HIRING A CONTRACTOR WORKSHEET

This worksheet helps homeowners verify key information, ask the right questions, and spot potential red flags before hiring a contractor.

Use this before money changes hands to help prevent avoidable losses.

SECTION A — VERIFY INDEPENDENTLY

Contractor / Company Name: _____

Primary Contact (Name & Title): _____

Phone: _____ Email:_____

Business Address (not just a PO Box): _____
(verify via Google Maps, Street View, or public records)

How long have they been in business under this name? _____

☐ Check online reviews
(Optional but recommended)

Red flags to note:

- No physical address
- Recently changed company name
- Only reachable through text or social media (won't answer or return calls)
- Business address has changed between non-adjacent cities or markets without a clear explanation when asked

SECTION B — REQUEST DOCUMENTATION & VERIFY

Does this work require a license in your state or city? ☐ Yes ☐ No
(State licensing board and/or local city/county building department)

License type & number: _____
(from the contractor or the state/local licensing website)

Insurance carried: ☐ General Liability
☐ Workers' Compensation (if they have employees)

Insurance company name: _____

Policy expiration date: _____

Do the coverage limits appear reasonable for the size of the project? ☐ Yes ☐ No

**If a contractor is uninsured and someone is injured, you may be exposed as the homeowner.

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SECTION C — ASK THE CONTRACTOR DIRECTLY

Length of time operating in this area: _____

Other areas previously operated in (and reason for moving):

_____

Will they be doing all the work themselves, or will others be involved?
☐ Owner ☐ Employees ☐ Subcontractors

How do they sturcture payment (deposit, progress payments, final payment)?

_____

Estimated start date: _____ Estimated duration: _____

Where can I see examples of similar work they've completed?
☐ Website ☐ Facebook ☐ Instagram ☐ Photos

☐ Request References from similar projects
(Optional but recommended)

*** If you're comfortable moving forward, request the contract —with time to review it— before signing.*

SECTION D — EVALUATE THE PROPOSAL

Was the full scope of the project explained clearly, with little left to guess?
☐ Yes ☐ Somewhat ☐ No

Does the proposal include written estimates or documented plans?
☐ Yes ☐ No

SECTION E — EVALUATE THE CONTRACT

Does the written contract match what was discussed regarding scope and responsibilities? ☐ Yes ☐ No

Does the written contract reflect the payment structure that was discussed (amounts, timing, and conditions)? ☐ Yes ☐ No

If subcontractors are used, does the contract state that the contractor is responsible for their work and any related injuries? ☐ Yes ☐ No