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THE CONTRACTOR QUOTE RED FLAG CHECKLIST

17 Things to Check Before You Accept a Renovation Estimate

A practical homeowner's guide to spotting missing costs, vague language, and potential problems before you sign.



- AVOID COSTLY MISTAKES
- ASK THE RIGHT QUESTIONS
- HIRE WITH CONFIDENCE

A SMARTER HOME STARTS HERE.

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17 THINGS TO ASK BEFORE YOU SAY YES

CONTRACTOR RED FLAG CHECKLIST

Use this checklist during your meeting to stay organized amd ask the right questions

1 IS THE SCOPE OF WORK SPECIFIC?

"Remodel bathroom — $18,500" isn't much of a scope. The estimate should make it reasonably clear what work is actually being performed.

Look for specifics about demolition, installation, repairs, finishing and other major pieces of the project.

ASK: "Can you walk me through exactly what's included in this price?"

2 ARE MATERIALS IDENTIFIED?

"Install new flooring" leaves a lot unanswered.
What flooring? Who supplies it? What quality or price level is assumed?

Does the price include underlayment, transitions, trim and other installation materials?

The more important the material is to the project cost, the less comfortable you should be with vague descriptions.

3 ARE ALLOWANCES CLEARLY STATED?

Allowances are placeholders for items that haven't been selected yet.

Ex: If the contractor included $1,500 in the estimate for lighting, that doesn't mean your lighting will cost $1,500. It means if you choose $2,400 worth of lighting, you've potentially added $900 to the project before considering any other applicable costs.

ASK: "Which numbers in this quote are allowances rather than fixed prices?"

4 ARE LABOR AND MATERIALS EXPLAINED WELL ENOUGH TO UNDERSTAND THE PRICE?

You don't necessarily need every screw and hour itemized. But you should understand what the price covers. If a large portion of the estimate is simply listed as "labor and materials," ask for enough detail to understand what you're buying.

5 ARE EXCLUSIONS LISTED?

"This is one of the first places to look.

An estimate tells you what's included.

A good conversation should also establish what isn't.

Possible exclusions might include:

- Painting
- Drywall repair
- Electrical work
- Plumbing
- Permits
- Debris removal
- Material delivery
- Structural repairs
- Moving furniture
- Landscaping repair

Ask directly: "What work or costs do you expect this project could require that aren't included in this quote?"

Write down the answer.

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6 WHO IS RESPONSIBLE FOR PERMITS AND INSPECTIONS?

Don't assume.

Depending on the project and jurisdiction, permits or inspections may be required.

Determine:

- Who determines what's required?
- Who obtains them?
- Who pays the fees?
- Are those costs already included?

7 ARE DEMOLITION AND DISPOSAL COSTS INCLUDED?

Something coming out of your house usually has to go somewhere.

Old cabinets, flooring, drywall, fixtures and construction debris can create labor, hauling and disposal costs.

Find out whether demolition, hauling, dumpsters and disposal fees are included.

8 IS THE PAYMENT SCHEDULE CLEAR?

You should know:

- How much is due upfront?
- When are additional payments due?
- What triggers each payment?
- How much remains for final payment?

Don't focus only on the total project price. Understand when money changes hands and what work is expected to be completed at each stage.

9 IS THERE A WRITTEN PROCESS FOR CHANGE ORDERS?

You don't necessarily need every screw and hour itemized. But you should understand what the price covers. If a large portion of the estimate is simply listed as "labor and materials," ask for enough detail to understand what you're buying.

10 HAVE UNFORESEEN CONDITIONS BEEN ADDRESSED?

Renovation work can expose problems nobody could reasonably see beforehand.

- Water damage.
- Rot.
- Old wiring.
- Plumbing problems.
- Structural issues.

Ask how these situations will be handled before one happens.

You aren't asking the contractor to predict the unpredictable.

You're establishing the process you'll use when it occurs.

11 ARE START AND COMPLETION EXPECTATIONS DISCUSSED?

Construction schedules change. Weather happens. Materials get delayed. Subcontractors get backed up.

There are no guarantees that nothing will ever move.

You should still understand:

- Expected start date
- Estimated project duration
- Known scheduling dependencies
- How delays will be communicated

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12 ARE WARRANTIES EXPLAINED?

Find out what warranty, if any, applies to:
Workmanship and Products/materials

These aren't necessarily the same thing.

If a manufacturer warranties a faucet for ten years, that doesn't automatically mean the contractor warranties the installation for ten years.

