

BEFORE YOU HIRE A CONTRACTOR

15 THINGS EVERY PROPERTY OWNER SHOULD KNOW BEFORE STARTING A CONSTRUCTION OR RENOVATION PROJECT

A practical guide to avoiding costly mistakes, planning projects, protecting your investment, and hiring with confidence.



RESIDENTIAL RENOVATIONS



MULTIFAMILY CONSTRUCTION



COMMERCIAL PROJECTS



ADDITIONS & REMODELS



AVOID
COSTLY
MISTAKES



KNOW
THE RED
FLAGS



PLAN WITH
CONFIDENCE



GET A
CONTRACTOR
CHECKLIST



PROTECT
YOUR
INVESTMENT

START WITH THE RIGHT QUESTIONS

Hiring a contractor is a major decision. A clear scope, qualified team, and realistic expectations can prevent many of the problems that lead to cost overruns, delays, and disputes. Use this guide before signing an agreement or paying a deposit.

INSIDE THIS GUIDE

- 15 checks to make before hiring
- Warning signs that deserve a closer look
- Questions for your first consultation
- Contract and payment essentials
- A preconstruction readiness checklist
- The 15 checks in depth, with questions to ask
- Common renovation mistakes to avoid
- About TM Construction



PLAN / VERIFY / BUILD

15 CHECKS BEFORE YOU HIRE

01 VERIFY CREDENTIALS

Ask for the contractor's legal business name and applicable license or registration number. Verify status with the appropriate licensing authority.

02 CONFIRM INSURANCE

Request current proof of general liability and workers' compensation coverage where required.

03 MATCH EXPERIENCE TO THE JOB

Experience with remodeling does not necessarily mean experience with occupied multifamily or commercial projects.

04 REVIEW COMPARABLE WORK

Ask for recent examples matching your project's scale, materials, and complexity.

05 SPEAK WITH REFERENCES

Ask about communication, change orders, schedule accuracy, and problem resolution.

06 CLARIFY PROJECT MANAGEMENT

Know your day-to-day contact, site supervisor, and update frequency.

07 GET A WRITTEN SCOPE

Define included work, exclusions, materials, finishes, site protection, and cleanup.

08 CONFIRM SITE PROTECTION

Discuss protection of finishes, landscaping, and occupied spaces.



PLAN / VERIFY / BUILD

15 CHECKS / CONTINUED

09 ASK ABOUT PERMITS

Identify necessary permits and inspections, and who obtains and schedules them.

10 UNDERSTAND THE SCHEDULE

Request a realistic start window, milestones, and delay communications.

11 REVIEW TRADE COORDINATION

Ask which trades will be used and how their work will be managed.

12 EXAMINE PAYMENT TERMS

Align payments with the agreement and applicable law. Avoid paying for most work before completion.

13 DEFINE CHANGE ORDERS

Document changes with price and schedule impacts before proceeding.

14 DISCUSS WARRANTY AND CLOSEOUT

Clarify workmanship warranties, exclusions, punch lists, and final documents.

15 EVALUATE COMMUNICATION

Look for timely answers and commitments put in writing.



PLAN / VERIFY / BUILD

RED FLAGS WORTH INVESTIGATING

NO WRITTEN SCOPE

If the work isn't described in writing, it's hard to hold anyone to it.
Ask for a detailed written scope before signing.

PRESSURE TO SIGN IMMEDIATELY

You should have reasonable time to review the agreement and ask questions.

VAGUE OR VERBAL-ONLY PROMISES

Put any detail that matters to your decision into the written contract.

UNCLEAR LICENSING OR INSURANCE

Verify independently rather than relying solely on verbal assurances.

LARGE PAYMENTS WITHOUT MILESTONES

Review the payment schedule and confirm it follows applicable requirements.

NO PLAN FOR SURPRISES

Ask how concealed damage, lead times, and unexpected conditions will be handled.

- A warning sign deserves investigation—not an automatic conclusion.



