



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.

