

FREE HOMEOWNER PROTECTION KIT

Contractor Quote X-Ray Kit

A practical bid-review workbook for spotting hidden costs, vague scope, weak timelines, low allowances, and change-order traps before you sign.

Compare bids apples-to-apples

Find quote red flags

Ask better questions in writing

STEP 1

Run the first-pass quote scan.

Use this page before you pay a deposit. You are not trying to become a contractor. You are looking for vague language, missing decisions, and places where the quote gives away your leverage.

Scope clarity

- Every room or work area is listed by name.
- Demo, disposal, cleanup, and protection are included.
- Materials are described by brand, grade, model, or allowance.
- Electrical, plumbing, HVAC, drywall, paint, trim, and finish work are clear.

Money clarity

- Payment schedule is tied to completed milestones.
- Allowance amounts are realistic for the finish level you want.
- Change orders require written approval before work starts.
- Final payment is held until punch list completion.

Schedule clarity

- Start date, target completion date, and workday expectations are stated.
- Lead-time materials are ordered before demolition.
- Inspection points are named before walls or floors close up.
- Delays and homeowner decision deadlines are defined.

Risk clarity

- Permit owner and permit costs are specified.
- Insurance, license, and subcontractor responsibility are documented.
- Lien waivers are required before major payments.
- Warranty terms are written in plain language.

Rule of thumb

If the quote does not answer who does the work, what exact work is included, what could cost extra, and when payment is due, the quote is not ready to sign.

STEP 2

Compare contractor bids side by side.

Do not compare only the final number. A lower quote can be missing permit fees, disposal, finish materials, electrical updates, or realistic allowances.

Line Item	Contractor A	Contractor B	Contractor C	Questions / Risk
Demo and disposal				
Permits and inspections				
Cabinets / vanity / built-ins				
Counters / tile / flooring				
Plumbing fixtures and labor				
Electrical fixtures and labor				
Drywall, paint, trim, cleanup				
Change-order process				
Payment schedule				
Warranty and punch list				

LOWEST QUOTE RISK

HIGHEST QUOTE RISK

BEST COMMUNICATION

MOST COMPLETE SCOPE

STEP 3

Use this email before you sign.

The goal is not to accuse the contractor. The goal is to get the quote clear enough that both sides know what is included before work starts.

Hi [Contractor Name],

Thanks for sending the quote. Before we move forward, I want to make sure I understand the scope clearly so we can avoid confusion once work starts.

Can you please clarify these items in writing?

1. What is excluded from this quote?
2. Which allowances are included, and what happens if selections exceed them?
3. Who is responsible for permits, inspections, and inspection scheduling?
4. What conditions would trigger a change order?
5. Will any change order require my written approval before extra work begins?
6. What work must be complete before each payment is due?
7. What is the expected start date, completion date, and normal work schedule?
8. What punch-list and warranty process do you use at the end?

Once I have those details, I should be able to make a decision quickly.

Thank you,
[Your Name]

Watch the response

A professional may not love paperwork, but they should be willing to clarify scope and payment terms. Evasive answers before signing usually become expensive answers after demolition.