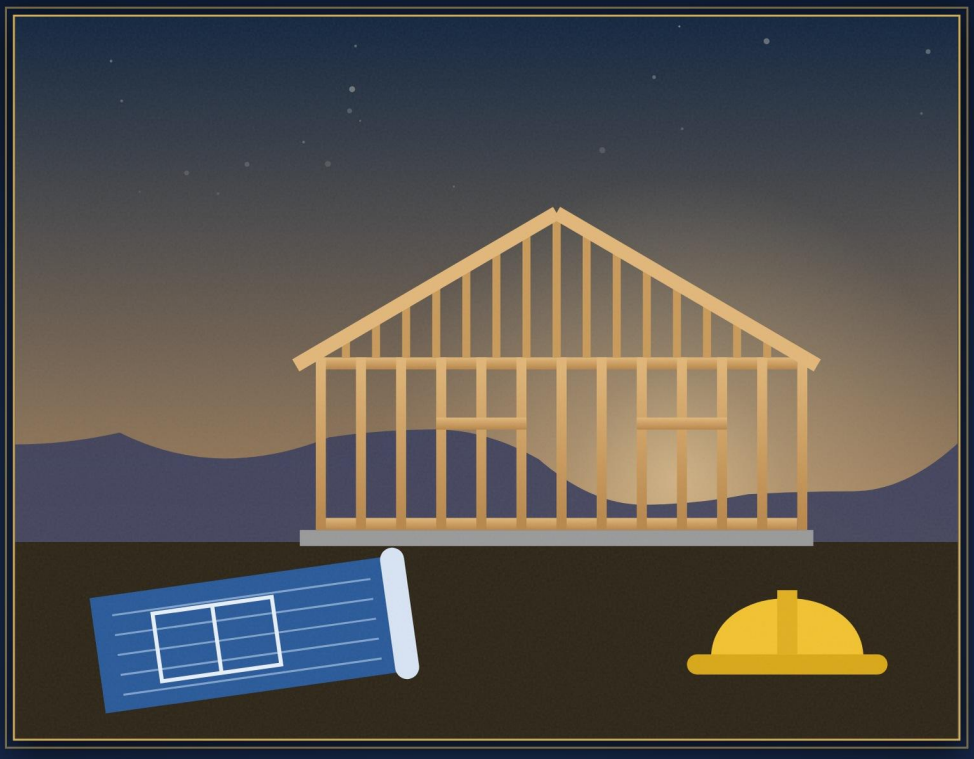
A PLAIN-ENGLISH PRACTICAL GUIDE

Hiring a Contractor Without Getting Burned

A Homeowner's Guide From Scope to Closeout



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Andrew Dominguez

TRINFINITY Enterprises

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Independently published. First edition, 2026.

Trinfinity Enterprises, Dayton, Nevada.

Questions and corrections: andrew@trinfinityenterprises.com

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Before You Begin

I have spent most of my working life managing projects: writing scopes, getting bids, reviewing contracts, handling change orders and closing jobs out. On big projects, there is a team of people whose whole job is to protect the owner. When you hire someone to redo your kitchen or put on a new roof, that team is you.

The good news is that the same habits that keep large projects on track work just as well on a home project. Know what you want before you ask for prices. Write it down. Compare bids on the same basis. Check the license. Put everything in the contract. Never pay too far ahead of the work. Handle changes in writing. Do not make the final payment until the job is finished and the paperwork is in your hand.

This book walks through those steps in plain words, from the first idea to the final walk-through. It uses Nevada rules for licensing, contracts and complaints, because that is where I live. If you live somewhere else, the steps are the same, but check your own state's contractor licensing agency for the details.

What This Book Is and Is Not

This book is general information for homeowners. It is not legal advice. For a large project, a dispute, or a contract you do not understand, talk with an attorney. The Nevada State Contractors Board is also a good first call for questions about licensing and complaints.

How to Use This Book

The chapters follow the life of a project, so read them in order the first time. Each one ends with a short "Your Next Step" box. The back of the book has worksheets you can copy: a scope of work

template, a bid comparison sheet, contractor interview questions, a change order form, a punch list and a closeout checklist.

The Short Version Write it down. Check the license. Compare bids fairly. Get a written contract. Pay as the work gets done, never far ahead. Put every change in writing. Hold the final payment until the job is complete and the paperwork is done.

Chapter 1: Know What You Want Before You Call

Most contractor problems start before the contractor ever shows up. They start when the homeowner calls three companies and says, "I want to redo the bathroom," and gets three prices for three different jobs. Nobody can compare those bids, and nobody can hold anyone to them, because nobody wrote down what "redo the bathroom" means.

Start With the Why

Before you think about tile or fixtures, write down why you are doing the project. A leak that needs to stop? A room that does not work for your family anymore? Getting a house ready to sell? An older parent moving in? The reason shapes everything else. A bathroom being redone so a parent can use it safely needs grab bars, a curbless shower and wider doors more than it needs fancy tile.

Must-Haves, Nice-to-Haves and Not This Time

Make three lists:

- **Must-haves.** The things the project has to do or it is not worth doing.
- **Nice-to-haves.** The things you would like if the budget allows.
- **Not this time.** The things you are deciding to leave alone, so nobody adds them by surprise.

