

How to Interview a Contractor

A structured guide for choosing the right contractor before anyone picks up a tool. Use this before you request bids, during your first meeting, and when comparing candidates side by side.

The 16 Things — Homeowner Protection Resource · US + Canada Edition

How to use this guide: Work through the sections in order before your first contractor meeting. Section 01 tells you what to verify before the interview even starts. Sections 02 and 03 are your green and red flag reference during the conversation. Section 04 is your question script — bring it to every meeting and score each contractor on the same sheet. Section 05 has the scoring key. Section 06 is your comparison tracker. Never interview just one contractor — always compare at least three.

00 CONTRACTOR & INTERVIEW DETAILS

CONTRACTOR NAME / COMPANY	INTERVIEW DATE
PHONE NUMBER	WEBSITE / ONLINE PRESENCE
REFERRED BY	YEARS IN BUSINESS (STATED)
PROJECT TYPE AND ADDRESS	

01 THE GOTTA HAVES — VERIFY BEFORE THE INTERVIEW

These are non-negotiable. A contractor who cannot satisfy every item below is not a candidate — regardless of price, personality, or how good their work looks on Instagram. Verify each one independently before you sit down with them.

Non-negotiable requirement	How to verify it	Confirmed ✓
Valid contractor licence for your state / province	Search your state/provincial licensing board website by name and number. Do not accept a photocopy — verify the number yourself online.	[]
Active liability insurance — minimum \$1M USD / \$2M CAD	Ask for a certificate of insurance naming you as additional insured. Call the insurer to confirm the policy is active before work begins.	[]
Workers' compensation coverage for all on-site workers	Confirm it covers subcontractors, not just direct employees. Verify with your provincial/state WCB or ask for the certificate.	[]
Physical business address (not just a P.O. box or cell number)	A legitimate contractor has a verifiable business address. Search it on Google Maps. A contractor who won't provide one is not accountable.	[]
Verifiable online presence or business registration	Check Google reviews, BBB rating, and provincial/state business registry. Look for patterns in reviews, not just the star rating.	[]

Non-negotiable requirement	How to verify it	Confirmed ✓
Minimum 2 verifiable references from comparable recent projects	Same project type, similar scope, completed within the last 2 years. You will call these references — see the reference call guide in Section 05.	[]
Willingness to provide a written, line-item bid	Any contractor who refuses to put their numbers in writing is a red flag. See the Bid Request Template (The 16 Things Toolbox Document 1).	[]
Willingness to sign a written contract before work begins	If they hesitate at the mention of a written contract, stop the conversation.	[]

“If a contractor cannot satisfy every item in this list, do not proceed to the interview. The list exists precisely so you never have to ‘go with your gut’ on the basics — the basics are not negotiable.”

02 GREEN FLAGS — SIGNS YOU ARE IN GOOD HANDS

Green flags are not guarantees — they are positive signals that this contractor operates the way a professional should. The more of these you observe, the more confidence you can place in your shortlist. Note which ones you observe during each meeting.

✓ GREEN FLAGS — Signs You Are in Good Hands	Why it matters
They ask questions before quoting	A contractor who asks about your timeline, budget range, how you make decisions, and what you've already planned is doing their job. They're scoping accurately. Contractors who quote immediately without asking anything are guessing — or pricing to win, not to deliver.
They point out problems you didn't know about	A good contractor sees the job, not just the quote. If they notice rot, a load-bearing wall you didn't mention, or a code issue, and they tell you about it before you've hired them — that's professional integrity in action.
They explain their payment schedule without being asked	Professionals are used to milestone-based payments. They've done this before. If they volunteer a payment structure tied to completed work, they understand the business.
They pull permits without hesitation	Legitimate contractors pull permits as a matter of course. If they suggest skipping permits to 'save time and money,' they're shifting liability onto you.
They give you a named project manager or single point of contact	You should know exactly who to call when something comes up. A contractor who has a clear communication structure is organized. One who says 'just call me' vaguely often means nobody is accountable.
Their references answer the phone and speak freely	References who pick up, sound unprompted, and volunteer both positives and negatives are real. References who recite perfect answers in 90 seconds and hang up are coached.
They have worked in your neighbourhood or on similar homes	Local experience matters. A contractor who knows your municipality's permit office, your area's soil conditions, or your era of construction has solved your problems before.
They have a written warranty and hand it to you without asking	Professionals stand behind their work. If they offer the warranty document proactively, they're not afraid of it.
They are not the cheapest bid	The lowest bid is almost never the best bid. A contractor who has priced the job accurately is not competing on price — they're competing on value. Suspiciously low bids mean something was left out.

