

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Red Flag: Insurance details are vague, outdated, or missing.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

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