Contractor comparison checklist

Reviewed November 21, 2026 · U.S. homeowner guidance

Use this blank sheet for up to three contractors. Gather written bids and verify credentials independently. If your home has an immediate electrical, structural or contamination hazard, address safety first; do not delay needed emergency mitigation to collect multiple quotes.

Loss / property reference: _____ **Date:** _____

What to compare	Contractor A	Contractor B	Contractor C
Legal business name, contact, location			
Required license: agency, number, status			
Liability insurance / workers' comp proof			
IICRC firm status (only if claimed)			
Workers and subcontractors identified			
Moisture assessment and evidence provided			
Itemized scope: extraction / drying / monitoring / demolition / repairs			
Expected visits and conditions for drying completion			
Changes, deposits, payments and AOB terms			

Compare like-for-like work, not totals alone. A cheap lump-sum bid may omit monitoring or repairs. A certified firm claim does not replace any required contractor license.

Questions and decision record

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Questions to ask each company

[ ] What caused the water damage, and has that source been controlled?

[ ] Which walls, floors, cabinets or hidden spaces were measured as wet?

[ ] Which materials can dry in place? What would require removal?

[ ] How often will readings be checked, and what signals completion?

[ ] Are equipment, visits, demolition, disposal and reconstruction priced separately?

[ ] Who approves a new cost or change to the scope?

[ ] Does the contract transfer any insurance claim or payment rights (AOB)?

Realistic example of what to request

Illustrative only: Proposal A lists moisture assessment, monitoring visits and reconstruction separately. Proposal B says "complete dry-out" without describing how drying will be measured. Before choosing, ask B to itemize the work and clarify the monitoring and change-order terms. This example is not an actual bid or a pricing benchmark.

My decision and follow-up

Selected company / reason:

Outstanding proof or questions:

Written estimate received: [ ] Yes [ ] No Signed contract copy retained: [ ] Yes [ ] No

Reference checks: FTC - consumer.ftc.gov/articles/how-avoid-scams-after-weather-emergencies-and-natural-disasters
NAIC - content.naic.org/article/how-can-i-avoid-getting-scammed-contractor
IICRC firm verification - iicrc.org/certifiedfirmverification/