12 Questions to Ask Before You Sign a Contractor's Quote

Each one exists because it is where quotes and final invoices usually part company. Ask them before you sign, not after.

1 Is this an estimate or a fixed-price quote?

An estimate is a prediction and can legally move. A quote is an offer. The word on the paper decides whether the final number can change at all.

2 What triggers each payment?

"50% up front" and "50% on materials delivery" carry very different risk. Tie money to work completed, not to dates.

3 Is the permit included, and who pulls it?

A permit pulled in your name makes you the responsible party. It also adds fees and inspection delays that rarely appear in the headline figure.

4 What happens if you find rot or damage underneath?

Roofing quotes often price decking replacement per sheet, discovered after the old roof is off — when you cannot get another quote. Ask for the per-unit rate in writing now.

5 What is the difference between your tiers?

Three-tier quotes are designed so the middle looks reasonable. Ask what the jump actually buys — sometimes materials, sometimes only warranty length.

6 Does this include haul-away and disposal?

Debris, the old unit, the old roof. Disposal is a real cost and a common separate line, especially on tree and roofing work.

7 How will you get equipment to the work?

Access decides price more than size does. The same tree in a back garden can cost twice the front-garden quote because everything is carried, not craned.

8 What is excluded if something is found to be faulty?

A cheap tune-up is an inspection, not a repair. Ask what the visit covers and what is billed separately the moment a fault appears.

9 Does any of this cross public property?

Work reaching the street or the main brings permits, road plates, restoration and utility marking — a category of cost that is invisible until it is not.

10 Is the main equipment the whole job?

The unit is often the cheap part. Panels, service entrances, line sets, condensate drains and circuits are where the rest of the money goes.

11 What prep and repair is assumed?

Paint and drywall quotes assume a surface condition. Filling, sanding and priming discovered mid-job are the classic overrun.

12 Will you put the exclusions in writing?

Everything above is only worth asking if the answers are on the quote. A contractor who will not write it down has told you something.

> **The pattern worth remembering:** almost every overrun comes from something discovered after work starts, priced at a rate nobody agreed in advance. You have all your leverage before you sign and almost none afterwards.