These lists will help when bids come in high, which they often do. You will already know what to cut.

Set a Budget, Then Set Aside a Cushion

Decide what you can spend before you get prices. Then plan to hold some of it back as a contingency, a cushion for things nobody can

see until the walls are open, such as rot, old wiring or a plumbing line that is not where it should be. On commercial projects, owners routinely carry a contingency. Homeowners should too. Many people set aside 10 to 20 percent of the project cost, more for older homes. That range is a common rule of thumb, not a law or a guarantee.

Gather Pictures and Measurements

Take photos of the area as it is today. Measure the rooms. Save pictures of finishes and layouts you like. Write down brand names and model numbers for any fixtures or appliances you have already picked out. The more you can show a contractor, the more accurate the bid.

Think About Timing

When does the work need to be done? Is there a hard deadline, such as a move-in date or a holiday? Are there times the work cannot happen, such as a family event or a new baby? Good contractors are often booked weeks or months out, so start early.

Decide Who Will Manage It

Someone has to be the owner's representative: the person who answers the contractor's questions, makes decisions, approves changes and pays the bills. In a household, decide who that is. If two people share the job, agree on who has the final say. Contractors get confused, and jobs get delayed, when they hear two different answers.

Your Next Step Write one paragraph that answers three questions: Why am I doing this project? What must it include? What is the most I can spend, including a cushion?

Chapter 2: Write a Simple Scope of Work

A scope of work is a written description of the job. On large projects, it can run hundreds of pages. For a home project, one to three pages is usually enough. It is the single most useful thing you can do to protect yourself, because it is what every bid, the contract and every change order will point back to.

What a Good Scope Includes

- **The location.** Your address, and exactly which rooms or areas are part of the work.
- **What gets removed.** What will be torn out and hauled away.
- **What gets built or installed.** Described in plain words, room by room or item by item.
- **Materials and finishes.** Brand, model, color and grade where you know them. Where you do not, say "allowance" and a dollar amount. See below.
- **Who supplies what.** If you are buying the fixtures or the tile, say so.
- **Permits and inspections.** Who pulls the permits and who arranges inspections. In most cases, it should be the contractor.
- **Working rules.** Working hours, where the crew may park, which bathroom they may use, how the work area will be protected and cleaned.
- **What is not included.** List anything that someone might assume is included but is not.
- **Schedule.** The start date you need, any deadline, and any dates the work cannot happen.
- **Cleanup and disposal.** Who hauls away debris, and how clean the site must be at the end.

Write It So a Stranger Could Price It

Here is a test I use: could a contractor who has never seen your house read your scope and give you a price without guessing? If the answer is no, add detail. “New flooring in the kitchen” can mean a hundred things. “Remove existing sheet vinyl in kitchen and dining area, about 240 square feet; install luxury vinyl plank, owner to select from contractor’s samples, allowance of $4.50 per square foot for material; new baseboard to match existing” can mean only one.

Allowances

When you have not picked a finish yet, use an allowance: a dollar amount set aside in the bid for that item. For example, “Light fixtures: allowance of $600.” If you pick fixtures that cost $800, you pay the $200 difference. If you pick fixtures that cost $500, you should get $100 back. Ask every bidder to use the same allowances so the bids can be compared, and make sure the contract says what happens when you go over or under.

Performance Instead of Products

Sometimes it is better to describe what you need instead of naming a product. For example, “Exterior door: insulated steel, prehung, with deadbolt, to fit existing opening” lets each bidder price a door they trust. Just be clear enough that the bids still compare.

Let the Contractor Improve It

A good contractor may suggest changes to your scope: a better material, a smarter layout, or a step you missed. Listen. Some of the best ideas on a project come from the people who do the work. If you accept a suggestion, update the scope and send the new version to every bidder, so everyone prices the same job.

Your Next Step Use the scope of work template at the back of this book to write a first draft. Do not worry about getting it perfect. You will improve it as you talk with contractors.

Chapter 3: Contractor, Handyman or Do It Yourself?

Not every job needs a licensed contractor, but more jobs do than most people think. Hiring the wrong kind of help can cost you the protections that Nevada law gives homeowners.

Nevada Requires a License

In Nevada, construction work is licensed by the Nevada State Contractors Board (NSCB). The Board's materials are clear about why it matters. A contract with an unlicensed contractor is void under Nevada law, according to the Board's consumer guide. And homeowners "wronged by an unlicensed contractor are not eligible for the Residential Recovery Fund," the state fund described in Chapter 13.

There are narrow exceptions for some small jobs, and a homeowner can do work on their own home in some cases. The rules are specific and change from time to time, so before you hire anyone without a license, call the Board and ask whether your job is covered by an exception. The phone numbers are in Chapter 5 and at the back of this book.

Licenses Come in Types and Limits

A Nevada contractor's license is not one-size-fits-all. Each license has a classification, which says what kind of work the contractor may do, such as general building, plumbing, electrical or roofing. Each license also has a monetary limit, which the Board's "Ready, Set, Hire!" brochure describes as the "value a contractor can bid per project." Before you sign, check that the license covers your kind of work and that the monetary limit is larger than the cost of your project, including likely change orders.