✓ GREEN FLAGS — Signs You Are in Good Hands	Why it matters
They tell you what they will NOT do	A contractor who declines work outside their specialty — and refers you to someone else — is trustworthy. Contractors who say yes to everything regardless of scope are dangerous.

03 RED FLAGS — WARNING SIGNS TO TAKE SERIOUSLY

Red flags rarely travel alone. One red flag may have an explanation. Two red flags in the same contractor is a pattern. Three is a verdict. Track which flags appear below for each contractor you interview.

✗ RED FLAGS — Warning Signs to Walk Away From	Why it matters
They can't start until you pay a large deposit	A deposit over 15% of the total contract value before work starts is the #1 indicator of contractor fraud. Legitimate contractors do not need your money to fund a job they haven't started.
They want cash only	Cash cannot be traced. There is no paper trail, no recourse, and no record. This is not a preference — it is a strategy for avoiding accountability.
They ask you to pull the permits yourself	When a contractor asks the homeowner to pull permits, they are either unlicensed, have a poor record with the permit office, or want to shift liability to you if anything fails inspection.
They can start 'right away' with unusual urgency	In-demand contractors are booked out. A contractor with immediate availability for a major project is either new, losing work to competitors, or looking for quick money.
They can't provide insurance certificates on request	Every legitimate contractor carries liability and WC coverage and can produce a certificate within 24 hours. Stalling, excuses, or expired certificates are disqualifying.
Their bid is dramatically lower than everyone else's	A bid 30%+ below the field means something was left out — materials, labour, permits, or all three. You will pay the difference later, often in worse circumstances.
They pressure you to decide today	'This price is only good today' is a sales tactic, not a professional position. Contractors who pressure immediate decisions are trying to prevent you from getting other bids.
They suggest skipping permits to save money	This is not a favour. Unpermitted work can invalidate your home insurance, create liability on resale, and leave you responsible for code violations discovered later.
Their bid is verbal or vague	A contractor who won't give you a written, line-item bid is a contractor who wants to dispute the scope later. Everything must be in writing before any money changes hands.
They badmouth their previous clients or other contractors	Contractors who talk negatively about former clients in the first meeting will talk negatively about you in the next one. It signals a pattern of unresolved disputes.
No physical address, no website, no verifiable reviews	A contractor who operates with no paper trail has deliberately made themselves hard to find. This is not modesty — it is a liability shield.
They use high-pressure tactics around 'limited availability'	Real scarcity doesn't need to be announced. If a contractor tells you they're 'turning down three other jobs' to talk to you, they're managing your perception, not telling you the truth.

04 THE INTERVIEW QUESTIONS — ASK EVERY CONTRACTOR THE SAME THINGS

Ask every contractor on your list the same questions in the same order. Score each answer immediately after they speak — not after you leave. The scoring key is in Section 05. Max score per question is shown in the Max pts column. A zero means the answer was a red flag or they refused to answer.

