

Denker & Denker Enterprises, LLC

Before You Hire a Contractor in Texas

Homeowner Pre-Hire Checklist

PLEASE USE THIS CHECKLIST **BEFORE** SIGNING ANY CONTRACT OR RELEASING PAYMENT.

This checklist highlights the most common verification steps homeowners overlook. It is intended to be used alongside the full Denker & Denker DO's and DON'Ts guide.

Contractor Identity & Scope

- Confirm the contractor's **legal business name**
 - Confirm the contractor's **physical business address**
 - Confirm whether the contractor will **self-perform** the work or use subcontractors
 - Identify which trades are involved:
 - Electrical
 - Plumbing
 - HVAC
 - Roofing
 - Structural
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Licensing (Texas-Specific)

- Acknowledge that **Texas does not require a general contractor license**
 - Verify **specialty licenses** where applicable (electrical, plumbing, HVAC, roofing)
 - Confirm license numbers match the company performing the work
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Insurance Verification (Critical)

- Obtain a **Certificate of Insurance (COI)** from the primary contractor
- Obtain a **COI from each major subcontractor**
- Confirm each COI includes:
 - Active policy dates covering the project duration
 - General liability insurance
 - Workers' compensation insurance
 - Correct trade classification
 - Homeowner/property listed as **Additional Insured or Certificate Holder**
 - Are the contractor auto's on the property insured

Written Contract & Scope

- Written contract provided (no verbal agreements)
 - Scope of work clearly defines:
 - Materials-defined
 - Finishes-defined (what brand and line of finish, low end, medium, high end?)
 - Fixtures and equipment-who is responsible for installation?
 - Inclusions and exclusions
 - No assumptions relied upon
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Payments & Financial Controls

- Upfront payment limited (typically 10–20%)
 - Payments tied to **defined milestones**, not calendar dates
 - Invoice name matches the legal contracting entity
 - Final payment withheld until work is complete and acceptable
 - No cash-only payment requests
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Permits & Inspections

- Identify which permits are required and who pays the fees
 - Confirm the contractor pulls all required permits
 - Independently verify permit requirements with the local building department
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Change Orders

- All changes documented in writing
 - Change orders include:
 - Description of work
 - Itemized cost
 - Schedule impact-delays?
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Red Flag Check

- Pressure to sign immediately
 - Refusal to provide insurance documentation
 - Claims permits are unnecessary for major work
 - Defensive responses to verification questions
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If any item above cannot be verified, stop and reassess before proceeding.

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