When You Need a General Contractor

If your project involves several trades, such as framing, plumbing, electrical, drywall and paint, you will usually want a general contractor who hires and manages the subcontractors. The general contractor is responsible for scheduling them, checking their work and paying them. You deal with one company instead of five.

When You Might Hire a Trade Directly

For a single-trade job, such as a new water heater, a roof, or a new electrical circuit, you can hire a licensed specialty contractor in that trade directly. This often costs less than going through a general contractor.

Doing It Yourself

Some homeowners do part of the work themselves, such as demolition, painting or landscaping, to save money. That can work, but think it through:

- Will your work slow down the contractor, or affect their warranty?
- Who is responsible if your part is not done right or on time?
- Does the work need a permit and inspection? Many electrical, plumbing, gas and structural jobs do.
- Are you really saving money once you count your time, tools and mistakes?

If you split the work, write down in the contract exactly which parts are yours.

Permits

Most structural, electrical, plumbing, mechanical and roofing work needs a building permit from your city or county building department. Permits protect you. They mean a trained inspector checks the work, and they matter when you sell the house. The

Federal Trade Commission (FTC) warns that one sign of a scam is a contractor who asks you to get the required building permits yourself. In most cases, a licensed contractor should pull the permits for the work they do.

Your Next Step Call your city or county building department and ask whether your project needs a permit. Write down the answer and the name of the person you spoke to.

Chapter 4: Finding Good Contractors

The best contractors are often the busiest and the least likely to advertise. Finding them takes a little legwork.

Where to Look

- **People you trust.** Ask neighbors, friends, family and coworkers who have had similar work done. Ask what went well and what did not.
- **Suppliers.** Lumber yards, plumbing and electrical supply houses, tile shops and roofing suppliers know which contractors pay their bills and come back as repeat customers.
- **Building inspectors and other trades.** People who see a lot of jobs often know who does good work.
- **Trade associations.** Local builders' associations and trade groups list members.
- **Online reviews.** Useful, but read them with care. Look for detailed reviews over time, and read how the contractor responds to complaints.

Who Not to Hire

Be very careful of anyone who finds you, instead of you finding them. Door-to-door contractors, especially after storms or other disasters, are a common source of trouble. The FTC warns that scammers "pressure you for an immediate decision" and "ask you to pay for everything up front or only accept cash." The Nevada State Contractors Board lists these reasons not to hire a contractor, among others: "The contractor demands cash payments or large payments up front," and "The contractor will not provide you a detailed written contract/estimate."

How Many Contractors to Contact

The Board recommends getting "at least three bids." I suggest contacting four or five contractors, because one or two usually will not call back or will decline the job. Three good bids are worth the extra calls.

The First Conversation

When you call, keep it short and businesslike. Tell them what the project is, where it is, when you want it done, and that you have a written scope. Ask:

- ☐ Do you do this kind of work regularly?
- ☐ Are you licensed in Nevada? What is your license number?
- ☐ Are you insured?
- ☐ When could you come look at the job, and when could you start?
- ☐ Do you use your own crew, subcontractors or both?

How they handle this first call tells you a lot. Did they call back when they said they would? Did they show up on time to look at the job? A contractor who is hard to reach before you sign will be harder to reach after.

> **Your Next Step** Make a list of five contractors to contact, with where you heard about each one.

Chapter 5: Check the License and the Track Record

Checking a license takes five minutes, and it is one of the most important things you can do. Do it for every contractor you are seriously considering, before you sign anything.

Check the License Online

The Nevada State Contractors Board has a free license search on its website, nvcontractorsboard.com. The Board describes it as a way to "ensure that a contractor you are considering working with is licensed and in good standing." Search by the company name or the license number. Check:

- ☐ The name on the license matches the name on the bid and the contract.
- ☐ The license is active.
- ☐ The classification covers your kind of work.
- ☐ The monetary limit is larger than the cost of your project.
- ☐ Any disciplinary history or complaints listed.

Call the Board if You Have Questions

The Nevada State Contractors Board has two offices, open Monday through Friday, 7:00 a.m. to 4:00 p.m.:

Office	Address	Phone
Northern Nevada (Reno)	5390 Kietzke Lane, Suite 102, Reno, NV 89511	(775) 688-1141
Southern Nevada (Las Vegas)	8400 West Sunset Road, Suite 150, Las Vegas, NV 89113	(702) 486-1100

The Pocket Card

Nevada contractors carry a license card. The Board's brochure points out that it shows the monetary limit, the "value a contractor can bid per project." Ask to see it, and compare it with what you found online.

Insurance

The FTC says to "consider only contractors who are licensed and insured." Ask for proof of two kinds of insurance:

- **General liability insurance,** which covers damage the contractor causes to your property or injuries to others.
- **Workers' compensation insurance,** which covers the contractor's workers if they are hurt on your job.

Ask the contractor to have their insurance company send you a certificate of insurance directly. Check the dates. If a worker without coverage is hurt on your property, you could end up in a dispute over who pays.

