

FREE HOMEOWNER CHECKLIST

10 things to check before signing a contractor estimate

Use this checklist to compare proposals and prepare questions. Check a box only when the detail is clear in writing. An unchecked box is a conversation to have before you commit.

Project: _____ Contractor: _____

☐ **01 A clearly defined scope**

Check that each room, task, and finish is described. Ask what demolition, preparation, installation, and restoration are included.

☐ **02 Specific materials and quantities**

Look for brands, model numbers, grades, dimensions, and quantities where relevant. Agree on who selects and supplies fixtures and finishes.

☐ **03 Allowances you can work with**

Identify placeholder budgets for tile, cabinets, fixtures, and other selections. Ask whether tax, delivery, and installation are included and how overages are approved.

☐ **04 Exclusions and hidden-condition costs**

Ask what is excluded and how concealed damage or unexpected site conditions will be priced. Plan a separate reserve for changes and surprises.

☐ **05 A complete price and payment schedule**

Confirm the total, deposit, payment milestones, and final payment conditions. Know what work or materials each payment covers.

Make the details clear before you commit.

☐ 06 Permits and inspection responsibilities

Confirm which approvals the project may need, who will arrange them, and who pays the fees. Ask how required inspections affect the schedule.

☐ 07 Contractor identity and coverage

Confirm the business name and contact details. Verify applicable registration or licensing, ask for current insurance evidence, and check relevant references.

☐ 08 A realistic timeline and communication plan

Ask about the planned start, duration, delivery delays, access, and work hours. Identify your main contact and how updates or concerns will be handled.

☐ 09 Written approval for changes

Agree on how changes will document the added or removed work, price adjustment, and schedule impact before you approve them.

☐ 10 Cleanup, completion, and warranty details

Clarify debris removal, protection of your home, final walkthrough, unfinished-item list, and written warranty terms. Keep copies of the agreed documents.

Want an experienced second set of eyes?

Design Equity reviews renovation estimates, flags unclear details, and helps you prepare practical questions. Ask Bernard about a paid estimate-review consultation.

Questions to resolve before signing:

This is a planning checklist, not a substitute for a complete contract, legal advice, a licensed home inspection, or engineering review. Project requirements vary; confirm applicable requirements with the appropriate professionals and local authority.