

WHAT TO LOOK FOR IN A HOME REPAIR/RENOVATION CONTRACT

1 GENERAL CONTRACT INFORMATION

- **Contractor's information:** The full legal name of the company, physical address, phone number, email, and the contractor's license number.
- **Homeowner's information:** Your full name and the address of the property where the work will be done.
- **Start and end dates:** Specified start and estimated completion dates for the project.
- **Signatures:** This confirms that the contractor and customer have read and agreed to the terms.

2 SCOPE OF WORK

- **Project description:** A clear, itemized list of all the work to be performed. This should be specific and avoid vague language.
- **Materials:** A list of all materials, including brand names, model numbers, colors, and quantities. This prevents the contractor from substituting lower-quality materials without permission.
- **Exclusions:** Explicitly states what is not included in the project.
- **Permits and inspections:** Indicates who is responsible for permits and inspections.

3 FINANCIAL DETAILS

- **Total project cost:** The final, fixed price for the entire project.
- **Payment schedule:** A detailed breakdown of when payments are due.
- **Contingency clause:** A provision for unexpected costs or changes. This should specify how "change orders" will be handled.
- **Lien waivers:** This protects homeowners from being held liable if the contractor fails to pay their workers or suppliers.

4 LEGAL AND PROTECTION CLAUSES

- **Insurance:** Confirms the contractor has liability insurance and workers' compensation insurance.
- **Warranty:** Details about the warranty for both labor and materials.
- **Change orders:** A formal process for handling any changes to the original scope of work.
- **Dispute resolution:** A clause that outlines the process for resolving disputes.
- **Cancellation clause:** Information about what happens if either party needs to cancel the contract.

Disclaimer: Hippo Insurance Services does not provide legal advice or counseling. This checklist is for informational purposes only and does not constitute legal advice. For guidance on specific contracts or legal issues, consult a qualified legal professional.