

1. SCOPE OF WORK (TRANSPARENCY CHECK)

- Is the scope broken down line by line (not a single lump-sum price)?
- Are demolition, debris removal, and daily cleanup included?
- Are rooms, square footage, and exact work areas clearly defined?
- Are exclusions clearly listed in writing?

Red Flag: Vague language like “standard renovation” or “as needed.”

2. MATERIALS: FIXED PRICE VS. ALLOWANCES

- Are cabinets, countertops, tile, fixtures, and finishes specified by brand or model?
- Are there allowances listed instead of fixed selections?
- If allowances exist, are they realistic for NYC-quality materials?
- Do you know what happens if your selections exceed the allowance?

Red Flag: Low allowances that almost guarantee change orders later.

3. CABINETRY & MILLWORK DETAILS

- Does the quote specify stock, semi-custom, or custom cabinetry?
- Are soft-close hinges, drawer glides, and interior organizers included?
- Are filler panels, trim, and installation fully accounted for?

Red Flag: Cabinet pricing that seems unusually low for a NYC apartment.

4. PLUMBING & ELECTRICAL (BEHIND-THE-WALLS WORK)

- Does the quote include new plumbing lines or only reconnections?
- Are electrical upgrades clearly defined (panels, circuits, GFCIs)?
- Are licensed plumbers and electricians explicitly included?

Red Flag: “Reuse existing plumbing/electrical” without inspection language.

5. DOB PERMITS & PROFESSIONAL FILINGS

- Are DOB permits included (if required)?
- Are architectural or engineering drawings included?
- Is asbestos testing accounted for (common in NYC buildings)?

Red Flag: Permits not needed" for anything beyond cosmetic work.

6. CO-OP / CONDO BUILDING REQUIREMENTS

- Does the contractor handle alteration agreements?
- Is hallway, elevator, and common-area protection included?
- Are restricted work hours factored into the timeline and cost?

Red Flag: No mention of Board rules, management approval, or building protection.

7. INSURANCE & LICENSING

- Are all trades licensed and insured in NYC?
- Does the contractor meet your building's insurance minimums (often \$2M-\$5M)?
- Are certificates of insurance provided before work begins?

Red Flag: Insurance details are vague, outdated, or missing.

8. CHANGE ORDERS & COST CONTROL

- Does the contract clearly define when change orders apply?
- Are change orders priced and approved in writing before work proceeds?
- Is there a strategy to minimize surprises once walls are opened?

Red Flag: Frequent change orders described as "normal."

9. TIMELINE & PROJECT MANAGEMENT

- Is there a realistic construction timeline based on NYC work rules?
- Is a dedicated project manager assigned?
- Are delays related to Board approvals or inspections addressed?

Red Flag: Aggressive timelines that ignore NYC logistics.

10. WARRANTY & POST-PROJECT SUPPORT

- How long is the labor warranty?
- Are materials covered as well?
- Will the company still be reachable in 2-5 years?

Red Flag: One-year warranty or unclear coverage language.

FINAL GUT CHECK

- Do you fully understand what you're paying for?
- Does the contractor welcome detailed questions?
- Does the quote feel transparent or rushed?

Red Flag: The lowest quote is rarely the lowest final cost in NYC.

Want a Professional Quote Review?

MyHome offers complimentary design consultations to help NYC homeowners compare renovation quotes, uncover hidden costs, and lock in a transparent, fixed-price plan before construction begins.

Schedule your free consultation today.