

Questions to Ask Before Hiring a Contractor

The insider checklist that saves homeowners thousands

Hiring the wrong contractor can cost you thousands of dollars, months of delays, and major headaches. Use this checklist to vet any contractor before you sign a contract or hand over a deposit. These are the same questions a seasoned contractor would ask.

Licensing & Insurance

The non-negotiables. If they can't answer these, stop here.

	"Are you licensed for this type of work in Texas?" <i>Ask for the license number and verify at tdlr.texas.gov</i>
	"Can you provide proof of general liability insurance?" <i>Minimum \$1M coverage. If they're uninsured and someone gets hurt on your property, YOU could be liable</i>
	"Do you carry workers' compensation insurance?" <i>If a worker is injured on your property without workers' comp, you may be on the hook</i>
	"Is your license current? Any complaints on file?" <i>Check the BBB and Texas TDLR for complaints</i>

Experience & References

	"How long have you been doing this specific type of work?"
	"Can you provide 3 references from recent jobs in my area?" <i>Actually call them. Ask: Was it on time? On budget? Would you hire them again?</i>
	"Can I see photos of similar projects you've completed?"
	"Have you worked on homes like mine before (age, size, style)?"
	"Do you pull your own permits, or will I need to handle that?" <i>A reputable contractor always handles permits. If they suggest skipping permits, that's a major red flag.</i>

Pricing & Payment

	"Can you provide a detailed written estimate?" <i>Should include materials, labor, timeline, and payment schedule — not just a lump sum</i>
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	<p>"What's included and what's NOT included in this price?"</p> <p><i>Common surprise costs: permits, dumpster fees, material upgrades, cleanup</i></p>
	<p>"What is your payment schedule?"</p> <p><i>Standard: 10–30% deposit, progress payments, final payment on completion. NEVER pay more than 50% upfront.</i></p>
	<p>"Do you charge for estimates or on-site assessments?"</p>
	<p>"How do you handle change orders if the scope changes?"</p> <p><i>Get this in writing before work starts</i></p>
	<p>"Do you accept credit cards?"</p> <p><i>Contractors who only accept cash may be avoiding taxes or lack proper business setup</i></p>

Timeline & Communication

	<p>"When can you start and what's the estimated completion date?"</p>
	<p>"Will you be on-site daily, or do you have a crew lead?"</p> <p><i>Know who your point of contact is</i></p>
	<p>"How will you communicate updates? Phone, text, email?"</p>
	<p>"What happens if the project runs past the deadline?"</p>
	<p>"Will other trades be involved? Who coordinates them?"</p>
	<p>"What are your working hours? Any weekend work?"</p>

Warranty, Cleanup & Final Details

	<p>"What warranty do you offer on your workmanship?"</p> <p><i>Industry standard: 1–2 years minimum on labor</i></p>
	<p>"Are manufacturer warranties included for materials/equipment?"</p>
	<p>"Who handles cleanup and debris removal?"</p>
	<p>"Will you do a final walkthrough with me before final payment?"</p>

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"Do you provide a written contract?"

If they won't put it in writing, don't hire them. Period.

RED FLAGS — Walk Away If You See These

- ✗ Demands full payment upfront before any work begins
- ✗ No written estimate or contract
- ✗ Can't provide license number or proof of insurance
- ✗ Pressures you to make a decision immediately ("this price is only good today")
- ✗ Significantly cheaper than all other bids (too good to be true usually is)
- ✗ No physical business address or professional online presence
- ✗ Wants to skip permits ("we don't need one for this")
- ✗ Only accepts cash or personal checks
- ✗ Can't provide references or recent project photos
- ✗ Shows up in an unmarked vehicle with no company branding

JEREMY'S ADVICE

Get at least 3 quotes for any project over \$500. The cheapest bid is rarely the best. Look for the contractor who is thorough, communicates well, and has a track record of quality work in your area. Your home is your biggest investment — protect it.

Schedule Your Free Assessment

Call (682) 466-2130 or visit metroplexpros.com/contact

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