Contractor Vetting Checklist: License Insurance and Bids

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Project and contractor

VETTING DATE

PREPARED BY

PROPERTY ADDRESS

CITY AND STATE

WORK BEING BID

CONTRACTOR LEGAL NAME

LICENSE NUMBER ON THEIR PAPERS

YEAR BUILT

BUILT BEFORE 1978

STATE OR COUNTY BOARD USED

THIS COPY IS

License and credentials

Item	Done	Skip	N/A	Notes
License number appears on ads, cards, bids, and the draft contract	☐	☐	☐	
Current license confirmed on the state or county contractor board	☐	☐	☐	
License class matches this project, not a different trade	☐	☐	☐	
Person giving the bid matches the pocket license and photo ID	☐	☐	☐	
Board complaint or disciplinary history reviewed	☐	☐	☐	
Address of record is a real business location you can find later	☐	☐	☐	
Named subcontractors are licensed if the jurisdiction requires it	☐	☐	☐	
Pre-1978 paint-disturbing work: EPA or authorized-state lead-safe firm certification on file	☐	☐	☐	
Bonding confirmed if the state or locality requires a contractor bond	☐	☐	☐	
Specialty training on file when the product or hazard needs it	☐	☐	☐	

Insurance

Item	Done	Skip	N/A	Notes
Current certificate of insurance in hand, not only a verbal claim	☐	☐	☐	

Personal or commercial general liability coverage is listed and current	☐	☐	☐	
Workers' compensation is current, or a written exemption if the state allows one	☐	☐	☐	
Property-damage coverage is listed on the certificate	☐	☐	☐	
Called the insurer or agency and confirmed the certificate is in force	☐	☐	☐	
Subcontractor certificates are current if subcontractors will be on site	☐	☐	☐	
Asked your own insurer whether contractor coverage is adequate for work on this property	☐	☐	☐	

References and reputation

Item	Done	Skip	N/A	Notes
Received names, addresses, and phones for at least three clients with similar projects	☐	☐	☐	
Called each reference about timing, unexpected costs, cleanup, and satisfaction	☐	☐	☐	
Asked to visit a similar job in progress, or already visited one	☐	☐	☐	
Checked recommendations from people you know, or noted that you have none yet	☐	☐	☐	
Checked the state attorney general or local consumer protection office for complaints	☐	☐	☐	
Checked the local home builders association for complaints, or marked N/A if none serves the area	☐	☐	☐	
Searched the company and principal names with scam, review, or complaint	☐	☐	☐	

Written bid

Item	Done	Skip	N/A	Notes
At least three written estimates collected on identical plans and scope	☐	☐	☐	
Written estimate includes the work, materials, completion date, and price	☐	☐	☐	
Bid or draft contract lists contractor name, address, phone, and license number	☐	☐	☐	
Did not pick the lowest bid by default; large gaps have a written explanation	☐	☐	☐	
Materials listed by color, model, size, and brand, or named allowances for later choices	☐	☐	☐	
Paper says the contractor will get required building permits before work starts	☐	☐	☐	
Estimated start date and completion date are in writing	☐	☐	☐	
Warranties for materials and workmanship are in writing, with who honors them	☐	☐	☐	
Cleanup, trash hauling, and leftover materials are included or clearly excluded	☐	☐	☐	
No blank spaces left that someone could fill in later	☐	☐	☐	
Verbal promises about scope, labor, and materials are written into the bid or contract	☐	☐	☐	

Change orders

Item	Done	Skip	N/A	Notes
Draft contract states how change orders will be handled	☐	☐	☐	
Extra work will not start on a verbal okay	☐	☐	☐	
Each change order will state the extra or reduced scope	☐	☐	☐	
Each change order will state the amount added to or subtracted from the contract	☐	☐	☐	
Each change order will state the effect on progress payments or the completion date	☐	☐	☐	
Both sides will sign the change order before that extra work begins	☐	☐	☐	

Payment schedule

Item	Done	Skip	N/A	Notes
Written payment schedule lists each amount and the work or materials it covers	☐	☐	☐	
Not paying the full contract amount before work starts	☐	☐	☐	
Down payment checked against this state's limit, if the state has one	☐	☐	☐	
Progress payments are tied to defined completed work, not only a calendar date	☐	☐	☐	
Later payments will not exceed the value of work and delivered materials, except a lawful down payment	☐	☐	☐	
Paying by check or credit card, not cash, wire, gift card, payment app, or cryptocurrency	☐	☐	☐	
Not signing an insurance claim check over to the contractor	☐	☐	☐	
Lien waiver or release will be collected from the contractor, subcontractors, and suppliers before further or final payment	☐	☐	☐	
Final payment held until the work matches the contract, the site is clean, and you are satisfied	☐	☐	☐	
If using FHA 203(k) or similar rehab escrow: draws only after inspected, accepted work	☐	☐	☐	
If signed at home or a temporary location: written three-business-day cancel notice, or N/A if the Cooling-Off Rule does not cover this sale	☐	☐	☐	
Not agreeing to contractor-arranged financing without comparing loan terms yourself	☐	☐	☐	

Decision and sign-off

ITEMS STILL OPEN

CONTRACTOR YOU WOULD HIRE, OR NONE YET

WRITTEN BIDS COMPARED

DECISION

SIGNATURE

TIME SIGNED

Reference only. Verify against local codes, a licensed inspector or a qualified contractor.