


Before You Pay a Contractor

A one-page checklist to reduce renovation payment stress before work begins.

Use this before you sign, pay, or approve the next milestone.


1. Define the Scope First

- Written scope of work in hand
- Product selections confirmed: cabinets, tile, fixtures, flooring
- Clear list of what's included — and excluded
- Photos or examples of the finished look

 A clear scope makes bids easier to compare and gaps easier to catch.

2. Vet Your Contractor

- Get at least two bids
- Verify license and insurance
- Check references from recent, similar projects
- Confirm a written contract and detailed scope document
- Ask about active projects and subcontractor use


 If they avoid documentation now, expect problems later.

3. Set Payment Milestones

- Confirm what the deposit covers
- Tie every payment to a completed project stage
- Define what must be finished before each payment is released
- Avoid paying for materials before they're ordered, delivered, or documented.

4. Define "Done" Before Work Starts

- Work matches the written scope exactly
- Required inspections have passed
- Punch-list items are documented before final payment
- Work area is clean and safe

 "Done" should mean installed, tested, documented, and approved.

5. Change Orders in Writing — Always

Before approving any change, write down what changed, why, the exact cost, the timeline impact, and who approved it.

- No verbal-only change orders.

6. Keep a Paper Trail

- Progress photos (weekly minimum)
- Payment receipts for every transaction
- All signed change orders
- Final walkthrough notes and sign-off

Scope First

Write it down before you compare bids.

Verify Always

License, insurance, references — every time.

Milestone Payments

Pay for completed work, not promises.

Write It Down

If it isn't documented, it didn't happen.