

BEFORE YOU SIGN

12 questions to ask any contractor before you hire them

From a builder with 30+ years on site: most renovation problems start before the first hammer swings. Ask every contractor these questions, and write down the answers.

☐ **1. Are you licensed and insured, and can I see the certificates?**
Ask for proof of liability insurance and WorkSafe/workers' comp coverage, not just a yes.

☐ **2. Who will actually be on site every day?**
The person who sells the job is often not the person who runs it.

☐ **3. Can I talk to two clients from the last 12 months?**
Recent references tell you about the crew you'll get now.

☐ **4. Who is getting the permits?**
If the answer is "we don't need one," get that in writing, or check with your municipality.

☐ **5. What exactly is included, and what is not?**
A good quote lists exclusions. Vague scope is where extras come from.

☐ **6. What are the allowances, and are they realistic?**
Low allowances make a quote look cheap and then quietly double.

☐ **7. How are changes priced and approved?**
Every change should be priced and signed before the work, not after.

☐ **8. What is the payment schedule?**
Payments should follow completed work, not run ahead of it. Ask about holdback.

☐ **9. What is the schedule, and what could delay it?**
Ask about lead times on windows, cabinets and anything special-order.

☐ **10. Which trades are yours and which are subs?**
You want to know who is responsible when two trades point at each other.

☐ **11. How will we communicate, and how often?**
Agree on one contact and a regular update, weekly at minimum.

☐ **12. What warranty do you give, and how do I make a claim?**
Get it in writing, including who to call and how fast they respond.

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