#	Category	Ask this	What to listen for	Max pts	Your score
1	Credentials	Can you give me your contractor licence number right now, and tell me how to verify it?	Should recite it without hesitation and name the licensing board. A professional knows their own licence number. ■ <i>Hesitation, 'I'll send it later,' or not knowing which board — automatic zero.</i>	5	
2	Credentials	Are you carrying liability insurance and workers' comp right now? Can you send me a certificate today?	Should say yes to both without qualification. Certificate should arrive within 24 hours. ■ <i>'Workers are independent contractors' is often used to avoid WC. Push back.</i>	4	
3	Credentials	How long has your company been operating under this name, and have you ever operated under a different name?	Longer history is better. Changed names can be innocent (rebrand) or a way to shed a bad reputation. Note the reason given. ■ <i>Multiple past company names with vague explanations is a pattern worth researching.</i>	3	
4	Experience	Have you done projects similar to mine in the last 12 months? Can you show me photos and give me contact info for those homeowners?	Recent, comparable work. Photos should look like your project type. References should be willing to give you homeowner names and numbers — not just emails. ■ <i>Photos of unrelated work, or references who are business associates rather than clients.</i>	4	
5	Experience	What's the most complicated problem you've run into on a project like mine, and how did you solve it?	Specific answer with a specific solution. Good contractors have war stories. Vague answers suggest limited experience — or limited honesty. ■ <i>No answer, or an answer that blames the homeowner for the complication.</i>	3	
6	Experience	Have you worked in this city / municipality before? Are you familiar with the local permit office?	Local experience streamlines permits, inspections, and subcontractor relationships. A contractor who has pulled permits locally before knows the process. ■ <i>No local experience is not disqualifying but should lower confidence slightly.</i>	3	
7	Project Mgmt	Who will be on site every day, and who is my single point of contact?	A named person with a direct number. The best answer is that the owner or a named project manager is on site daily and you can reach them by phone. ■ <i>'The crew will handle it' with no named contact is a disorganized operation.</i>	4	
8	Project Mgmt	Will you be using subcontractors? If so, who are they, and are they licensed and insured?	Transparency about subs. Should name the trades and confirm they carry their own licence and insurance. Should be willing to put subcontractor details in the contract. ■ <i>'I'll figure that out when we get there' means subs are unknown or unlicensed.</i>	4	
9	Project Mgmt	How many other active projects will you be running at the same time as mine?	1–3 concurrent projects is typical. More than that and you may find yourself waiting for their attention. Zero other projects may mean they are short on work. ■ <i>More than 5 concurrent projects for a small operation is a scheduling red flag.</i>	3	

#	Category	Ask this	What to listen for	Max pts	Your score
10	Project Mgmt	What happens if you hit an unexpected problem mid-project? Walk me through your process.	Should describe: stopping work, notifying you immediately, providing written change order options before proceeding, and waiting for your written approval. ■ <i>'We just handle it and sort out the cost later' is how unauthorized charges happen.</i>	3	
11	Timeline	What is your realistic start date and estimated completion date for this project?	A specific date range, not 'as soon as we get the contract.' Commitment to a timeline is a sign of operational confidence. ■ <i>Vague start dates mean you may be competing with other projects for their attention.</i>	3	
12	Timeline	What's the most common reason your projects run over schedule, and what do you do when that happens?	Honest answer: weather, permit delays, material lead times are legitimate. Should describe notifying you immediately and adjusting the schedule in writing. ■ <i>'Projects don't run over with us' is not credible. Everyone faces delays.</i>	3	
13	Payment	Walk me through your payment schedule. When do you expect payments and what will trigger each one?	Milestone-based payments tied to completed, verifiable work stages. Deposit of 10–15% maximum. Final payment only after completion and inspection. ■ <i>Calendar-based payments ('every two weeks'), large upfront deposit, or 'we'll work it out' — all red flags.</i>	5	
14	Payment	Will you provide a written, line-item bid that breaks out labour, materials, and permits separately?	Yes, without hesitation. A contractor who resists itemized bids is hiding margin, padding costs, or planning to charge for things later. ■ <i>'We do lump-sum only' — this is a disqualifying answer.</i>	4	
15	Payment	How do you handle change orders? What happens if the scope needs to change mid-project?	Written change orders signed by both parties before any extra work begins. Price agreed in writing before the work is done, not after. ■ <i>Verbal authorizations, 'we'll sort it at the end,' or any answer that doesn't involve paper.</i>	4	
16	Warranty	What warranty do you provide on your workmanship, and do you have that in writing?	Minimum 1 year on labour. Should produce or describe a written warranty document. Should pass through manufacturer warranties on materials. ■ <i>No written warranty, or 'just call us if something goes wrong.'</i>	3	
17	Warranty	Has a client ever filed a complaint against you with the licensing board or taken you to small claims court? What happened?	Honest acknowledgement of any issues, with a clear explanation of how it was resolved. One resolved complaint in a long career is not disqualifying. Defensiveness is. ■ <i>Denial where a board record exists, or an aggressive reaction to the question.</i>	3	

#	Category	Ask this	What to listen for	Max pts	Your score
18	Warranty	If I'm not satisfied with any part of the completed work, what is your process?	Clear process: they inspect with you, agree in writing on what needs to be fixed, and complete it before final payment is released. ■ <i>Defensiveness, 'that doesn't happen with us,' or putting the burden on you to prove the defect.</i>	3	
TOTAL SCORE				64	

Total possible score: 64 points across 18 questions. Score each answer 0–3 using the key in Section 05, then multiply by the Max pts weight. See Section 05 for how to interpret your total.

