

What to Review Before Paying Your Contractor

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Use this checklist before releasing the next payment, approving a change order, or moving forward when a construction project starts to feel unclear.

Use this before you:

- Pay an invoice
- Approve a change order
- Accept work as complete
- Escalate a contractor dispute

Best for:

- Homeowners / Property owners
- AOA / condo board members
- Small commercial property owners

Pause before you pay. A short review now can help you spot missing details, unclear charges, unfinished work, and documentation gaps before the problem gets more expensive.

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Before You Pay: Quick Review

This checklist from Lance Luke and Construction Help is designed as a practical first screen before making the next project decision. It is not a substitute for legal, engineering, code, or on-site professional advice.

1. Match the invoice to the work.

Payment should connect to visible progress, contract terms, approved change orders, and documented work.

2. Do not rely on memory.

Photos, signed documents, emails, texts, invoices, receipts, and schedules help clarify what happened.

A. Contract, Scope, and Payment Terms

- ☐ I reviewed the signed contract, proposal, or written agreement before approving payment.
- ☐ The invoice matches the agreed payment schedule or stated project milestones.
- ☐ The scope of work is clear enough to compare against what has actually been done.
- ☐ Any exclusions, allowances, or owner-supplied materials are clearly identified.
- ☐ I understand what this payment covers and what work remains unfinished.

B. Work Progress and Completion

- ☐ The work being billed appears complete, not just started or partially finished.
- ☐ I compared the completed work with the plans, proposal, drawings, specifications, or written scope.
- ☐ Visible defects, missing items, unfinished details, or questionable workmanship have been documented.
- ☐ I took current photos or videos before releasing the next payment.
- ☐ I confirmed whether inspections, approvals, permits, or required sign-offs are still pending.

C. Invoice and Change Order Review

- ☐ The invoice is itemized enough to understand labor, materials, progress, and extra charges.
- ☐ Any change order is in writing and explains the added work, added cost, and reason for the change.
- ☐ I have not approved a verbal change order without written confirmation.
- ☐ The change order does not duplicate work already included in the original contract.
- ☐ The requested amount appears consistent with the documented work and project status.

Documentation, Red Flags, and Next Step

D. Documentation to Save Before Paying

- ☐ Signed contract, proposal, change orders, and payment schedule.
- ☐ Current invoice and all prior invoices or receipts.
- ☐ Photos and videos showing the current project condition.
- ☐ Emails, text messages, notes, and meeting summaries with the contractor.
- ☐ Plans, drawings, specifications, permits, inspection notes, or punch lists.
- ☐ A simple timeline of what happened, including dates, payments, delays, and concerns.

E. Red Flags That Should Make You Pause

Large payment requested before matching work is completed.	The contractor says a change order is required but will not put it in writing.
The invoice is vague, lump-sum, or difficult to connect to actual progress.	Workmanship concerns are dismissed instead of documented and addressed.
The contractor pressures you to pay immediately to avoid delays or conflict.	The project is already over budget, behind schedule, or missing clear documentation.

F. Decision Before Paying

- ☐ I understand exactly what I am paying for.
- ☐ I have enough documentation to support the payment decision.
- ☐ There are no unresolved concerns that should be clarified in writing first.
- ☐ If the situation feels unclear, I will pause and get experienced construction guidance before making the next move.

Need Lance to review your situation?

Book a Deep Dive Construction Consultation with Construction Help to review your project concern, photos, documents, timeline, invoices, change orders, and possible next steps.

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