Get the applicable warranty terms in writing.

13 HAVE YOU VERIFIED INSURANCE, LICENSING OR REGISTRATION REQUIREMENTS?

Requirements vary by location and type of work.
Don't rely solely on a logo, website badge or statement that someone is "fully licensed and insured."

Determine what credentials are actually required for your project and jurisdiction, and verify important information where appropriate.

14 IS SUBCONTRACTED WORK ADDRESSED

The person selling the project may not perform it.

Ask:
Which work will your employees perform?

Which work will be subcontracted?

Who manages the subcontractors?

Who is responsible if there's a problem with their work?

Using subcontractors isn't automatically a problem.

Not understanding who's responsible can be.

PRO TIP

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15 ARE HOMEOWNER-SUPPLIED MATERIALS ADDRESSED?

Buying your own fixtures or materials can sometimes save money or give you more control over selection.

It can also create problems.

What happens if:

- The wrong item arrives?
- Something is damaged?
- Parts are missing?
- Delivery delays the project?
- The product fails later?

If you're supplying materials, establish who is responsible for what before ordering.

16 DOES THE QUOTE HAVE AN EXPIRATION DATE?

Material costs and contractor schedules change.

Find out how long the quoted price is valid and what happens if the project doesn't start until later.

That makes it easier to compare estimates obtained at different times.

17 IS FINAL PAYMENT TIED TO A CLEARLY DEFINED COMPLETION POINT?

Before the project begins, understand what constitutes completion.

Ask what happens with:

- Punch-list items
- Incomplete work
- Cleanup
- Final inspections, where applicable
- Warranty documentation
- Remaining materials or homeowner property

The end of the project shouldn't be the first time you and the contractor discuss what "finished" means.

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DON'T JUST COMPARE
THE NUMBER AT THE BOTTOM

Imagine you're comparing two estimates for the same project.versus a risky one



CONTRACTOR A	CONTRACTOR B
Quoted price: $31,500 Includes: • Demolition and disposal • Specified finish materials • Permit allowance • Painting • Cleanup • Defined change-order process	Quoted price: $28,900 But the estimate doesn't clearly address: • Disposal • Painting • Permit costs • Several material selections • Potential additional work

Contractor B appears to be $2,600 cheaper.

Maybe it is. Maybe it isn't.

Until you understand the differences between the two scopes, you don't actually know. That's why comparing contractor estimates by total price alone can be misleading.

The better question is: "What am I actually getting for this price — and what could still be added later?"

PRO TIP

Compare at least 3 contractors before making a decision.

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5 QUESTIONS TO ASK BEFORE CHOOSING A CONTRACTOR

You don't need to interrogate the contractor. You do need clear answers.

"What's not included in this estimate?"

This may be the most useful question on this page.

Give the contractor time to answer it.

"What problems could reasonably cause this project to cost more?"

An experienced contractor may already know where uncertainty exists.

That doesn't mean the problem will happen.

It means you can budget for the possibility.

"How do you handle additional work or change orders?"

You want to understand the process before you're standing in a demolished kitchen trying to make a $2,500 decision.

"Which numbers are fixed and which are allowances?"

Mark the allowances on your copy of the estimate.

Those are numbers that may change as selections are made.

"What decisions do I need to make before work starts?"

- Fixtures.
- Paint.
- Hardware.
- Flooring.
- Lighting.
- Appliances.
- Layout.
- Materials.

Late decisions can create delays and additional costs. Find out what needs to be decided — and by when.



PRO TIP

The more prepared you are, the more confident you'll be and the better the results.

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CHECKLIST

BEFORE YOU SIGN

Do one final review.

- [ ] I understand the scope of work.
- [ ] I know the major exclusions.
- [ ] I identified the allowances.
- [ ] I understand the payment schedule.
- [ ] I know how additional work will be approved.
- [ ] I've clarified responsibility for permits, materials and subcontractors where applicable.
- [ ] I understand the expected project schedule.
- [ ] I've reviewed applicable warranty information.
- [ ] I've verified important contractor credentials where appropriate.
- [ ] I've compared more than just the total price.

If you can't confidently check one of these boxes, ask another question.

You're not being difficult. You're deciding where a significant amount of your money is going.

