



The Fair Quote Checklist

Compare up to three contractor quotes

General information, not legal, financial or construction advice. Prices vary by region.

We do not sell leads, recommend contractors or accept referral fees.

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1. Before you call anyone

Give every contractor this same description, so all three quote the same job.

What is wrong

Where in the house

How long it has been happening

What I want done

Must-haves (materials, brands, finish)

Photos and measurements taken?

Covered by a warranty or insurance?

Parts I could do myself

Budget range

Best dates / access notes

Tip: ask for quotes in writing, itemized, with the permit, cleanup, schedule, payment terms and warranty spelled out.

2. Quote comparison worksheet

Fill one column per quote. Circle anything missing or vague, and ask about it before you decide.

	Quote A	Quote B	Quote C
Company and contact			
License # (checked?)			
Insurance certificate?			
Total price			
What the price includes			
Materials (brand / grade)			
Allowances (and amounts)			
Permit included? Who pulls it?			
Demolition, haul-away, cleanup			
Start date and length			
Deposit			
Payment schedule			
Workmanship warranty			
Materials warranty			
How changes are priced			
Gut feeling (1 to 5)			

3. Red flags

One red flag is a reason to ask questions. Two or more is a reason to keep looking.

Red flag	What to do
☐ A price far below the others	Ask what is left out: permit, haul-away, materials grade, warranty.
☐ No written, itemized quote	Insist on one. Verbal promises are hard to enforce.
☐ Large deposit, or cash only	Keep the deposit small and pay by check or card. Some states cap deposits.
☐ "Sign today for this price"	A fair price is still fair next week. Take time to compare.
☐ Door-to-door, especially after a storm	Check the license and get other quotes before agreeing to anything.
☐ Asks you to pull the permit	This can make you responsible for their work. The contractor should pull it.
☐ No license or insurance proof	Verify with your state board and the insurer before work starts.
☐ Blank spaces in the contract	Never sign a contract with blanks. Fill or cross them out.
☐ "We found more damage" with no proof	Ask for photos, and get a second opinion on big add-ons.
☐ Pushes a specific loan	Compare financing separately. Never let a contractor be paid by a lender before work is done.

Report contractor fraud to your state licensing board, your state attorney general and [ReportFraud.ftc.gov](https://www.ftc.gov/report-fraud).

4. Questions to ask before you sign

Question	Answer
Is your license active for this kind of work, and in this business name?	
Can I have a certificate of insurance?	
Who pulls the permit, and is the fee included?	
What exactly does each allowance buy?	
What happens if you find more damage once you start?	
How are changes priced and approved?	
Who will be on site, and are they employees or subcontractors?	
What is the start date and how long will it take?	
What does the warranty cover, and for how long?	
Will you provide lien waivers when I pay?	
Can I talk to two recent customers?	
Is there anything you would do differently from the other quotes?	

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Pay for work that is done. Hold a meaningful final payment until the job is finished, inspected and cleaned up.

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