The Aussie Reno & Tradie Checklist

Ten checks to run **before** you hand over a single dollar. Print it, tick it, keep it in the folder with your quotes.

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1. Before you hire

1. **Verify the licence yourself.** Go to the NSW Fair Trading licence check and type the number in. Do not accept a screenshot, a photo of a card, or a link someone sent you.
2. **Match the licence to the work.** A licence is issued for specific categories. Carpentry does not cover plumbing. Check the category, not just that a number exists.
3. **Match the licence to the business.** The licence holder should be the person or company quoting you. If the quote is from a different name than the licence, ask why in writing.
4. **Ask for a Certificate of Currency.** That is the proof of current public liability insurance. $10 million is the practical minimum, $20 million for larger or strata jobs. Check the expiry date, not just the logo.
5. **Check home building compensation cover.** In NSW, residential work over $20,000 normally needs home building compensation insurance. No certificate, no start. Simple as that.
6. **Get a written contract.** Residential work over $5,000 in NSW needs one in writing. It must list the scope, the exclusions, the price, the payment schedule and the start date.
7. **Never pay more than a 10% deposit.** That is the NSW limit for residential work. Anyone asking for 30 or 50 percent up front is telling you something about their cash flow.
8. **Never pay the whole job in cash up front.** Progress payments tied to completed stages protect you. Cash for the full job protects them.
9. **Ask for two recent local jobs.** Addresses you can drive past. Then look at them. Tradies with nothing to show from the last six months are a risk.
10. **Ask who is actually on site.** The licence holder, their employees, or subcontractors? If it is subcontractors, who is supervising and who is insured?

The one line version: licence verified, insurance current, scope in writing, deposit capped. If any one of those is missing, you do not have a tradie yet, you have a conversation.

2. The money

Most blowouts are not the builder being crooked. They are scope that was never written down, and a homeowner who did not allow for the things that always turn up.

Budget for a 15 percent contingency

On a $60,000 renovation that is $9,000 set aside before you start. If you do not spend it, you have a buffer. If you do not have it, the first surprise becomes a credit card. Older homes find asbestos, rotten framing and non-compliant wiring. That is not bad luck, it is the normal cost of opening a wall.

Compare quotes on the same page, not on the vibe

Compare this	Quote A	Quote B	Quote C
Total price			
What is included			
What is excluded			
Provisional sums			
Start date			
Time on site			
Payment schedule			
Licence number			
Insurance attached			

The hidden costs nobody quotes

- Skip bin and tip fees
- Asbestos testing and removal, especially pre-1990 homes
- Waterproofing and the certificate that goes with it
- Council approvals, CDC or DA fees
- Electrical and gas compliance certificates
- Making good: patching, painting and cleaning after trades leave
- Temporary fencing, portable toilet, site power
- GST, if the tradie is registered for it

The cheapest quote is usually the one with the most missing. If two quotes are 30 percent apart, put them side by side on the table above. Nine times out of ten the difference is what one of them quietly left out.

3. If it goes wrong

Do this in order. Every step in writing, every step dated.

1. **Put it in writing, by email.** Not a phone call, not a doorstep chat. One email: what is wrong, what you want, by when. That email becomes the record.
2. **Photograph everything.** With dates. Before, during and after. A photo log wins arguments that memory loses.
3. **Read the contract's dispute clause.** It usually sets out a notification period and a process. Follow it, or you hand them an excuse.
4. **Log a complaint with NSW Fair Trading.** They can investigate licensing and conduct issues, and they mediate. Free, and it creates a paper trail.
5. **Take it to NCAT.** The NSW Civil and Administrative Tribunal handles home building disputes. Low cost, no lawyer required, and it can order rectification or money.
6. **Talk to Fair Trading before withholding money.** Withholding a progress payment without notice can put you in breach. Get advice first, then withhold in writing if it is the right call.

Two things people get wrong

1. They wait. The longer you sit on a defect, the easier it is to argue it was caused by you, or by time. Report it in the first week you notice it.

2. They pay to keep the peace. Paying the final invoice to avoid an awkward conversation gives away your only leverage. If the work is not finished, the last payment is the conversation.

Good Trades, goodtrades.com.au

Hand-picked Aussie gear, tools and home kit, plus plain English guides for homeowners who would rather not get burned.

General information only, current as at October 2026. It is not legal advice. Thresholds and rules change, so confirm anything money related at fairtrading.nsw.gov.au before you sign.