References

Ask each contractor for three references from jobs like yours, done in the last year or two. Call them. Ask:

- ☐ Was the job done on time and on budget? If not, why?
- ☐ How were changes and problems handled?
- ☐ Did the crew show up when they said they would, and keep the site clean?
- ☐ Did the contractor return calls?
- ☐ Would you hire them again?

If you can, go look at a finished job. Many past customers are happy to show off good work.

Your Next Step Look up every contractor on your list in the Board's license search and write down the license number, classification and monetary limit for each.

Chapter 6: Getting and Comparing Bids

A bid is only useful if you can compare it with the others. The goal of this chapter is to get bids that price the same job, so you can see the real differences.

Give Every Bidder the Same Package

Send every contractor the same written scope of work, the same photos and measurements, and the same allowances. Give everyone the same deadline to turn in a bid, usually one to three weeks depending on the size of the job. If one contractor asks a question that changes the scope, send the answer to everyone.

Ask for a Bid Broken Into Parts

A single lump-sum number tells you very little. Ask each bidder to break the price into parts, such as:

- Demolition and disposal
- Each trade: framing, plumbing, electrical, drywall, painting and so on
- Materials and fixtures, with allowances shown separately
- Permits and fees
- Cleanup
- Overhead and profit, if they will show it

Ask each one to list what is included, what is excluded and any assumptions they made. Ask for the start date they can commit to and how many working days the job will take.

Lay the Bids Side by Side

Use the bid comparison sheet at the back of this book. Put each bid in its own column and each line item in its own row. Then look for:

- **Missing items.** Did one bidder leave out the permit, the disposal or the paint?
- **Exclusions.** The lowest bid often has the longest list of things it does not include.
- **Different allowances.** A low allowance makes a bid look cheaper, but you will pay the difference later.
- **Schedule.** A bid that starts in three months may not help you if you need the work done in one.

The Lowest Bid Is Not Always the Best

The FTC says, "Don't automatically choose the lowest bidder." A bid that is far below the others is a warning sign. The contractor may have misunderstood the job, left something out, or plan to make up the difference with change orders. On large projects, owners often throw out a bid that is far below the rest unless the bidder can explain it. You can do the same. Call and ask, "Your price is well below the others. Can you walk me through what you included?"

When All the Bids Are High

If every bid is over your budget, the bids are probably telling you the truth about what the job costs. Go back to your must-haves, nice-to-haves and not-this-time lists from Chapter 1. Cut scope, change finishes or split the project into phases. Then ask the top two or three bidders to update their prices on the revised scope.

Choosing

Pick the contractor who offers the best value, not just the best price. Weigh the price, the license and insurance, the references, how well they communicated during bidding, and whether you trust them to be in your home for weeks. Then tell the others, politely, that you went another way. They took time to bid. A short thank-you keeps the door open for the next project.

Your Next Step Set a bid due date and send every bidder the same scope, photos and allowances by email, so you have a record of what each one received.

Chapter 7: Red Flags and Common Scams

Most contractors are honest people trying to make a living. But home improvement is also one of the most common sources of consumer complaints, and the same tricks show up again and again.

Warning Signs

From the FTC and the Nevada State Contractors Board, here are signs to walk away:

- **Pressure to decide now.** The FTC warns that scammers "pressure you for an immediate decision." A "today only" price is a sales tactic, not a reason to sign.
- **Cash only, or all the money up front.** Scammers "ask you to pay for everything up front or only accept cash," the FTC says. The Board says, "never pay in cash."
- **No written contract.** The Board lists a contractor who "will not provide you a detailed written contract/estimate" as a reason not to hire.
- **Asking you to pull the permits.** The FTC lists this as a sign of a scam.
- **Door-to-door offers**, especially with "leftover materials from another job" or right after a storm.
- **No license number**, or a license number that does not match the company name.
- **Pushing their own financing.** The FTC says, "Never agree to financing through your contractor without shopping around and comparing loan terms."

Common Scams

- **The free inspection.** Someone offers to check your roof or furnace for free, then "finds" an urgent problem that needs expensive repair right away. Get a second opinion.
- **The deposit and disappear.** The contractor takes a large deposit and never comes back, or starts the job and then vanishes.
- **The bait and switch.** A low bid gets you to sign, then a flood of change orders brings the price far above the other bids.
- **The unlicensed subcontractor.** A licensed company signs the contract but sends unlicensed, uninsured workers.
- **Fake invoices.** After the job, someone you never hired, or a supplier, claims you owe them. See Chapter 9 about lien releases.

Protecting Older Relatives

Older homeowners are frequent targets of home repair scams. If you have aging parents, ask them to call you before they sign anything with a contractor who knocks on the door. Offer to help check the license and get a second bid.

> **Your Next Step** Write the Board's phone numbers on a card and put it by the phone, or in an older relative's kitchen drawer, with a note: "Call before you sign."

Chapter 8: The Contract

The contract is where your scope of work, the price, the schedule and the rules of the job become a promise. Everything you agreed to should be in it. If it is not written down, plan on it not being part of the deal.