PLAN / VERIFY / BUILD

QUESTIONS FOR YOUR CONSULTATION

- ☐ Have you completed projects similar to mine recently?
- ☐ Who will supervise the work and communicate with me?
- ☐ Which portions will be performed by subcontractors?
- ☐ What is excluded from this estimate?
- ☐ How are unforeseen conditions and change orders handled?
- ☐ Who is responsible for permits and inspections?
- ☐ What could affect the schedule?
- ☐ How will you protect occupied spaces and neighboring property?
- ☐ What is your payment schedule and what triggers payment?
- ☐ What happens at the final walkthrough and afterward?



PLAN / VERIFY / BUILD

CONTRACT & PAYMENT ESSENTIALS

Before signing, confirm that the written agreement identifies the parties, project address, detailed scope, materials or allowances, price and payment terms, estimated timing, change-order process, insurance and permit responsibilities, warranty terms, and dispute procedures.

For complex commercial or multifamily projects, also discuss access restrictions, tenant coordination, safety procedures, phased work, and documentation requirements.

- ☐ Do not assume a verbal conversation changes a signed agreement. Request written amendments for material changes.

YOUR PRECONSTRUCTION CHECKLIST

- ☐ Project goals and must-have outcomes are written down
- ☐ Budget includes an appropriate contingency
- ☐ Plans, measurements, and selections are sufficiently defined
- ☐ Required approvals and permits have been identified
- ☐ Scope, exclusions, and allowances are understood
- ☐ Site access, parking, utilities, and work hours are agreed
- ☐ Communication contact and update schedule are established
- ☐ Payment milestones and change-order process are clear



PLAN / VERIFY / BUILD

15 CHECKS / IN DEPTH

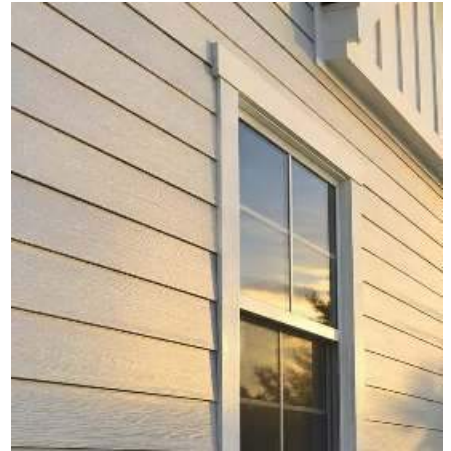
01

VERIFY CREDENTIALS

Confirm the contractor has the license or registration appropriate for your project and verify its current status.

QUESTIONS TO ASK

- What is your legal business name?
- Which license applies to this job?
- Where can I verify its status?



02

CONFIRM INSURANCE

Ask for current proof of general liability and workers' compensation coverage where required.

QUESTIONS TO ASK

- Can you provide current certificates?
- Does coverage fit the project?
- How are subcontractors insured?



15 CHECKS / IN DEPTH

03

MATCH EXPERIENCE TO THE JOB

Look for experience with your specific project type, property, scale, and construction conditions.

QUESTIONS TO ASK

- Have you completed similar projects?
- What challenges were involved?
- Who handled those projects?



04

REVIEW COMPARABLE WORK

Examine recent completed projects with similar scope, finishes, and complexity.

QUESTIONS TO ASK

- Can I see relevant recent projects?
- Are these completed jobs?
- What was included in the scope?



15 CHECKS / IN DEPTH

05

SPEAK WITH REFERENCES

Contact past clients to learn how the contractor handled the schedule, communication, and surprises.

QUESTIONS TO ASK

- Was the schedule realistic?
- How were changes handled?
- Would you hire them again?



06

CLARIFY PROJECT MANAGEMENT

Know who supervises the job, coordinates trades, and provides updates throughout construction.

QUESTIONS TO ASK

- Who is my day-to-day contact?
- Who supervises the site?
- How often will I receive updates?



15 CHECKS / IN DEPTH

07

GET A WRITTEN SCOPE

Document exactly what is included, excluded, and expected before work begins.

QUESTIONS TO ASK

- Are materials and finishes specified?
- What work is excluded?
- Who handles cleanup and protection?



08

CONFIRM SITE PROTECTION

Discuss how the crew will protect existing finishes, landscaping, and occupied spaces.

QUESTIONS TO ASK

- How will dust be contained?
- Where will materials be stored?
- How will the site be secured?



15 CHECKS / IN DEPTH

09

ASK ABOUT PERMITS

Clarify which permits and inspections are required and who will coordinate them.

