THE REMODEL AUDIT · FREE CHECKLIST

The 25 Costs Your Remodel Quote Left Out

Check every quote before you sign. 10 minutes per quote.

Why this exists. Most remodels don't go over budget because of one big mistake. They go over because of small lines nobody wrote down: the permit, the second dumpster, the outlet the inspector asks for, the countertop cut-outs. Homeowners on Reddit keep asking the same question: *"Why is it so hard to compare renovation quotes when everyone formats them differently?"* This checklist answers it.

How to use it (10 minutes per quote): 1. Put each contractor's quote next to this list. 2. For each line, mark **Y** (it's in the quote), **N** (not in the quote) or **?** (unclear). 3. Every **N** or **?** is money that could still come out of your pocket. Ask the contractor about it **in writing** before you sign.

> **Your quote price only tells you something once you know what's missing from it.**

Part 1 — Before any work starts

#	COST	Y / N / ?	WHAT TO ASK
1	**Permits and inspection fees**	☐ Y N ?	*"Who pulls the permits, and are the fees in this price, or are they an allowance?"*
2	**Design drawings or plans**	☐ Y N ?	*"Do I need drawings for the permit or to get comparable bids?"*
3	**Structural engineering** (if a wall comes out)	☐ Y N ?	*"Is this wall load-bearing? Who pays the engineer?"*
4	**Lead-safe work practices** (homes built before 1978)	☐ Y N ?	*"Are you EPA RRP-certified, and is containment included?"*
5	**Price-escalation clause**	☐ Y N ?	*"Can material price increases be passed to me after I sign?"*

Part 2 — Demolition and the "walls are open" surprises

#	COST	Y / N / ?	WHAT TO ASK
6	**Dumpster: how many swaps**	☐ Y N ?	*"How many dumpsters are included? What does an extra one cost?"*
7	**Haul-away of old appliances and fixtures**	☐ Y N ?	*"Who removes the old fridge, vanity, toilet?"*
8	**Floor and room protection, dust control**	☐ Y N ?	*"How will you protect the rest of the house?"*
9	**Hidden conditions** (rot, water damage, old wiring)	☐ Y N ?	*"If you find rot or bad wiring, how is it priced and approved?"*
10	**Code-required upgrades** (GFCI outlets, smoke/CO detectors)	☐ Y N ?	*"Which code upgrades could the inspector require?"*
11	**Electrical panel capacity**	☐ Y N ?	*"Will new circuits need a bigger panel? Is that in the price?"*
12	**Drywall patch and paint after plumbing and electrical work**	☐ Y N ?	*"After the plumber and electrician open the walls, who closes and paints them?"*

Part 3 — Finishes (where allowances hide)

#	COST	Y / N / ?	WHAT TO ASK
13	**Allowances that are too low** (cabinets, tile, fixtures, lighting)	☐ Y N ?	*"What does this allowance actually buy? Show me an example product."*
14	**Sales tax on materials**	☐ Y N ?	*"Do your material prices include sales tax?"*
15	**Delivery and freight**	☐ Y N ?	*"Are delivery fees for cabinets, counters and appliances included?"*
16	**Countertop template, cut-outs, edge profile**	☐ Y N ?	*"Are sink and cooktop cut-outs and the edge profile included?"*
17	**Tile setting materials** (thinset, grout, sealer, membrane)	☐ Y N ?	*"Is that tile price for the tile only, or does it include setting materials?"*
18	**Waste factor** (extra tile and flooring for cuts)	☐ Y N ?	*"How much overage did you include?"*
19	**Trim, baseboards and floor transitions**	☐ Y N ?	*"Are baseboards, shoe molding and transitions included?"*
20	**Installing items you buy yourself**	☐ Y N ?	*"If I supply the faucet or lights, do you install them, and for how much?"*

Part 4 — Living through it and closing out

#	COST	Y / N / ?	WHAT TO ASK
21	**Temporary kitchen, eating out, or staying elsewhere**	☐ Y N ?	*Ask yourself: "How many weeks without a kitchen or bathroom?"*
22	**Storage or moving contents**	☐ Y N ?	*"Do I need to empty the rooms? Who moves the furniture?"*
23	**Post-construction cleaning**	☐ Y N ?	*"Is it a 'broom clean' or a real final clean?"*
24	**Change-order markup**	☐ Y N ?	*"What markup % do you add to changes? How do you get my approval?"*
25	**Contingency reserve**	☐ Y N ?	*Set it aside yourself: many pros suggest 10–20%, and more for older homes or projects that open walls.*

Your score

- **0–3 N/?** → A clear, well-defined quote. Still get the scope in writing.
- **4–8 N/?** → Typical. Ask for a revised quote with these lines priced.
- **9+ N/?** → Comparing this quote to another one won't tell you anything yet. Have every contractor bid the same scope first.

3 rules that close most money leaks

1. **Same scope, every bidder.** Compare the *normalized* total: the price plus what's missing.
2. **No change gets built until it's priced and signed.** A text message is not a change order.
3. **Pay for proof, not for dates.** Tie each payment to an inspection or a walkthrough, and keep the final 10% until the punch list is done.

Florida homeowners: 4 extra checks before you sign

CHECK	WHAT TO LOOK FOR
Construction-lien notice	Any contract over $2,500 for a home (up to 4 units) must include Florida's construction-lien notice in bold capitals, signed and dated by you (s. 713.015). Before each payment, ask for a written lien release from anyone who sent you a "Notice to Owner".
Recovery Fund notice	Residential contracts over $2,500 must include the Florida Homeowners' Construction Recovery Fund statement (s. 489.1425).
Deposit over 10%	If the first payment is more than 10% of the contract, the contractor must apply for permits within 30 days and start work within 90 days after the permit is issued (s. 489.126).
License lookup	Look up every bidder's license on the Florida DBPR site (myfloridalicense.com) and write down the date you checked.

Texas notes are coming next. Other states have their own rules, so check yours.

Want to do this in a spreadsheet? The *Remodel Budget & Schedule Kit* does the math for you. It has a quote leveler, a budget with contingency, a realistic timeline with lead times, a change-order log and a milestone payment schedule. → theremodelaudit.com

Want someone to read your quotes? *Before the Remodel* is a personalized brief based on your story, your quotes and your timeline. → theremodelaudit.com

Created by Mayra Chilán, a former construction site inspector & construction-company manager. This checklist is for education and organization. It is not legal, engineering or professional design advice and not a price quote. Costs, permits, deposit limits and lien rules vary by state and city, so verify them with your local building department and licensed contractors.