

# The Renovation Readiness Checklist

27 things to verify before you spend a dollar or sign a contract.

## How to use this checklist:

Work through every section before your project starts. Each item represents a decision point or verification step that catches problems early — when they are cheap to fix — rather than mid-project, when they cost 5x more.

## 1 - Scope & Budget

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### Define your must-have vs. nice-to-have list

Write down what absolutely needs to happen (must-haves) vs. what gets deferred if budget is tight. Never let nice-to-haves grow your budget mid-project.

### Get three detailed, line-item bids

Not lump sums — line-by-line. All three contractors bidding the same written scope. Comparing apples to apples is impossible without this.

### Build a 15% contingency into your budget

Older homes: 20%. New construction or cosmetic-only: 10% minimum. Something always comes up once the walls open.

### Account for soft costs

Permit fees, design fees, temporary living, debris haul-away, storage, and post-construction cleaning. These add 10-20% and get forgotten constantly.

### Validate allowances in the bids

An 'allowance for countertops: \$2,000' is not the cost — it is a budget placeholder. Verify that the allowance actually covers what you want.

### Confirm your financing is in place

HELOC, cash-out refi, construction loan, or cash. Do not sign a contract until you know the money is accessible.

## 2 - Contractor Vetting

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### Verify contractor license is active

Search your state's contractor licensing board. Confirm the license is active, not expired or suspended, and covers the scope of your project.

**[ ] Request and verify Certificate of Insurance**

General liability (\$1M+ per occurrence) and workers' comp. Call the insurer to confirm it is current — do not just accept the certificate.

**[ ] Check for bonding (state-required)**

Verify with your state licensing board whether a surety bond is required and that the contractor's bond is active.

**[ ] Call three references from the last 12 months**

Ask each: Was it on time? Was the final cost close to the estimate? Would you hire them again? An unenthusiastic 'yes' is a soft no.

**[ ] Review online presence and BBB**

Google Reviews, Yelp, Better Business Bureau. Look for patterns, not individual reviews. A pattern of communication complaints is a red flag.

**[ ] Confirm all subcontractors are licensed and insured**

Ask the GC: 'Which trades will you subcontract, and can I verify their licenses?' A legitimate GC will answer clearly.

### 3 - Contract & Payment

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**[ ] Signed written contract before any work begins**

No exceptions. Verbal agreements are unenforceable. The contract is your protection for every decision that follows.

**[ ] Scope of work attached to the contract**

The detailed bid should be attached as an exhibit. 'See attached estimate' makes the estimate legally binding.

**[ ] Payment schedule tied to milestones, not dates**

Pay when specific work is verifiably complete — not because it is Tuesday. Milestone payments are your only leverage.

**[ ] Deposit is 10% or less**

A large upfront deposit (30-50%) is a red flag. Legitimate contractors with good cash flow do not need it.

**[ ] Change order process defined in writing**

Contract should state: all changes in writing, signed by both parties, before additional work begins.

**[ ] Lien release process included**

Contractor provides conditional releases with each progress payment and unconditional release at final payment.

### 4 - Permits & Inspections

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**[ ] Determine which permits are required**

Call your local building department. Any work involving new electrical circuits, moved plumbing, or structural changes almost always requires a permit.

**[ ] Confirm contractor is pulling all permits**

It should be in the contract: 'Contractor is responsible for all required permits and inspections.' Never pull permits yourself to cover for a contractor.

**[ ] Check permit history of the property**

Look up prior permit history on your city's building department website. Unpermitted prior work can create issues for your new project.

**[ ] Understand the inspection schedule**

Know which inspections are required and at what milestones. Confirm with your contractor that inspections will be scheduled before work is covered up.

## 5 - During Construction

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**[ ] All communications in writing**

Text or email, not phone calls. You need a record. 'We discussed this on the phone' is not documentation.

**[ ] Never pay ahead of completed work**

Review the milestone before releasing payment. If work is not complete, the payment does not go out.

**[ ] Approve all change orders in writing before extra work begins**

If the contractor says 'we can handle it verbally,' say no. Sign a change order or the work does not proceed.

**[ ] Visit the site at least weekly**

You do not need to be there daily. You do need to see the work with your own eyes on a regular basis.

**[ ] Request lien releases with every progress payment**

Protects you from subcontractors and suppliers filing liens against your property even after you have paid the GC.

**[ ] Hold final payment until punch list is complete**

Create a punch list during final walkthrough. Every item must be closed before the final payment is released.

### Want the tools to go with this checklist?

The **Contractor Hiring Kit** includes 24 interview questions and a red flags scorecard. The **Renovation Budget Calculator** tracks every cost, vendor, and change order in one spreadsheet.

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