



The Hire-Right Kit

Tips and worksheets for hiring home services

General information for US homeowners, not legal advice. Rules vary by state and city.
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How to use this kit

Use it for any job you hire out: a roof, a water heater, a fence, a cleaning service. Read the ten tips once. Then for each project, fill in the job description, compare quotes on the worksheet, check the contractor, and walk through the contract checklist before you sign.

Page	What it's for
Ten tips for a fair price	The habits that save the most.
Job description template	Describe the job the same way to everyone.
Three-quote comparison worksheet	Price, deposit, warranty and inclusions side by side.
Contractor check sheet	License, insurance, references.
Questions to ask	Before you hire.
Contract checklist	What must be in writing.
Payment schedule planner	Pay as work is finished.
Red flags	Warning signs to take seriously.

Ten tips for a fair price

- 1 Describe the job once, in writing**
Give every contractor the same written description. Different descriptions produce quotes you can't compare.
- 2 Get three written quotes**
Three quotes for the same scope show you what a fair price looks like locally.
- 3 Compare line by line, not by total**
The lowest total often leaves out permits, haul-away, cleanup or the grade of materials.
- 4 Check the license yourself**
Use your state or local licensing board's website. Confirm the name matches and the license is active.
- 5 Get insurance certificates from the insurer**
Ask the contractor's insurance company to send the certificate directly to you.
- 6 Keep the deposit small**
Pay by milestones you can see. Some states limit deposits, so check your state's rules.
- 7 Put every change in writing**
Agree in writing on the price of any change before the work is done.
- 8 Know who pulls the permit**
Usually it should be the contractor. Unpermitted work can cause problems with insurance and resale.
- 9 Hold back the final payment**
Pay the last amount after the walkthrough, inspection, cleanup and lien waivers.
- 10 Time the non-urgent jobs**
Contractors are busiest in peak season. Booking routine work before the rush can mean more availability.

Job description template

Fill this in before you call anyone, then give the same description to every contractor.

What is the problem?

What result do you want?

Sizes, measurements, model numbers

Materials or brands you want (or want to avoid)

Access, pets, parking, working hours

Ideal start date and deadline

Budget range

Three-quote comparison worksheet

Fill one column per quote. Circle anything missing and ask for it in writing.

	Quote 1	Quote 2	Quote 3
Contractor			
Total price			
Deposit at signing			
Payment milestones			
Start date / duration			
Materials named?			
Permit included?			
Haul-away and cleanup?			
Workmanship warranty			
Manufacturer warranty			
License number checked?			
Insurance certificate?			
Change order terms?			
Notes			

Contractor check sheet

Check	Contractor 1	Contractor 2	Contractor 3
Business name and address			
License number			
License active? (board website)			
Complaints on file?			
Liability insurance (from insurer)			
Workers' compensation (from insurer)			
Reference 1 called			
Reference 2 called			
Reviews: patterns noticed			

Questions to ask before hiring

- ☐ Is this a fixed price or an estimate? What would change it?
- ☐ Who will do the work: your crew or subcontractors?
- ☐ Who pulls the permit and schedules inspections?
- ☐ What is your written workmanship warranty?
- ☐ How do you handle changes, and will each one be priced in writing first?
- ☐ Will you provide lien waivers with each payment?
- ☐ How will you protect my home and clean up each day?

Contract checklist

Don't sign until each of these is in writing.

Before you sign

- ☐ Contract lists scope, materials, price and timeline
- ☐ Change orders must be in writing and priced before work
- ☐ Contract says who pulls permits and schedules inspections
- ☐ Deposit is modest and payments are tied to milestones
- ☐ Workmanship warranty is written down

During the job

- ☐ Confirm the permit is posted or on file before work starts
- ☐ Keep a log of payments, changes and conversations
- ☐ Collect lien waivers with each payment

Finishing up

- ☐ Walk through the finished work and make a punch list
- ☐ Final inspection passed (if a permit was required)
- ☐ Make the final payment after punch list, cleanup and lien waivers
- ☐ File the contract, warranty, receipts and photos together

Door-to-door sales

Under the FTC Cooling-Off Rule you generally have three business days to cancel many sales made at your home. The seller must tell you about this right and give you a cancellation form.

Payment schedule planner

Tie each payment to a stage you can see finished. Get a receipt and a lien waiver each time.

Stage finished	Amount	% of total	Date paid	Receipt?	Lien waiver?
Deposit at signing					
Materials delivered					
Midpoint stage: _____					
Substantial completion					
Final (after inspection and punch list)					

Red flags

- ☐ A quote far below the others with no clear explanation
- ☐ Pressure to sign today for a "special price"
- ☐ Refusal to put the scope and price in writing
- ☐ A license number that doesn't match the business name or is expired
- ☐ Reluctance to provide insurance certificates
- ☐ A business with no physical address or only a cell phone number
- ☐ Asking for most or all of the money before work starts
- ☐ Cash-only, or payment to a personal name instead of the business
- ☐ Asking you to pay suppliers directly without a clear agreement
- ☐ Out-of-area trucks offering "free roofs" paid by insurance
- ☐ Asking you to sign before an inspection or before your insurer has seen the damage
- ☐ Large deposits before materials are delivered

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