21-Point Contractor Hiring Checklist

A printable decision control for U.S. homeowners

Project / address	
Contractor / legal business	
Evaluator / date	

How to use it

For each item, mark one score: 0 = not met or unacceptable; 1 = partly met or verification pending; 2 = verified and acceptable. Write the evidence or follow-up needed. Do not treat the total score as a substitute for a critical safeguard or local law.

36-42 Ready to consider	**28-35** Pause and verify	**0-27** Do not proceed

Critical rule: If any critical item scores 0, stop. If any critical item is blank, pause - the risk is unassessed.

A. Define and identify

#	Control and evidence standard	0	1	2	Evidence / follow-up
1	**Scope written and specific** Scope, exclusions, priorities, and owner-supplied items are recorded.	[ ]	[ ]	[ ]	
2	**Permit responsibility confirmed** Local requirements checked; responsible party is named.	[ ]	[ ]	[ ]	
3	**Legal business identity matched** Proposal, contract, license, and payment identity reconcile.	[ ]	[ ]	[ ]	
4	**Required license verified [CRITICAL]** **Official regulator shows the required class and active status.**	[ ]	[ ]	[ ]	
5	**Insurance verified [CRITICAL]** **Current applicable coverage confirmed independently.**	[ ]	[ ]	[ ]	

B. Test experience and operating discipline

#	Control and evidence standard	0	1	2	Evidence / follow-up
6	**Relevant experience demonstrated** Comparable recent projects and team capability are shown.	[ ]	[ ]	[ ]	
7	**Recent reference checked** Asked about communication, cost, schedule, and quality.	[ ]	[ ]	[ ]	
8	**Older reference checked** Asked how work held up and warranty issues were handled.	[ ]	[ ]	[ ]	
9	**Active or finished work reviewed** With permission, observed workmanship or site practices.	[ ]	[ ]	[ ]	
10	**Supervisor and subcontractors identified** Daily responsibility and key trades are clear.	[ ]	[ ]	[ ]	

C. Compare the offer

#	Control and evidence standard	0	1	2	Evidence / follow-up
11	**Multiple written bids obtained** Practical target: several comparable estimates where feasible.	[ ]	[ ]	[ ]	
12	**Bids normalized to same scope** Missing work, quantities, exclusions, and allowances reconciled.	[ ]	[ ]	[ ]	
13	**Materials and allowances specified** Products, quality levels, and allowance amounts are clear.	[ ]	[ ]	[ ]	
14	**Schedule and access plan documented** Start, duration, access, protection, and cleanup addressed.	[ ]	[ ]	[ ]	

D. Contract and payment controls

#	Control and evidence standard	0	1	2	Evidence / follow-up
15	**Complete written contract [CRITICAL]** **All material terms and attachments reviewed before signing.**	[ ]	[ ]	[ ]	
16	**Written change-order process** Scope, price, time effect, and approval required in writing.	[ ]	[ ]	[ ]	
17	**Deposit complies with local rules** State and local limits and disclosures checked.	[ ]	[ ]	[ ]	
18	**No full upfront payment [CRITICAL]** **Payments protect against paying ahead of verified progress.**	[ ]	[ ]	[ ]	
19	**Payments tied to verified progress** Milestones are objective, inspectable, and documented.	[ ]	[ ]	[ ]	

E. Close the decision

#	Control and evidence standard	0	1	2	Evidence / follow-up
20	**Warranty and closeout terms written** Punch list, inspections, manuals, warranty, and final records covered.	[ ]	[ ]	[ ]	
21	**Red flags resolved and decision documented** Pressure, cash demands, name mismatches, and other concerns resolved.	[ ]	[ ]	[ ]	

Decision summary

Total score (maximum 42)	
Critical item scored 0?	[ ] No [ ] Yes - STOP
Critical item blank?	[ ] No [ ] Yes - PAUSE
Decision	[ ] Ready to consider [ ] Verify further [ ] Do not proceed

Conditions before signing	
Decision notes	

Important limitations

This checklist provides general consumer information, not legal, insurance, engineering, or financial advice. Licensing, permit, contract, cancellation, lien, deposit, and payment rules vary by state and locality. Verify requirements with the official licensing authority, consumer protection office, and building department for the project location.

Evidence basis

Federal Trade Commission: How To Avoid a Home Improvement Scam. California Contractors State License Board: Finding the Right Contractor and Homeowner Checklists (California examples are not national rules). Better Business Bureau: Home improvement scams. Source pages should be rechecked before publication.