



Before You Hire a Contractor + Renovation Budget Planner

A free Connecticut homeowner guide from Transform Renovations

Hiring the right contractor protects your money, your home and your schedule. Part 1 covers what Connecticut requires and what to ask. Part 2 is a worksheet for planning your budget before you collect quotes.

PART 1 | Check the contractor

- ☐ Verify the contractor's Home Improvement Contractor (HIC) registration is active at elicense.ct.gov (search by name or number). CT law requires registered contractors to include their registration number in their advertising.
- ☐ Ask for a certificate of insurance (general liability, and workers' comp if they have employees) and check that it is current.
- ☐ Ask for recent references for similar projects, and look at photos of finished work.
- ☐ Get at least two or three written estimates that describe the same scope, so you're comparing like with like.
- ☐ Ask who will be on site day to day, and who your single point of contact is.
- ☐ Ask who pulls the building permit if one is required, then check with your town's building department.

PART 1 | What your CT contract must include

- ☐ A written contract signed and dated by you and the contractor, containing the entire agreement (changes must also be in writing).
- ☐ The contractor's name, address and HIC registration number.
- ☐ The date of the transaction, the start date and the completion date.
- ☐ A Notice of Cancellation: you may cancel until midnight of the third business day after signing (in CT, Saturday counts as a business day).
- ☐ A clear scope of work, materials, a payment schedule and a cost breakdown.

PART 1 | Pay safely

- ☐ Pay deposits by a traceable method: credit card, or a check made out to the business name on the registration.
- ☐ Never pay deposits in cash or through peer-to-peer apps (Venmo, PayPal, Cash App). Be wary of anyone demanding full payment upfront.
- ☐ Tie payments to completed milestones, and hold the final payment until the final walkthrough and punch list are done.
- ☐ Keep copies of the contract, change orders, receipts and photos in one folder.

Source: Connecticut Department of Consumer Protection consumer guidance and CGS Chapter 400 (Sec. 20-427, 20-429). This is general information, not legal advice.



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PART 2 | Renovation Budget Planner

Project: _____ Rooms/areas: _____ Target start: _____

Must-have outcome (one sentence): _____

Item	Estimate A	Estimate B	My budget
Demolition & disposal	\$	\$	\$
Framing / structural	\$	\$	\$
Plumbing	\$	\$	\$
Electrical	\$	\$	\$
HVAC / ventilation	\$	\$	\$
Insulation & drywall	\$	\$	\$
Flooring	\$	\$	\$
Cabinets & countertops	\$	\$	\$
Tile	\$	\$	\$
Fixtures, faucets & hardware	\$	\$	\$
Appliances	\$	\$	\$
Paint & trim	\$	\$	\$
Doors & windows	\$	\$	\$
Permits & fees	\$	\$	\$
Design / drawings	\$	\$	\$
Other: _____	\$	\$	\$
Subtotal	\$	\$	\$
Contingency (your choice of %, often 10–20%)	\$	\$	\$
TOTAL BUDGET	\$	\$	\$

Priorities: what matters most?

- ☐ Rank 1–5: ___ budget ___ finish date ___ quality of finishes ___ low disruption ___ resale value
- ☐ Where can I save if quotes come in high? _____
- ☐ What would I upgrade if money is left over? _____
- ☐ Dates that work for an in-home estimate: _____

Contingency covers surprises found once walls and floors are opened up (hidden damage, outdated wiring or plumbing). Many homeowners plan for 10–20%; older homes often need the higher end.

Get a free in-home estimate

Transform Renovations is a registered CT home improvement contractor (CT HIC #0707198)

serving homeowners across all of Connecticut. Book your free in-home estimate:

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