PK PUBLISHING · HOME & DIY

The Contractor Quote Comparison Worksheet

Three bids, side by side, on the same terms — so you can see what you're actually comparing before you sign anything.

The five checks every bid should pass · What a lowball bid looks like

Printable comparison sheets · The questions that expose a vague quote

Written for homeowners hiring their own trades

PK **Publishing**

Why three quotes usually still isn't enough

Everyone tells you to get three quotes. Nobody tells you that three quotes for *different scopes of work* are three different questions, and the cheapest answer to the smallest question wins every time.

The bid that comes in low is often low because something is missing from it — the permit, the disposal, the making-good afterwards, the fixtures you assumed were included. You find out in week three, when it becomes a change order and the price you compared has quietly stopped existing.

This worksheet does two things. It forces every bid onto the same lines so the gaps show up before you sign, and it gives you five checks that have nothing to do with price.

The five checks

1 · Licence number on file

Not "yes I'm licensed" — the number, written down, that you can look up with your state or local board. A contractor who won't give you the number has told you something.

2 · Proof of insurance

Ask for the certificate, not the assurance. General liability, and workers' compensation if they bring a crew. If an uninsured worker is hurt on your property, that can become your problem.

3 · References actually checked

Two calls, both to jobs finished more than six months ago. Recent references are still in the honeymoon. Ask what went wrong and how it was handled — every job has something.

4 · A stated workmanship warranty

In months, in writing, separate from any manufacturer warranty on the materials. "We stand behind our work" is not a warranty.

5 · Not 30%+ below the median

Once you have three or more bids for the same trade, take the middle one. Anything more than 30% below it is not a bargain until you have found the reason — and there is always a reason. See the next page.

The lowball test, and how to run it

Compare within a trade, never across trades

A median that mixes an electrician's bid with a general contractor's is meaningless. Group bids by trade first, then compare. With fewer than three bids in a trade you don't have a median worth trusting — you have two numbers and a coin toss.

Run it like this. Line up every bid for one trade. Take the middle number — with three bids that's simply the second-highest. Multiply it by 0.7. Any bid below that figure is flagged, not rejected.

Then find the reason. Ask the low bidder, directly: what is in the other quotes that isn't in yours? Legitimate answers exist — they own the tools, they're filling a gap in their schedule, they don't carry a showroom. The answers that should worry you are the ones about scope: no permit pulled, no disposal, no making-good, materials you're expected to supply.

Questions that expose a vague quote

- What is explicitly *excluded* from this price?
- Who pulls the permit, and is the fee in this number?
- Is disposal and haul-away included?
- What happens to the price if you open a wall and find something?
- What is the payment schedule, and what is due before work starts?
- Who is actually on site — your crew, or subcontractors?
- What is the start date, and what is the completion date you'll put in writing?

On deposits. A deposit is normal; a large one before materials are ordered is not. If a contractor wants a big share up front in cash, that is a financing request, not a bid.

Comparison sheets

One sheet per trade. Print as many as you need — the trades RenovaTrack tracks are:

- General contractor
- Electrical
- Plumbing
- HVAC
- Framing/structural
- Roofing
- Drywall
- Flooring
- Painting
- Tiling
- Cabinetry
- Windows & doors
- Landscaping
- Other

Trade: ______________________________ **Project:** ______________________

	BID A	BID B	BID C
Contractor			
Phone / email			
Bid amount			
Days to complete			
Start date offered			
Licence number			
Proof of insurance			
References checked			
Workmanship warranty (months)			
What's excluded			
Payment schedule			

Notes / gut feel:

Trade: ______________________________ **Project:** ______________________

	BID A	BID B	BID C
Contractor			
Phone / email			
Bid amount			
Days to complete			
Start date offered			
Licence number			
Proof of insurance			
References checked			
Workmanship warranty (months)			
What's excluded			
Payment schedule			

Notes / gut feel:

Trade: ______________________________ Project: ______________________

	BID A	BID B	BID C
Contractor			
Phone / email			
Bid amount			
Days to complete			
Start date offered			
Licence number			
Proof of insurance			
References checked			
Workmanship warranty (months)			
What's excluded			
Payment schedule			

Notes / gut feel:

After you've chosen

The comparison is the easy half. The expensive half is what happens over the next three months, when the bid you signed meets the work that actually gets done.

Renovations don't blow the budget on one big surprise. They blow it on forty small ones nobody added up — the permit that cost $185 more than quoted, the beam that ran $450 over, the dumpster that needed a second haul. Each felt small. Nobody was keeping a running total.