ADDITIONAL NOTES

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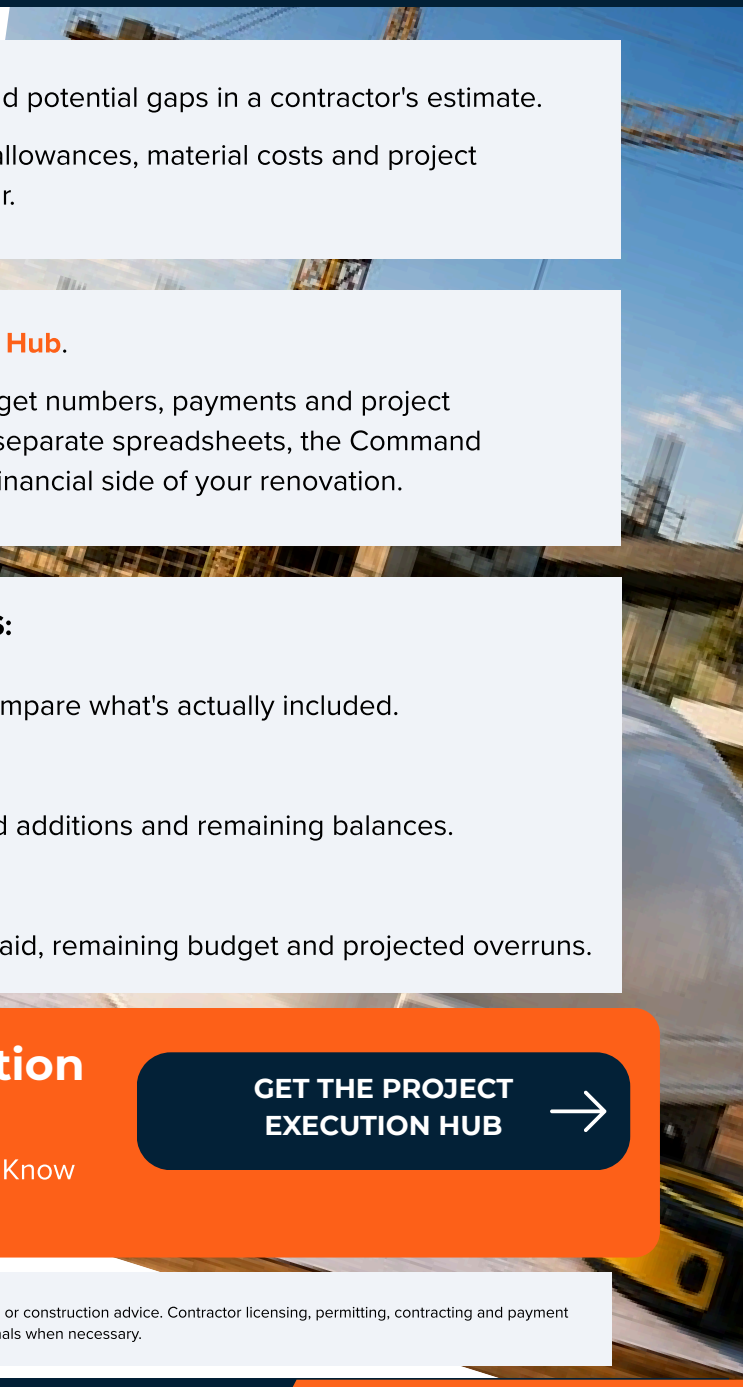
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YOU'RE READY!

THE NEXT STEP:
PUT NUMBERS BEHIND THE DECISION

You now have the tools and knowledge to plan, hire and complete your project with confidence.



This checklist helps you identify questions and potential gaps in a contractor's estimate.

But once you're comparing multiple quotes, allowances, material costs and project contingencies, a checklist only gets you so far.

That's why we created the **Project Execution Hub**.

Instead of keeping contractor estimates, budget numbers, payments and project changes scattered across emails, notes and separate spreadsheets, the Command system gives you one place to organize the financial side of your renovation.

THE PROJECT EXECUTION HUB INCLUDES:

Contractor Quote Comparison Tool
Put competing estimates side-by-side and compare what's actually included.

Payment & Draw Tracker
Track deposits, progress payments, approved additions and remaining balances.

Project Cost Dashboard
See your budget, committed costs, amount paid, remaining budget and projected overruns.

Get the Project Execution Hub — $29

Compare the quotes. Build the budget. Know where the money is going.

GET THE PROJECT EXECUTION HUB

IMPORTANT
This guide is provided for general educational and organizational purposes and is not legal, financial, engineering or construction advice. Contractor licensing, permitting, contracting and payment requirements vary by state and local jurisdiction. Consult the appropriate local authorities and qualified professionals when necessary.
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