What the Contract Should Include

The FTC says a home improvement contract should include the contractor's "name, address, phone number, and license number," "an estimated start and completion date," and any promises that were made out loud. The Nevada State Contractors Board advises checking the license number and classification, the monetary limit, "the exact amount due from you under the contract," the start date and number of days to complete, and the signatures and dates. A good contract also covers:

- ☐ Your written scope of work, attached and referenced by name and date.
- ☐ The total price, and how allowances work if you go over or under.
- ☐ The payment schedule, tied to completed work. See Chapter 9.
- ☐ Who pulls permits and arranges inspections.
- ☐ How change orders are handled: in writing, signed, with price and schedule effect, before the work is done. See Chapter 12.
- ☐ Working hours, site rules, protection of your home, and daily cleanup.
- ☐ Who is responsible for debris removal and final cleaning.
- ☐ Proof of insurance.
- ☐ Warranties: what is covered, for how long, and who to call.

- ☐ Lien releases with payments.
- ☐ What happens if either side wants to end the contract.
- ☐ How disagreements will be resolved.

Your Right to Cancel

If you sign a contract in your home, or somewhere other than the seller's permanent place of business, the FTC says the contract should include "a written statement of your right to cancel" within three business days. Read the cancellation section and keep the cancellation form if one is attached.

Read It All, Then Sign

The Board's advice is simple: "Do not sign anything until you completely understand the terms." Take the contract home. Read every page, including the fine print on the back. Ask questions in writing. If something is wrong or missing, ask for a change before you sign. For a large or complicated project, pay an attorney to review it. That fee is small next to the cost of a bad contract.

Never Sign a Blank

Never sign a contract with blank spaces. Draw a line through anything blank or write "N/A." Get a fully signed copy for your records the same day.

Your Next Step Before you sign, check the contract against the list in this chapter, and write down any missing items to ask about.

Chapter 9: Paying the Contractor

How you pay is one of the strongest protections you have. The basic rule from big projects works at home too: pay for work that is done, never for work that has not been done.

Deposits

Many contractors ask for a deposit to get started and order materials. Keep it small. According to reporting by the Nevada Current in 2024, Nevada law, as updated by Assembly Bill 39 of the 2023 session, "largely limits the amount a contractor can collect as a deposit to $1,000 or 10% of the contract price, whichever is less." The Nevada State Contractors Board gives the same limit for swimming pool and spa projects. Ask the Board how the rule applies to your project, and be wary of any contractor who asks for more.

Tie Payments to Progress

After the deposit, pay in stages tied to completed, checked work. For example:

Milestone	Example payment
Contract signed	Deposit within the legal limit
Demolition and rough framing complete	Payment 1
Rough plumbing and electrical complete and inspected	Payment 2
Drywall and cabinets complete	Payment 3
Finishes complete and final inspection passed	Payment 4
Punch list complete, lien releases and warranties received	Final payment

The milestones and amounts will depend on your job. The point is that each payment matches work you can see. The Board says, “Don’t let payments get ahead of the work schedule.”

How to Pay

Pay by check or card, never in cash. The Board says to “never pay in cash.” Make checks out to the company named in the contract, not to an individual. Keep a record of every payment.

Lien Releases

If a contractor does not pay a subcontractor or supplier, that unpaid company may have the right to place a lien on your home, even if you already paid the contractor in full. The Board advises homeowners to “request lien releases after payments are made to the contractor.” A lien release is a signed statement that a company has been paid and gives up its right to a lien for that amount. With each payment, ask for releases from the contractor and from major subcontractors and suppliers. Lien law has strict deadlines and technical rules, so if you receive a notice of lien or a notice of right to lien, call an attorney.

The Final Payment

The FTC says, “never make the final payment until the work is done and you’re satisfied with it.” Hold the final payment until the punch list is finished, the final inspection has passed, and you have the lien releases and warranties in hand. See Chapter 14.

Retainage

On large projects, the owner often holds back a small percentage of each payment, called retainage, until the end. For a home project, a final payment of a reasonable size serves the same purpose. If you want to use retainage, put it in the contract before you sign.

Your Next Step Write a payment schedule with each payment tied to a milestone you can see, and ask for it to be attached to the contract.

Chapter 10: Getting Ready for Work to Start

A good start sets the tone for the whole job. On big projects, the team holds a kickoff meeting before anyone picks up a tool. A short version of that meeting works well at home.

The Kickoff Meeting

Meet with the contractor, and the lead person who will be on site every day if that is someone else, before work starts. Walk through the house together and agree on:

- ☐ The start date and the planned schedule, week by week.
- ☐ Working hours, and whether weekend work is allowed.
- ☐ Who has keys or the lockbox code, and how the house will be locked at the end of each day.
- ☐ Where the crew will park, store materials and put the dumpster.
- ☐ Which bathroom the crew may use, or whether they will bring a portable toilet.
- ☐ How floors, furniture and other rooms will be protected from dust and damage.
- ☐ What happens with pets and children during the work.
- ☐ How you will communicate: phone, text or email, and how fast each side will respond.
- ☐ Who you call if something goes wrong.

Write down what you agreed to and send it to the contractor by email. That email becomes a record if questions come up later.

