- Confirm they will obtain required permits.

## 2. Review Experience & Reputation

- Ask how long they've been in business.
- Request at least 3 recent references.
- Look up reviews on Google, Yelp, and industry associations (like NARI).
- Check for any complaints with your local consumer protection agency or BBB.

## 3. Evaluate Their Work

- Review a portfolio of similar projects.
- Ask about materials they recommend and why.
- Confirm who will be on-site daily (their team or subcontractors).
- Request to visit a current or recent jobsite if possible.

## 4. Understand the Estimate

- Get at least 3 written estimates for comparison.
- Ensure estimates include:
  - Detailed scope of work
  - Material specifications
  - Labor costs
  - Timeline

Payment schedule

- Ask about potential additional costs or change-order processes.



## 5. Review the Contract Carefully

Make sure the contract includes:

- Complete project description
- Start and completion dates
- Total cost and payment terms
- Warranty details

Procedures for delays or disputes

Never sign a contract with blank spaces.

## 6. Clarify Communication & Expectations

- Establish a single point of contact.
- Determine how often you'll receive updates.
- Ask for a written timeline with milestones.
- Confirm cleanup responsibilities and site protection.

## 7. Payment Safety

- Avoid paying more than 25–30% upfront (varies by state).
- Never pay in cash.
- Tie progress payments to completed milestones.
- Keep receipts and document all changes in writing.

## 8. During the Project

- Keep a project folder with all estimates, contracts, receipts, and notes.
- Photograph progress regularly.
- Walk through milestones with your contractor.
- Address issues immediately—don't wait.

## 9. Final Steps

- Request lien waivers from all subcontractors/suppliers.
- Conduct a final walkthrough using a punch list.
- Ensure all work matches the contract and your expectations.
- Get warranty documents and maintenance instructions.