05 SCORING KEY — HOW TO SCORE EACH ANSWER

Score	Label	What it means
3	Excellent	Answer was specific, confident, and complete. Exactly what a professional should say. No follow-up needed.
2	Acceptable	Answer was adequate but vague in one area, or required prompting to get a complete response. Worth noting but not disqualifying on its own.
1	Weak	Answer was incomplete, evasive, or inconsistent with something else they said. Flag for follow-up. Two or more weak answers in the same category is a pattern.
0	Red Flag / Refusal	Answer was a red flag (cash only, large deposit, no licence number), they refused to answer, or the answer directly contradicted a fact you can verify. Automatic zero. Consider disqualifying.

SCORE INTERPRETATION — WHAT YOUR TOTAL MEANS

Score range	Verdict	What to do
55–64	Strong candidate	This contractor answered well across the board. Proceed to reference calls and written bid. A high score does not replace due diligence — verify their licence and insurance independently.
42–54	Acceptable — verify further	Solid in most areas with one or two weak spots. Ask follow-up questions on low-scoring areas before adding them to your shortlist. The weak areas are your negotiating points in the contract.
29–41	Proceed with caution	Multiple weak or incomplete answers. Either this contractor is inexperienced, not a good communicator, or not being straight with you. Only proceed if your shortlist is thin and you get satisfactory written answers to every weak area before signing anything.
Below 29	Do not hire	Significant red flags or refusals in multiple categories. The price, availability, or referral source does not override this score. A bad contractor is always more expensive than no contractor.

REFERENCE CALL GUIDE — WHAT TO ASK FORMER CLIENTS

Call at least two references per contractor. Ask the same questions to each. A reference who answers freely, volunteers negatives, and gives you a real sense of what it was like to work with the contractor is worth more than five five-star Google reviews.

1	What type of project did they do for you, and when was it completed?	Confirms relevance. Projects over 3 years old are less reliable indicators of current quality.
2	Did they complete the work on time and on budget?	If no, ask why and whether it was the contractor's fault or external circumstances.
3	Were there any problems during the project? How did they handle them?	How a contractor handles problems is more revealing than whether problems occurred. Everyone hits snags.
4	Did they communicate well and show up when they said they would?	Reliability and communication are the #1 complaints homeowners have. Listen carefully.
5	Would you hire them again for a similar project?	Simple yes/no first, then ask why. A hesitant 'yes' is worth asking about.
6	Is there anything you wish you had known before hiring them?	This question gets the real answer. Let silence sit after you ask it.

06 CONTRACTOR COMPARISON TRACKER

Complete one Interview Questions sheet (Section 04) per contractor, then transfer scores here. Never make a final decision based on a single interview or a single score category. Use this table to see the full picture side by side.

Category	Contractor 1	Contractor 2	Contractor 3	Max possible
Credentials & Licence				12
Experience & References				10
Project Management				14
Timeline & Scheduling				6
Payment Terms				13
Warranty & Problem Response				9
Interview subtotal				64
Licence verified ✓				—
Insurance verified ✓				—
References called ✓				—
No red flags ✓				—
Bid amount (USD / CAD)				—

Bid is itemized? Y / N				—
Deposit requested				—
OVERALL RECOMMENDATION				—

“The contractor who answers your questions well, shows up on time, provides written documentation without being asked, and doesn't pressure you is almost always the right choice — even if they're not the cheapest.”

Next steps after the interview: Send the Bid Request Template (The 16 Things Toolbox Document 1) to your top two or three candidates. Review returned bids against the Contract Clause Checklist (Document 2). Once you have selected a contractor, confirm the payment schedule using the Payment Schedule Calculator (Document 3) before signing anything.