Prepare the House

Move furniture, valuables and anything breakable out of the work area and nearby rooms. Take photos of the house before work starts, including the driveway, floors and walls the crew will walk past. If you will be without a kitchen or bathroom, set up a temporary one.

Tell the Neighbors

A short note or a knock on the door to let neighbors know about the noise, trucks and dumpster goes a long way. If you have a homeowners' association, check its rules about work hours, dumpsters and approvals before work starts. Some associations require approval of plans before any exterior work.

> **Your Next Step** Schedule a kickoff meeting with your contractor and use the checklist in this chapter as the agenda.

Chapter 11: Managing the Job

You do not need to stand over the crew all day. But you do need to stay involved. A few simple habits from professional project management will keep you informed without getting in the way.

Keep a Job Log

Keep a notebook or a file on your phone. Each day, write down who was on site, what was done, any problems, and any decisions you made. Take photos, especially of anything that will be covered up, such as plumbing and wiring inside walls before drywall goes up. Those photos are priceless later when you want to hang a picture or fix a leak.

Hold a Short Weekly Check-In

Once a week, take ten or fifteen minutes with the contractor. Ask:

- ☐ What was finished this week?
- ☐ What is planned for next week?
- ☐ Are we on schedule? If not, what is the plan to catch up?
- ☐ What decisions do you need from me, and by when?
- ☐ Are there any problems or surprises?

Follow up with a short email that sums up what you discussed. It takes five minutes and prevents most misunderstandings.

Make Decisions on Time

One of the most common causes of delay is the homeowner. If the tile has not been picked or the fixtures have not arrived, the crew may have to leave and come back days or weeks later. Ask the contractor for a list of every decision you need to make and the date it is needed. Then meet those dates.

Speak Through One Person

Give directions only to the contractor or their lead person, not to individual workers or subcontractors. If you ask a plumber on site to move a fixture, you may have just created an unpriced change, and the contractor may not know about it. Keep all changes going through the contractor. See Chapter 12.

Inspections

If the job has permits, the building department will inspect the work at certain stages, often before walls are closed up and again at the end. Ask the contractor to tell you when each inspection is scheduled and the result. Ask for copies of signed inspection cards or reports. Do not let walls be closed before the rough inspections pass.

Check the Work Yourself

Walk the job regularly, ideally at the end of the day when the crew has left. Look for anything that does not match the scope or the drawings. If you see something that worries you, raise it right away, calmly and in writing. It is far easier to fix something before the next step covers it up.

Keep It Professional and Friendly

The crew in your home are people doing hard work. A cold drink on a hot day and a thank-you go a long way. At the same time, keep business in writing and decisions with the contractor. Friendly and businesslike are not opposites.

Your Next Step Start your job log on the first day of work, and take photos of every wall before it is closed up.

Chapter 12: Change Orders

Almost every project changes along the way. Sometimes you change your mind. Sometimes the contractor opens a wall and finds something nobody could have known about. Changes are normal. Unmanaged changes are how projects go over budget and end in arguments.

What a Change Order Is

A change order is a written agreement to change the scope, the price, the schedule or all three. It should be signed by you and the contractor before the changed work is done. Use the change order form at the back of this book, or the contractor's form if it covers the same items.

What Every Change Order Should Say

- ☐ A number, so you can track them in order.
- ☐ The date.
- ☐ A clear description of the change.
- ☐ Why the change is needed: your request, a hidden condition, a code requirement, or something else.
- ☐ The price: added cost, credit, or no change.
- ☐ The effect on the schedule, in days.
- ☐ Signatures from both you and the contractor.

Hidden Conditions

When the contractor finds something hidden, such as rot, termite damage, or old wiring that does not meet code, ask them to stop, show you, and explain the options. Take photos. Ask for the price in writing before the work goes ahead. If the issue is urgent, such as a

leak, agree on a not-to-exceed price so work can continue while the final price is worked out.

Your Own Changes

Every time you change your mind after work has started, it costs time and money. Before you ask for a change, ask yourself whether it is a must-have or a nice-to-have. If it is a nice-to-have, consider waiting for a future project.

Keep a Running Total

Keep a simple log of every change order: number, description, cost and days. Add it to the original contract price so you always know the current total. On large projects, this is one of the first things a project manager looks at every week. It works just as well at home.

No.	Description	Cost	Days	Signed
1	Example: replace rotted subfloor under tub	$____	____	Yes / No

Watch the Monetary Limit

If change orders push the total above the contractor's license monetary limit, that can be a problem. The Board's brochure says to make sure the limit is larger than the cost of your project and notes that this includes change orders. Check before you sign a large change.

A Rule Worth Keeping No signed change order, no extra payment. Say it at the kickoff meeting so nobody is surprised.

Your Next Step Start a change order log with the original contract price at the top, and add every change as it is signed.

Chapter 13: When Things Go Wrong

Even with good planning, problems happen: delays, poor work, a crew that stops showing up, a disagreement about what was included. Most can be solved if you stay calm, keep records and follow a few steps.

