



HOMEOWNER / PRINTABLE FIELD GUIDE

Hire a Contractor With Confidence

A practical national checklist for finding, checking and selecting a home-service professional.

Before you call

Write a one-paragraph scope: location, measurements or photos, current problem, desired result, timing and budget range.

Ask friends or trusted local contacts for names, then check independent reviews for patterns rather than a single rating.

- ☐ Confirm the legal business name, contact information and the person responsible for the work.

Questions for each contractor

- ☐ Do you have the license or registration required for this work here? Verify it with the relevant state or local authority.
- ☐ What insurance do you carry? Ask for current documentation and clarify who is covered.
- ☐ Who will supervise the job, and will subcontractors be used?
- ☐ Can you provide comparable recent references and explain the proposed materials, preparation and exclusions?
- ☐ What permits and inspections apply, and who obtains them?
- ☐ How will changes, unforeseen damage and cleanup be handled?

Compare on equal terms

Get multiple written estimates covering scope, materials, schedule and price. Ask about large price gaps.

Do not choose solely by the lowest number. Check preparation, product quality, allowances, exclusions, warranty terms and communication.

Avoid pressure to decide immediately, vague contracts, large unexplained advance payments and requests to pay only by cash or wire transfer.



Decision worksheet

Contractors considered / license checked / insurance reviewed / reference called / proposal date

What still needs clarification before signing?

Decision gate

Before signing, circle any missing item: verified identity / relevant license / insurance / written scope / price / timing / change orders / warranty. Ask for a written answer, then keep it with the proposal.

Ready to describe your project? Start at saferpros.com. Safer Pros can help organize the request; you choose whom to hire. • Call 1-800-HIRE-A-PRO (1-800-447-3277).

Sources and further reading

FTC: How to Avoid a Home Improvement Scam - <https://consumer.ftc.gov/articles/how-avoid-home-improvement-scam>

FTC: Avoid Scams After Weather Emergencies - <https://consumer.ftc.gov/articles/how-avoid-scams-after-weather-emergencies-and-natural-disasters>

EPA: Lead Renovation, Repair and Painting Program - <https://www.epa.gov/lead/lead-renovation-repair-and-painting-program>

Educational guidance for U.S. readers. Requirements, permits, licenses, consumer rights and payment rules vary by location and project. Check current local rules and your written agreement. Safer Pros is a referral and project-support platform; participating providers are independent businesses.

Additional notes and next actions

