THE PAINTING ESTIMATE REVIEW GUIDE

What Every Homeowner Should See in Writing Before Saying Yes to Any Painter

You have an estimate in front of you. It has a number on it and maybe a few lines of description. But something feels incomplete, and you are not sure exactly what is missing or whether you can safely say yes.

That uncertainty is well-founded. A vague estimate is not just inconvenient; it is a risk. When the scope, prep work, materials, and expectations are not clearly written down before work begins, misunderstandings become much more likely. Costs change. Details get skipped. And the homeowner ends up with less than they expected.

This guide shows you exactly what a solid painting estimate should include, and what could go wrong if each item is vague or missing. Use it to review any estimate before you approve a single thing.

How to Read Each Item:

WHAT IT SHOULD SAY	WHY IT MATTERS	IF IT'S MISSING
The specific detail that belongs in the estimate	Why this detail protects you as a homeowner	What can go wrong when this is vague or absent

SECTION 1 · COMPANY & CONTACT INFORMATION

■ Company name, address, phone, and email

WHAT IT SHOULD SAY	WHY IT MATTERS	IF IT'S MISSING
The estimate should include the contractor's full legal business name, a physical or mailing address, a direct phone number, and an email address.	You need to know exactly who you are hiring. A legitimate business is not anonymous.	You may have no reliable way to follow up, file a complaint, or locate the contractor if something goes wrong.

■ License number (if required in your state)

WHAT IT SHOULD SAY	WHY IT MATTERS	IF IT'S MISSING
Many states require painting contractors to be licensed. If yours does, the license number should appear on the estimate.	Licensing requirements exist to protect homeowners. An unlicensed contractor may have no formal training or accountability.	You may have no legal recourse if the work is substandard and the contractor is not licensed as required.

SECTION 2 · SCOPE OF WORK

■ Specific surfaces to be painted

WHAT IT SHOULD SAY	WHY IT MATTERS	IF IT'S MISSING
Every surface being painted should be listed by name: which rooms, which walls, ceilings, trim, doors, windows, exterior siding, fascia, and so on.	Without a surface list, you and the contractor may have very different ideas about what the job includes.	Surfaces you expected to be painted may be skipped, and you will have no written basis to dispute the outcome.

■ Surfaces or areas NOT included

WHAT IT SHOULD SAY	WHY IT MATTERS	IF IT'S MISSING
The estimate should clearly state what is excluded, for example, ceilings if only walls are being done, or a garage if only the main exterior was quoted.	Knowing what is excluded prevents assumptions that lead to incomplete results and unexpected additional charges.	You may assume more is included than was ever intended, leading to frustration and extra costs when you ask for it later.

■ Number of coats per surface

WHAT IT SHOULD SAY	WHY IT MATTERS	IF IT'S MISSING
The estimate should state how many coats of paint will be applied to each surface: typically two coats for walls, with one coat of primer where needed.	One coat versus two coats makes a significant difference in coverage, color depth, and how long the finish lasts.	The contractor may apply a single coat to save time and material, leaving you with thin, uneven coverage that fades or scuffs quickly.

SECTION 3 · PREP WORK & REPAIRS

■ Prep process described in specific terms

WHAT IT SHOULD SAY	WHY IT MATTERS	IF IT'S MISSING
The estimate should describe how surfaces will be prepared before painting, including cleaning, scraping, sanding, filling holes, caulking gaps, and priming bare areas.	Prep determines how long the paint lasts. It is the most important part of the job and the most commonly skipped on cheap bids.	Without a defined prep process, the contractor may do minimal preparation, and paint will peel, chip, or fail far sooner than it should.

■ Priming details

WHAT IT SHOULD SAY	WHY IT MATTERS	IF IT'S MISSING
The estimate should state whether primer will be applied and to which surfaces: bare wood, patched drywall, stained areas, or previously unpainted surfaces.	Primer improves adhesion and coverage. Skipping it on surfaces that need it often results in visible bleed-through, uneven sheen, and reduced durability.	You may receive a finish coat applied directly over surfaces that were not properly sealed, leading to early failure.

■ Minor repairs included or excluded

WHAT IT SHOULD SAY	WHY IT MATTERS	IF IT'S MISSING
The estimate should state whether small repairs (filling nail holes, patching cracks, replacing caulk) are included in the price or priced separately.	Surface repairs are a normal part of a professional paint job. Knowing what is included prevents surprise add-on charges once work begins.	The contractor may pause the job to request additional payment for repairs that a reasonable homeowner would expect to be included.

SECTION 4 · MATERIALS

■ Paint brand and product line

WHAT IT SHOULD SAY
The estimate should name the specific brand and product line being used, for example, Sherwin-Williams Duration, Benjamin Moore Aura, or a comparable professional-grade option.

WHY IT MATTERS
Paint quality directly affects how the job looks and how long it lasts. Vague references to 'quality paint' mean nothing without specifics.

IF IT'S MISSING
The contractor may substitute a cheaper product without your knowledge, leaving you with a finish that fades, scuffs, or washes out faster.

■ Sheen or finish specified per surface

WHAT IT SHOULD SAY
The estimate should indicate the finish being used in each area: flat for ceilings, eggshell or satin for walls, semi-gloss for trim and kitchens, and so on.

WHY IT MATTERS
Different sheens perform differently. Using the wrong finish in a bathroom or kitchen can lead to surfaces that are harder to clean and less durable.

IF IT'S MISSING
You may end up with a flat finish on walls that need to be wiped down, or a high-gloss ceiling that highlights every imperfection.

■ Who supplies the paint

WHAT IT SHOULD SAY
The estimate should state clearly whether the contractor is supplying the paint as part of the price, or whether you are expected to purchase it yourself.