Talk First

Most problems start as misunderstandings. Raise the issue with the contractor as soon as you notice it. Be specific: what is wrong, where, and what you expected. Refer to the scope or contract. Give the contractor a fair chance to fix it.

Put It in Writing

If talking does not fix it, write a letter or email. Describe the problem, what the contract says, what you want done, and a reasonable deadline. The FTC suggests trying to resolve it with the contractor first, then following up by certified mail. Keep copies of everything.

File a Complaint With the Board

If the contractor will not fix the problem, you can file a complaint with the Nevada State Contractors Board. According to the Board:

- Homeowners can file complaints against licensed contractors "up to 4 years after the work has been performed."
- Homeowners can file complaints against unlicensed contractors "up to 2 years after the work has been performed."
- For a licensed contractor, an investigator may visit the job and issue "a Notice to Correct to the contractor within 5 days of the jobsite visit."

The Board also gives this tip: filing your complaint "before hiring another contractor to correct the problem will allow the Board investigator to inspect and validate the complaint." In other words, do not have someone else fix the work before the Board can see it, unless it is an emergency. Complaint forms are on the Board's website, or call the Board for a copy. Investigations lines: Southern Nevada (702) 486-1160; Northern Nevada (775) 688-1150.

The Residential Recovery Fund

Nevada has a Residential Recovery Fund for homeowners who lose money because of a licensed contractor. According to the Board's materials and reporting by the Nevada Current:

- The fund "may award up to $40,000."
- Homeowners may file "if they own and occupy the single-family residence where the damages were incurred."
- Homeowners generally must try other ways to recover their losses first, and the claim needs extensive documentation.
- Homeowners wronged by an unlicensed contractor are not eligible.

This is one more reason to hire only licensed contractors and to keep good records.

Other Options

- **Mediation.** A neutral person helps both sides reach an agreement. Often faster and cheaper than court.
- **Small claims court.** For smaller amounts, you can file in justice court without an attorney. Check the current dollar limit with your local justice court.
- **An attorney.** For larger losses, liens on your home, or a contractor who has walked off the job, talk with a construction attorney.

If the Contractor Walks Off the Job

Write to the contractor, by certified mail, stating that the work has stopped and asking them to return by a firm date. Take photos of the work as it stands. Do not hire someone else to finish until you have talked with an attorney or the Board, because how you end the contract can affect your rights.

Your Next Step Keep your contract, change orders, payment records, job log and photos together in one folder from day one. If a problem comes up, that folder is your case.

Chapter 14: Closing Out the Job

The last ten percent of a project can take as long as the first ninety. Closing out properly makes sure you get what you paid for, and that nothing comes back to bite you later.

Substantial Completion

When the work is basically done and you can use the space, the job is "substantially complete." That is the time for a final walk-through, not the time for the final payment.

The Punch List

Walk through the finished work with the contractor. Write down everything that is unfinished, damaged or not right: a scratched door, a missing outlet cover, a paint touch-up, a drawer that sticks. This list is called a punch list. Use the form at the back of this book. Agree on a date for the contractor to finish every item, then walk through again to check each one off.

Final Inspection

If the job had permits, make sure the final inspection has passed and the permit is closed out. Ask for a copy. An open permit can cause trouble when you sell or refinance the house.

Get the Paperwork

Before you make the final payment, collect:

- ☐ Final lien releases from the contractor, and from subcontractors and major suppliers.
- ☐ Written warranties from the contractor, with what is covered and for how long.

- ☐ Manufacturer warranties and manuals for appliances, fixtures, roofing, windows and equipment.
- ☐ Product names, colors and model numbers for paint, tile, flooring and fixtures, so you can match them later.
- ☐ Photos of the work inside the walls, if you did not take them yourself.
- ☐ The final signed inspection report.

The Final Payment

When the punch list is done, the final inspection has passed, and the paperwork is in your hand, make the final payment. Then file everything in one folder labeled with the project name and date. You will want it for taxes, insurance, warranty claims and when you sell the house.

Warranty Period

Mark your calendar a month or two before each warranty ends. Walk the work again and report any problems to the contractor in writing before the warranty runs out.

Leave a Review

Good contractors live on word of mouth. If they did good work, tell your neighbors and leave an honest review. If they did not, a fair, factual review helps other homeowners.

Lessons Learned

On big projects, we finish with a lessons-learned meeting: what went well, what did not, and what we would do differently. Take ten minutes to write down your own. Your next project will go smoother for it.

Your Next Step Use the closeout checklist at the back of this book, and do not make the final payment until every line is checked.

