



The 12-Point Contractor Bid Checklist

Two bids at the same price are almost never the same job. Before you sign — roof, HVAC, electrical, plumbing, anything — run the bid through these 12 checks. It's the scope, materials, and terms most homeowners never think to ask for, and it's where the money quietly hides.

No bid is perfect, and you won't get all 12 — that's normal. This is a gut-check, not a grade: the more boxes a bid can tick, the more you can trust the number behind it.

1 The scope, in plain language

Exactly what work, where — and just as important, what's explicitly *not* included. A bid that doesn't draw the boundary is a bid that can shrink after you sign.

Ask: "What's outside this scope that I might assume is in it?"

2 Line items, not a lump sum

One total is a number you can't read, can't compare, and can't negotiate. Each piece of work should carry its own price.

Red flag: the priciest bid is often the only one with no line items.

3 Materials by name and grade

Brand, model, and tier — shingle class, pipe material, SEER2 rating, panel amperage. "Standard" and "builder grade" aren't specs. The grade is where a cheaper bid quietly becomes a lesser job.

Ask: "What exact product, and what's the grade or class?"

4 Tear-out, demo, and prep

Is the old work removed — or covered over? Roofing over old layers, leaving failed pipe in the wall, skipping surface prep: all cheaper today, all a redo tomorrow. Confirm who hauls the debris.

Ask: "Are you tearing off, or going over what's there?"

5 Who closes what they open

Almost every real repair means opening a wall, ceiling, or floor. "Who patches and paints it back" is where thousands hide. One bid at \$3,000 and one at \$3,800 "but you handle the drywall" are not the same price.

Ask: "Does your price include closing and finishing what you open?"

6

Permit and inspection

Included, and who pulls it? A bid without a required permit isn't cheaper — it's hiding a cost and a liability, and it can stall a sale or a refinance later.

Ask: “Is the permit in this price, and who's responsible for it?”

7

The bring-to-code work

The invisible safety items that are easiest to leave off a quote: grounding and bonding, flashing, ice-and-water shield, proper venting, GFCI/AFCI where required. You won't see them missing until they matter.

Ask: “What does code require here that isn't obvious on the bid?”

8

Quantities and unit prices

Square feet, sheets of decking, linear feet, tonnage — with a price per unit. When the crew opens things up and finds more, unit pricing means the overage is predictable instead of a surprise.

Ask: “If you find more than expected, what's the per-unit price?”

9

Timeline and what “done” means

Start date, working duration, and a clear definition of completion. A vague timeline is how a two-week job becomes a two-month one with your money already in.

Ask: “When do you start, how long, and what does finished include?”

10

Payment schedule

Deposit, progress draws tied to milestones, and a final payment on completion. Never a large sum before work reflects it. The schedule tells you whether they're financing you or you're financing them.

Red flag: a big deposit up front with no milestones attached.

11

Change-order terms

How surprises get priced, and — critically — approved by you *before* the work continues. This one clause is what keeps “the cheapest bid” from becoming the most expensive one.

Ask: “How do change orders get priced and approved?”

12

Warranty, license, and insurance

Labor and materials warranties, separately, in years, in writing — plus a license number and proof of liability insurance. If it's not on paper, it doesn't exist when you need it.

Ask: “What's warrantied, for how long, and can I see your license and insurance?”

A bid is a document. How much it tells you is the signal.

Run any bid through these 12 and the vague ones give themselves away. If a bid is missing half the list, that's not a price you're looking at — it's a guess.

Want a full second read on your bid? secondeye.co/start — or comment **LIST** on any SecondEye post to get this checklist.