



INSIDER GUIDE FOR HOMEOWNERS

20 Years of **Contractor** Secrets

What contractors know and homeowners don't: how prices are really built, reading a bid, contracts, deposits and liens, change orders, schedules, and what to do when a job goes wrong. From the contractor's side of the table.

12 chapters

Insider secrets in every chapter

Red flags checklist

Project toolkit spreadsheet



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What's inside

Most remodeling problems start long before the work: the wrong contractor, a vague bid, a contract with gaps, or money paid ahead of the work. At the back: the toolkit pages (vetting scorecard, bid comparison, contract checklist, payment and lien log, change orders, punch list).

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How contractors work, what they worry about, why some never call back

02 How a price is built
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Scope, specs, allowances and exclusions, and lining bids up

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Real savings, and “savings” that cost more later

About this guide

This guide was written by Vision Flooring LLC, a flooring company in Everett, Washington, led by owner Alex Babko. We have 20+ years of experience and 3,800+ clients behind us. Hardwood refinishing and installation, LVP, laminate, baseboards and floor repair after water damage are our everyday work, and this guide is what we explain to homeowners at their kitchen tables, written down so you can keep it.

For 20 years, we did it all: kitchens, bathrooms, water damage restoration and whole-home remodels. Today we focus only on floors. This guide is what those years taught us from the contractor's side of the table, written for the people on the other side. Rules about contracts, deposits, liens and licensing differ by state; we use Washington as the example and point out what to check where you live. It is general information, not legal advice.



General information, not a substitute for your instructions

Every home, floor and product is different. Your flooring and product manufacturers' instructions, your local building codes and your insurance policy always come first; where they differ from this guide, follow them. Work safely and call a licensed professional for anything you are not sure about.

How to use it

- Read it once start to finish (about an hour), then keep it handy. Every chapter has **"The short version"**: its key points in a few lines.
- Boxes marked **Pacific Northwest note** matter most in damp climates like ours; they are good practice anywhere.
- The worksheets at the back are made to print on letter paper. The spreadsheet that comes with this guide does the math for you.

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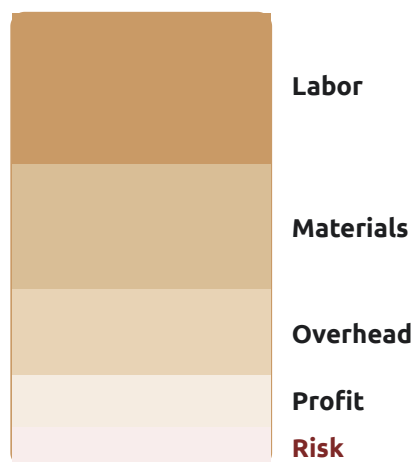
How a price is built

A contractor's price isn't a number pulled from the air, and it isn't only labor plus materials. Once you know what is inside it, bids stop being mysterious, and you can see at a glance what a cheap one left out.

THE SHORT VERSION

- Every price holds five parts: labor, materials, overhead, profit and a cushion for risk.
- The lowest bid is most often missing scope: removal, prep, disposal, trim or moving things.
- Unclear plans cost more: contractors price what they can't see.
- Per-square-foot prices and "plus materials" hide most of the differences between bids.

The five parts of every price



The parts of a price. How big each part is varies by trade, company and job.

- ☐ **Labor:** not just wages, but payroll taxes, workers' compensation insurance, and the hours spent driving, setting up and cleaning up.
- ☐ **Materials:** the product plus waste, fasteners, adhesives, delivery and the time to order and pick them up.
- ☐ **Overhead:** vehicles, tools, insurance, licensing and bonds, the office, phones and every estimate that didn't become a job.
- ☐ **Profit:** what keeps the company around to honor its warranty next year.
- ☐ **Risk:** a cushion for what nobody can see yet. The vaguer the plan, the bigger it gets.

Why bids for the same job differ so much

REASON	WHAT IT LOOKS LIKE
Different scope	One bid includes removal of the old floor, subfloor prep, disposal, trim and moving appliances; another quietly leaves them out or lists them as “by owner.”
Different products	Same word (“hardwood”, “LVP”, “cabinets”), very different grade, thickness or brand.
Different risk	One contractor priced the hidden problems they expect; another plans to bill them later as change orders.
Different company	Registered, insured, with a warranty and employees on payroll, versus none of that.
Different interest	A contractor who doesn’t want the job may bid high; one who is short of work may bid low and make it up later.



Insider secret: the lowest number usually leaves something out

When one bid is far below the others, compare line by line. The difference is very often missing scope: removal, prep, disposal, trim, moving furniture or appliances, permits or cleanup. Those costs don’t disappear; they come back as change orders, or as work nobody does.