Scope of Work Template

Project name: _____

Address: _____

Owner's contact: _____

Date of this scope (version): _____

1. Purpose of the project

_____

_____

2. Areas included

_____

3. Remove and dispose of

_____

_____

4. Build or install

_____

_____

_____

5. Materials, finishes and allowances

Item	Brand, model or description	Allowance	Supplied by

6. Permits and inspections Contractor to obtain all required permits and arrange inspections: Yes / No

7. Working rules Hours: _____ Parking: _____ Restroom: _____ Protection and daily cleanup: _____

8. Not included

_____

9. Schedule Needed start: _____ Must finish by: _____ Dates work cannot happen: _____

10. Final cleanup

_____

Contractor Interview Questions

- ☐ What is your Nevada license number, classification and monetary limit?
- ☐ Can you send a certificate of insurance for general liability and workers' compensation?
- ☐ How long have you been in business under this name?
- ☐ How many jobs like mine have you done in the last two years?
- ☐ Can you give me three recent references for similar jobs?
- ☐ Who will be on site every day, and who do I call with questions?
- ☐ Which parts of the work do you subcontract?
- ☐ Who pulls the permits?
- ☐ When can you start, and how many working days will it take?
- ☐ What deposit do you require, and what is your payment schedule?
- ☐ How do you handle change orders?
- ☐ What warranty do you give, and for how long?
- ☐ Will you provide lien releases with each payment?

Bid Comparison Sheet

Item	Bidder A	Bidder B	Bidder C
License number and limit checked			
Insurance certificate received			
Demolition and disposal			
Framing and carpentry			
Plumbing			
Electrical			
Heating and cooling			
Drywall			
Flooring			
Tile			
Cabinets and counters			
Painting			
Fixtures and allowances			

Item	Bidder A	Bidder B	Bidder C
Permits and fees			
Cleanup			
Exclusions listed			
Total price			
Start date			
Working days			
Deposit asked			
References checked			
Notes			

Change Order Form

Change order number: _____ Date: _____

Project: _____

Description of the change:

_____

_____

Reason: Owner request / Hidden condition / Code requirement / Other: _____

Cost: Add $_____ / Credit $_____ / No change

Schedule: Add _____ days / No change

Original contract price: $_____

Previous change orders total: $_____

This change order: $_____

New contract total: $_____

Owner signature and date: _____

Contractor signature and date: _____

Punch List

No.	Room or area	Item to fix	Agreed date	Done
1				
2				
3				
4				
5				
6				
7				
8				
9				
10				
11				
12				

Closeout Checklist

- ☐ Punch list complete and checked.
- ☐ Final inspection passed and permit closed.
- ☐ Final lien release from the contractor.
- ☐ Lien releases from subcontractors and major suppliers.
- ☐ Contractor's written warranty.
- ☐ Manufacturer warranties and manuals.
- ☐ Paint colors, product names and model numbers.
- ☐ Photos of work inside walls.
- ☐ All change orders signed and totaled.
- ☐ Final amount owed agreed in writing.
- ☐ Final payment made by check or card, and recorded.
- ☐ Project folder filed.
- ☐ Warranty end dates on the calendar.

Helpful Contacts

Office	Contact
Nevada State Contractors Board, Northern Nevada	(775) 688-1141, 5390 Kietzke Lane, Suite 102, Reno, NV 89511
Nevada State Contractors Board, Southern Nevada	(702) 486-1100, 8400 West Sunset Road, Suite 150, Las Vegas, NV 89113
Board investigations	Northern Nevada (775) 688-1150; Southern Nevada (702) 486-1160
Board license search	nvcontractorsboard.com
Your city or county building department	_____

Glossary

Allowance. A dollar amount set aside in a bid for an item that has not been chosen yet.

Bid. A contractor's offer to do a defined job for a stated price.

Change order. A signed, written change to the scope, price or schedule.

Classification. The type of work a Nevada contractor's license allows.

Contingency. Money the owner holds back in the budget for surprises.

General contractor. A contractor who manages the whole job and hires subcontractors.

Lien. A legal claim against property for money owed.

Lien release. A signed statement that a company has been paid and gives up its lien rights for that amount.

Monetary limit. The largest project value a Nevada contractor's license allows them to bid.

Permit. Permission from the building department to do certain work, with inspections.

Punch list. A list of small items to finish or fix at the end of a job.

Retainage. A portion of each payment held back until the job is complete.

Scope of work. A written description of the work to be done.

Subcontractor. A contractor hired by the general contractor to do part of the job.

Substantial completion. The point when the work is basically done and the space can be used.

Warranty. A promise to fix certain problems for a stated time.

Sources

- Nevada State Contractors Board, home page, license search and contact information (nvcontractorsboard.com, checked November 18, 2026).
- Nevada State Contractors Board, “Ready, Set, Hire! What You Should Know Before Hiring a Contractor” (brochure).
- Nevada State Contractors Board, “Working With Contractors” (nvcontractorsboard.com/resources/working-with-contractors).
- Nevada State Contractors Board, “How to File a Complaint” (brochure).
- April Corbin Girnus, “Wronged by a licensed contractor? Nevada has a fund for that,” Nevada Current, republished by This Is Reno, January 2024.
- Federal Trade Commission, “How To Avoid a Home Improvement Scam” (consumer.ftc.gov, July 2022, updated December 10, 2025).

About This Book

Hiring a Contractor Without Getting Burned is part of a set of free plain-language guides from Trinfinity Enterprises. It draws on the author's general experience in project management. Nevada phone numbers, limits and deadlines were checked against official sources as of November 18, 2026. This book is general information, not legal advice. Rules and limits change, so confirm them with the Nevada State Contractors Board before you act. If you find something that has changed or needs correcting, please write to andrew@trinfinityenterprises.com.