QUESTIONS TO ASK

- Who obtains required permits?
- Who schedules inspections?
- How are corrections resolved?



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UNDERSTAND THE SCHEDULE

Discuss realistic milestones, dependencies, lead times, and how delays are communicated.

QUESTIONS TO ASK

- When can work begin?
- Which selections affect timing?
- How are delays communicated?



15 CHECKS / IN DEPTH

11

REVIEW TRADE COORDINATION

Understand how subcontractors and specialized trades will be scheduled and supervised.

QUESTIONS TO ASK

- Who coordinates each trade?
- How are scheduling conflicts handled?
- Who checks completed trade work?



12

EXAMINE PAYMENT TERMS

Review deposit requirements, progress payments, and what triggers each payment.

QUESTIONS TO ASK

- What is due at signing?
- Which milestones trigger payments?
- What records accompany invoices?



15 CHECKS / IN DEPTH

13

DEFINE CHANGE ORDERS

Set a written process for pricing and approving changes before additional work proceeds.

QUESTIONS TO ASK

- How are changes documented?
- Who approves extra costs?
- How do changes affect timing?



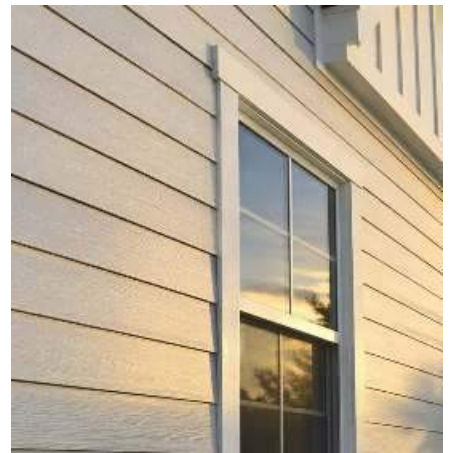
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DISCUSS WARRANTY AND CLOSEOUT

Clarify workmanship warranties, product documents, final inspections, and punch-list procedures.

QUESTIONS TO ASK

- What warranty is provided?
- How is the final walkthrough done?
- Which documents will I receive?



15 CHECKS / IN DEPTH

15

EVALUATE COMMUNICATION

Choose a contractor who responds clearly, records decisions, and provides regular updates.

QUESTIONS TO ASK

- Who is the primary contact?
- How often will updates arrive?
- How are concerns escalated?



THE BOTTOM LINE

A reliable contractor welcomes detailed questions and puts important expectations in writing.

COMMON RENOVATION MISTAKES

STARTING WITHOUT A CLEAR SCOPE

Define the desired outcome, finishes, and boundaries before work begins.

RUSHING THE DECISION

Take time to review the scope, schedule, and contract before committing.

CHANGING FINISHES TOO LATE

Make selections early so materials and trades can be scheduled.

IGNORING HIDDEN CONDITIONS

Build a sensible contingency for concealed damage or unforeseen work.

SKIPPING WRITTEN APPROVALS

Document changes, costs, and schedule impacts before work proceeds.

FORGETTING THE FINAL WALKTHROUGH

Review the punch list, manuals, and warranty information at closeout.



ABOUT TM CONSTRUCTION

A PALMETTO STATE BUILDER

TM Construction is a South Carolina construction and renovation company serving property owners planning residential, commercial, and multifamily improvements.

From early conversations about scope and priorities to coordination of the work, the goal is to help clients make informed decisions and approach their projects with confidence.

This guide is designed to help you ask better questions, understand contractor proposals, and prepare for a smoother construction experience.



READY TO TALK ABOUT YOUR PROJECT?

843-957-1032 | tmconstructionsouthcarolina.com

BUILD WITH CONFIDENCE



The right construction partner should help you understand the work, the process, and the decisions ahead. A thoughtful conversation at the beginning can save significant time and frustration later.

TM CONSTRUCTION

Planning a residential renovation, commercial improvement, or multifamily project? Connect with TM Construction to discuss your goals, scope, and next steps.

Call **843-957-1032** or visit **tmconstructionsc.com** to request your FREE consultation.

Educational information only. Verify local requirements and seek professional advice when needed.