Insider secret: clear plans get better prices

A contractor who can see exactly what you want doesn’t need a big cushion for “what if.” Decide materials, colors and scope before you ask for final prices, and share photos and measurements. You will get tighter, more comparable bids.

Price formats that hide things

“Only \$X per square foot”

A per-square-foot price covers the main work only. Removal, prep, stairs, trim, transitions, appliances and minimum charges are usually extra. Ask for the total, itemized.

“Labor only, plus materials”

Whose materials, what grade, how much waste, who orders and who carries the risk if they are wrong or late? Get the material line in writing too.

Finding the right contractor

The best contractors are often the hardest to find: they are busy, they don't need to advertise much, and they come through people who have used them. The wrong ones are the easiest to find: they find you.

THE SHORT VERSION

- Start with referrals from neighbors, friends and suppliers, then check reviews and registration.
- Verify registration, bond and insurance yourself; don't take a photo of a card as proof.
- Ask for references from recent jobs like yours, and call them.
- Walk away from pressure, cash-only deals, big upfront payments and anyone who knocks on your door.

Where good contractors come from

- ☐ **Neighbors and friends** who had similar work done recently.
- ☐ **Suppliers:** flooring stores, lumber yards and tile shops know who pays their bills and who gets callbacks.
- ☐ **Other trades** you trust: a good plumber knows a good electrician.
- ☐ **Reviews**, read the right way (below), as a check, not as the only source.

The checks that matter

CHECK	HOW	WHY
Registration or license	Look the business up yourself on your state's site. In Washington: L&I's "Verify a Contractor" tool.	Confirms they are registered, and shows bond, insurance and history.
Bond	Shown on the state record. In Washington, registered contractors carry a bond of \$30,000 (general) or \$15,000 (specialty) since July 2024.	A limited fund for some claims; the state notes it might not cover a whole claim.
Liability insurance	Ask for a certificate of insurance sent to you by their insurance agent.	Covers damage they might do to your home.
Workers' compensation	Ask how their workers are covered; in Washington, the L&I lookup can show their workers' comp account.	Protects you if someone is hurt on your property.

CHECK	HOW	WHY
History	The state record shows lawsuits against the bond and violations; search the business name online.	Patterns matter more than one bad review.
References	Two or three recent jobs like yours. Call them.	Ask: on time? on budget? how were problems handled? would you hire them again?



Insider secret: read the bad reviews and the replies

Every busy contractor gets an unhappy customer now and then. What tells you the most is how the owner replies: defensive and insulting, or calm and focused on fixing it. Also notice what the complaints are about. Communication complaints repeat; a single dispute about price may not mean much.

Red flags that should end the conversation

- ✗ They knocked on your door with “leftover material” or a deal for the neighborhood
- ✗ “This price is only good if you sign today”
- ✗ Cash only, or a lower price “with no tax” (a sign they don’t report the job)
- ✗ A large payment before any work or material is in sight
- ✗ No written estimate, or a one-line price for a big job
- ✗ Not registered, or the name doesn’t match the registration
- ✗ No physical address, only a cell phone
- ✗ They want you to pull the permit as the owner (it makes you responsible for the work)
- ✗ They rush you past the contract, or say “we don’t need one”
- ✗ Your gut says something is off: that is usually right



Sales at your door: you may have three days to cancel

Under the FTC’s Cooling-Off Rule, many sales made at your home (generally \$25 or more) or at a seller’s temporary location such as a fair or hotel room (\$130 or more) can be cancelled within three business days, and the seller must tell you about that right in writing. There are exceptions; the FTC’s consumer site explains them. Many states have their own rules too.

END OF THE FREE SAMPLE

20 Years of Contractor Secrets

You just read a few pages. The complete version has everything below, with every worksheet and the spreadsheet.

- ✓ How contractors really work: estimates, schedules, crews and subcontractors, and what a good contractor worries about
- ✓ How a price is built, why the lowest bid is often missing something, and how to compare bids line by line
- ✓ Finding and vetting: registration, bonds, insurance, reviews, references and the red flags that should end the conversation
- ✓ The contract and the paperwork: what must be in writing, allowances, change orders, hidden damage, warranties
- ✓ Money: deposits, progress payments, lien releases, retainage and how to never pay twice for the same work
- ✓ Scheduling, living through the job, and the habits that make contractors give you their best
- ✓ When things go wrong: documenting, giving notice, the contractor's bond, and your options

Get the full guide →

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Questions first? Text 425-218-4234; a real person answers.