FREE GUIDE · NO SIGNUP

The Contractor Survival Guide

How to compare remodeling estimates, understand what you're paying for, and hire with confidence — written for homeowners, not contractors.

1. Get three estimates for the exact same scope

Prices only mean something when the work being priced is identical. Write down your scope once — materials, sizes, finishes, what stays and what goes — and hand the same list to every contractor. If one bid is thousands lower, it usually means something was left out, not that you found a deal.

- Same materials and grade (tile size, cabinet box, counter thickness)
- Same square footage and rooms
- Same demo and haul-away expectations

2. Read the line items, not the bottom number

A good estimate breaks the job into parts you can actually compare. If you only see one lump sum, ask for a breakdown before you compare it to anything.

- Demolition and disposal
- Rough plumbing, electrical, framing
- Materials (with allowances listed in dollars)
- Labor and installation
- Permits and inspections
- Final finish, cleanup, punch list

3. Understand allowances

An allowance is a placeholder budget for something you haven't picked yet — tile, fixtures, cabinets. Low allowances make a bid look cheap and turn into change orders later. Ask what the allowance buys at a real supplier, and whether your actual selections fit inside it.

4. Check licensing and insurance yourself

In Florida you can verify any contractor's license for free at MyFloridaLicense.com. Ask for a certificate of insurance sent directly from the insurance agent — general liability and workers' comp. It takes ten minutes and protects your home if someone is hurt on your property.

5. Ask who is actually doing the work

Some companies sell the job and subcontract every trade to whoever is available. That's not automatically bad, but you should know who is in your home, who supervises them, and who you call when something isn't right.

6. Look at the payment schedule

Payments should follow progress. A reasonable structure is a modest deposit, then draws tied to completed milestones, with a final payment after your punch list is done. Be cautious with large up-front payments or cash-only requests.

7. Get the timeline in writing

Ask for a start date, an estimated completion date, and what happens if materials are delayed. Also ask how many other jobs the crew is running at the same time — that's usually the real reason projects stall.

8. Know what the warranty covers

There are two kinds: manufacturer warranties on materials, and the contractor's workmanship warranty on installation. Ask how long the workmanship warranty runs, what it excludes, and how you request a repair.

9. Put change orders in writing

Every remodel has surprises — rotted subfloor, old wiring, a wall that isn't square. That's normal. What matters is that any change to price or scope is written down and approved by you before the work happens.

10. Trust the paperwork more than the pitch

A clear, detailed, itemized estimate from a licensed and insured contractor tells you more about how the job will go than any sales conversation. If a bid is vague, ask questions. A good contractor will be glad you did.

Red flags worth pausing on

- Pressure to sign today or a price that expires
- No written scope or a one-line estimate
- Large cash deposit before any work starts
- No license number, or one that doesn't match the name
- Won't provide references or recent addresses
- Says permits aren't needed for permitted work

Eight questions to ask every contractor

1. Is this a fixed price or an estimate that can change?
2. What is not included in this number?
3. What are the material allowances in dollars?
4. Who pulls the permits?
5. Who is my point of contact day to day?
6. How do you handle unexpected conditions?
7. What does your workmanship warranty cover, and for how long?
8. When do you get paid, and for what?

Want an estimate you can actually compare?

We'll give you an itemized, written estimate with allowances spelled out — free, usually within 24 hours.

Get My Free Estimate

Call (772) 353-0575