Don't Get Ripped Off: Texas Contractor Checklist

Free from Texas Repair Costs (texasrepaircosts.com). For roof, AC, plumbing and foundation jobs. General information, not legal or insurance advice.

Before you call anyone

- [ ] Look up what the job usually costs in your city at texasrepaircosts.com, so you know a fair range.
- [ ] Take dated photos of the problem from a safe spot.
- [ ] Plan to get more than one written bid.[1]

Check the company

- [ ] HVAC and electrical: license active on TDLR License Search.[2]
- [ ] Plumbing, water heaters, gas lines: license on the Texas State Board of Plumbing Examiners site.[3]
- [ ] Roofing and foundation: Texas has no state license.[4] Ask whether your city requires registration and check it.[5]
- [ ] Get proof of liability insurance and a local street address.
- [ ] Check references, phone numbers and the BBB for complaints.[1]

Questions to ask every contractor

- [ ] What exactly is wrong, and can you show me photos of it?
- [ ] Is this a repair or a replacement, and why?
- [ ] Who pulls the permit, and what does it cost? (Dallas, for example, needs a permit to re-roof a home when the work is over $500.)[6]
- [ ] What brand and model of materials, and how much of each?
- [ ] When do you start and finish? Who is on site?
- [ ] How is extra work priced, like rotten decking or a second leak?
- [ ] What warranty do you give, and will you put it in writing?
- [ ] Who hauls away the old material and cleans up?

Texas red flags: walk away if they…

- ! Offer to waive, rebate or "eat" your insurance deductible. That's illegal in Texas.[7,8]
- ! Say they'll handle or negotiate your insurance claim while also doing the work. Texas doesn't allow that.[7]
- ! Want full payment up front. Don't make the final payment until the work is done.[1]
- ! Hand you a contract with blank spaces.[1]
- ! Knock right after a storm, push you to sign today, or won't give a local address.
- ! Won't put the price and scope in writing.

A fair written quote includes

- [ ] Company name, address and phone, and the date.
- [ ] The exact work, materials (brand/model) and quantities.
- [ ] Total price, with any per-unit prices for extra work.
- [ ] Permit: who gets it and whether it's included.
- [ ] Start and finish dates, and a payment schedule tied to finished work.
- [ ] Cleanup and haul-off, and warranty terms in writing.
- [ ] If insurance pays and the job is $1,000 or more: a notice that you must pay your deductible.[7,9]
- [ ] Sold at your door? You can usually cancel by midnight of the 3rd business day after signing, and the contract must say so.[10]

Want a local pro to call you with a second price?
One named local pro, only with your OK. Free, no obligation.

texasrepaircosts.com/quote

Sources: 1. Texas Department of Insurance (TDI), "Hail damage to your home or car? What to do next," tdi.texas.gov/tips/after-hail-or-windstorms.html 2. Texas Department of Licensing and Regulation, tdlr.texas.gov 3. Texas State Board of Plumbing Examiners, tsbpe.texas.gov 4. Texas Legislature Online, HB 3344 (89R) history, last action May 8, 2025, did not become law 5. City of Coppell, roofing permits and requirements (example of city registration) 6. City of Dallas, Building Inspection FAQs 7. TDI, "Roofing and insurance: Know the law," tdi.texas.gov/consumer/storms/roofing-and-insurance-know-the-law.html 8. TDI, "Is it OK for a contractor to waive my deductible?" 9. Texas Business and Commerce Code Sec. 27.02 10. Texas Business and Commerce Code Ch. 601 (Secs. 601.002, 601.051, 601.052), for sales solicited away from the seller's place of business. Checked Nov 19, 2026. Texas Repair Costs is not a contractor, inspector, insurer or law firm.