



## Choosing a Contractor Checklist

### 1. Find A Reliable Contractor

Once you've decided to begin a new home improvement project, you will need to find and hire a reliable contractor. Gather three to six recommendations to find the best fit for your needs.

- Ask trusted sources (friends, family, and neighbors) for a referral.
- Contact your local builder association (National Association of Homebuilders).
- Use sites like Angie's List, Home Advisor, Thumbtack and Yelp to connect with local contractors.

To determine the best professional fit for your project:

- Check out their website.
  - Is it updated and professional looking?
- Explore customer reviews.
  - Are they mostly positive?
- Consider negative reviews and responses.
  - Did they respond professionally? Were issues resolved in the end?

### 2. Vet Potential Contractors

Vetting your prospects could mean the difference between a successful project and some major mistakes. Ask direct, thoughtful questions to each potential contractor:

- How long have you been in business? What type of projects are your expertise?
- Can you provide proof of current insurance for personal liability, worker's compensation, and property damage coverage?
- Will any subcontractors be used during this project? (you deserve to know everyone who will be in your home).
- Can you provide a list of references?
- Will this project require permitting?
- What is the project milestone timeline? What is a realistic start and end date?
- What is your project estimate?
  - Beware if one quote is much lower or higher, as it could be a sign of a scam.
- How do you prefer to arrange a payment schedule?
  - A standard payment plan is a 10% deposit, with following payments due at each completed milestone. Never trust a company or contractor who expects the entire amount up front.

### 3. Meet With Your Top Choices

Once you've narrowed down your prospects, meet in-person to ask your project-specific questions and lay out expectations.

Take notes, and use this handy [contractor worksheet](#) to help organize their answers to these questions:

Who will be responsible for obtaining all required building permits?

Who is responsible for purchasing the materials?

Will they clean up after the project, or is this the homeowner's responsibility?

Who will dispose of the old windows?  
• If they offer, is there an associated charge?

Is their quote an estimate or a fixed price?  
• Make sure to get a fixed price before signing a contract.

How are worst-case scenarios and/or surprise costs handled?  
• The answer shows if a contractor is capable of transparency, forward thinking, and support.

Who manages warranty details and responsibility?

### 4. Take Note of These Warning Signs

Meeting with a contractor allows you to confirm their technical experience, but you also want to make sure you feel comfortable inviting this stranger into your home.

If you notice any of the following, seek another professional.

They don't provide and/or sign a written contract.

They won't commit to project or milestone dates.

They are not licensed and insured.

They are not permitted for a particular job.

They do not have a physical business address.

## 5. Final Meeting: Payment, Contract, and Project Details

Now that you've found your ideal contractor, you can feel confident that your project will be a success. Before your remodeling begins, complete the following:

Reconfirm your initial quote.

Agree upon a payment plan.

Discuss how your contractor will handle payment for any surprise costs.

Learn who is responsible for applying for any available rebates or tax credits.

Create your fixed point contract or time and materials contract.  
• Make sure to cover each of these steps before you sign your contract.

Keep a paper trail.  
• Request copies of your contract, as well as their licensing and insurance, for your records.