WHY IT MATTERS
When the contractor supplies materials, they take responsibility for the product. When you supply it, accountability for quality shifts to you.

IF IT'S MISSING
If you purchase the wrong product or quantity, delays and overages become your problem, not the contractor's.

SECTION 5 · TIMELINE

■ Estimated start date

WHAT IT SHOULD SAY
The estimate or proposal should state the expected start date, or at minimum describe when work would begin relative to signing.

WHY IT MATTERS
Knowing the start date lets you plan your schedule, prepare the space, and hold the contractor accountable to a commitment.

IF IT'S MISSING
Without a committed start date, the contractor may delay indefinitely while you wait, or fit your job in between other projects at their convenience.

■ Estimated duration and completion date

WHAT IT SHOULD SAY
The estimate should describe how long the work is expected to take (whether that is one day, three days, or a week) and what the expected completion looks like.

WHY IT MATTERS
Duration affects your ability to plan your household, make arrangements for pets or children, and understand the disruption involved.

IF IT'S MISSING
The project may drag on longer than expected with no agreed endpoint, creating ongoing disruption and no basis for pressing for completion.

SECTION 6 · PROTECTION, CLEANUP & PROPERTY CARE

■ How furniture, floors, and fixtures will be protected

WHAT IT SHOULD SAY	WHY IT MATTERS	IF IT'S MISSING
The estimate should describe what protection measures the crew will take: drop cloths, plastic sheeting, painter's tape on hardware and trim, and how furniture will be handled.	Your home and belongings deserve protection. Knowing this is part of the agreement ensures it is not treated as optional.	Without defined expectations, your floors, furniture, or fixtures may be damaged or paint-spattered, with no written basis to request repairs.

■ Daily and final cleanup expectations

WHAT IT SHOULD SAY	WHY IT MATTERS	IF IT'S MISSING
The estimate should state how the crew will clean up at the end of each workday and what the final walk-through or cleanup process looks like.	A professional crew leaves the space in good condition each day and at project completion. Leaving debris, tape, or mess behind is unprofessional and disruptive.	You may be left managing the cleanup yourself, or dealing with residue, hardware not reinstalled, and drop cloths left behind.

SECTION 7 · PRICE, PAYMENT & AFTER THE JOB

■ Total price clearly stated

WHAT IT SHOULD SAY	WHY IT MATTERS	IF IT'S MISSING
The estimate should include a clear total price for the full scope of work as described, not a range, not an approximation, and not a per-hour figure without a cap.	A defined total price is the only protection against costs escalating once work begins.	You may agree to what sounds like a fixed price, only to be presented with a larger bill once the project is underway.

■ Payment schedule and deposit terms

WHAT IT SHOULD SAY	WHY IT MATTERS	IF IT'S MISSING
The estimate should state what deposit is required, when payments are due, and what the final payment is tied to: typically satisfactory completion.	Reasonable payment terms protect you financially and give you leverage if the work does not meet your expectations.	A contractor who asks for full payment upfront has no remaining financial incentive to complete or correct their work.

■ A clear plan for problems after the job

WHAT IT SHOULD SAY	WHY IT MATTERS	IF IT'S MISSING
The estimate or contract should say what happens if a problem appears after the job: who to call, how fast they respond, and what they fix.	Peeling or missed spots can show up after the crew leaves. A stated process tells you how they will be handled.	Without it, you have nothing specific to point to if the work starts failing in the first year or two.

QUESTIONS TO ASK BEFORE YOU SAY YES

If the estimate you are reviewing is missing any of the items above, these questions will help you get the information you need before approving anything.

■ About Scope

- *"Can you give me a written list of every surface you will be painting?"*
- *"What surfaces or areas are NOT included in this estimate?"*
- *"How many coats will be applied, and does that apply to all surfaces equally?"*

■ About Prep Work

- *"Can you describe your prep process step by step before paint goes on?"*
- *"Is priming included, and which surfaces will receive it?"*
- *"Are minor repairs (nail holes, cracks, caulking) included in this price?"*

■ About Materials

- *"What brand and product line of paint will you be using, and why do you choose it?"*
- *"What finish or sheen will you be applying in each area?"*
- *"Is paint included in this price, or am I expected to purchase it separately?"*

■ About Timeline and Protection

- *"What is your expected start date and how long will the project take?"*
- *"How will you protect my floors, furniture, and fixtures during the work?"*
- *"What does your daily and final cleanup process look like?"*

■ About Price and After the Job

- *"Is this a fixed total price, or are there conditions that could change it?"*
- *"What deposit do you require, and when is the final payment due?"*
- *"If a problem shows up after the job, who do I call and what will you fix?"*

Is This Estimate Ready to Approve?

- **An estimate is ready to approve when it is specific enough to hold someone accountable.** That means every surface is listed, prep is described, materials are named, price is fixed, and terms are in writing. If you could hand the estimate to a different contractor and they would know exactly what to do; it is specific enough.
- **If the estimate is vague, ask for a revised written proposal before signing.** A professional contractor will welcome the request. A contractor who resists putting details in writing is telling you something important about how they operate.
- **Do not let a low price move you faster than the details should.** A cheap estimate with no specifics is not a deal; it is an open invitation for the job to come in differently than you expected. A clear, detailed proposal protects you regardless of the price.
- **Once the estimate is complete, compare it to your other quotes using the same criteria.** Price matters, but scope, prep, materials, and after-the-job support tell you far more about the quality and reliability of the contractor behind the number.
- **The right painter will not mind your questions.** In fact, a professional who takes their work seriously will appreciate an informed homeowner. If a contractor becomes evasive, dismissive, or impatient when you ask for detail, take that as your

answer.

A complete estimate is not just paperwork; it is the foundation of a project that goes the way you expected.

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