

Quote Review

May 18, 2026 · Confidence: high

Full remodel of a roughly 5x8 hall bathroom — demo the existing tub, tile, vanity, toilet, and floor, then install new fixtures, tile, vanity, toilet, and paint. Five quotes were submitted, but they are not all quoting the same job: one is a tub-to-shower conversion that leaves the floor alone, one is a vague turnkey pitch with a cash discount, and the others vary widely in materials, allowances, and how much work is actually included.

Quote by Quote

Quote 1 — Maple Ridge Builders LLC

\$18,400

\$18,400 all-in, with named allowances for tile (\$1,800), vanity & top (\$900), and fixtures (\$350) baked into that number and reconciled on the final invoice.

STRONG POINTS

- Itemized, task-by-task scope of work
- Specific fixtures called out by brand and model (Kohler Archer tub, Kohler Cimarron toilet, Panasonic fan)
- Allowances are named and at realistic, if not generous, dollar amounts
- Modest 10% deposit, then milestone-tied progress payments with a 20% holdback at walkthrough
- Maple Ridge pulls the plumbing and building permits and the fees are in the price
- Written change-order process
- 2-year workmanship warranty stated
- NJ HIC registration number, business address, and email are all on the document
- States they carry general liability and workers' comp

MISSING OR UNCLEAR

- Tile allowance of \$1,800 is workable for a small bath but won't stretch far if you pick anything other than basic porcelain — worth confirming square-footage assumed
- Vanity allowance of \$900 is on the lean side for a 36" vanity with a top — easy to blow past
- No specific start date, only "within 3 weeks of signing"
- Insurance certificate is "available on request" rather than attached

Quote 2 — Valley Home Improvements

\$11,500

\$11,500 on paper, or \$10,000 "cash discount" — a \$1,500 (~13%) discount for paying cash.

STRONG POINTS

- Price is the lowest of the five

CONCERNS

- Cash discount of \$1,500 — that almost always means the work is going off the books, which leaves you with no paper trail and no recourse
- Deposit of \$6,000 on an \$11,500 job is over 50% up front — that's well past what I'd ever hand a contractor before they've done anything
- No NJ Home Improvement Contractor registration number on the quote
- No business address, no email, no last name — just a cell number
- Scope is one paragraph of generalities: "new tub, new tile... turnkey, all materials included" with no brands, no model numbers, no quantities
- No allowances stated, so there's nothing to hold them to when you go pick tile and a vanity
- No warranty length — "satisfaction guaranteed" is not a warranty
- No mention of who pulls permits or whether permit fees are included
- No written change-order process
- No proof of insurance offered

MISSING OR UNCLEAR

- Everything a quote should pin down — scope detail, materials, allowances, permits, warranty length, insurance, registration, change orders — is missing or hand-waved

Quote 3 — Coastal Bath & Kitchen Co.

\$14,200

\$14,200 — but for a meaningfully smaller scope than the others. This is a tub-to-shower conversion, and it explicitly leaves out the floor, the fan, and demo of the vanity/toilet/floor.

STRONG POINTS

- Honest about what is and isn't in the scope — the "Not Included" section is the most useful thing in this quote
- NJ HIC registration number and full business address on the document
- Allowances named (\$1,500 tile, \$850 vanity)
- 3-year workmanship warranty — the longest of any quote except Premier's
- Written, brand-name-on-the-letterhead business with an email

CONCERNS

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Payment schedule is front-loaded: 15% deposit plus 50% at the start of tile work means 65% is paid before the tile is finished — that's heavy

- "Any building permit fees, if required, are billed to the homeowner at cost" — they're not telling you whether one is required or what it might cost

MISSING OR UNCLEAR

- This is a tub-to-shower conversion, not a like-for-like tub remodel — make sure that's what you actually want
- Floor is staying as-is; if the existing tile is dated or damaged, you're going to be unhappy looking at it next to a brand-new shower
- Demo of the old vanity, toilet, and floor is on you — that's a real chunk of work and dumpster cost not in their number
- No exhaust fan replacement — you keep the old one
- No specific brand/model on the shower valve, vanity, or toilet
- No written change-order process described

Quote 4 — Premier Renovations Group

\$27,900

\$27,900 — the highest of the five, and the most complete scope. Includes electrical work, a custom 42" vanity with quartz top, and a new interior door that none of the others include.

STRONG POINTS

- Most detailed scope of the five, broken out by trade
- Includes electrical work (GFCI receptacle, relocated light, new fan) that the others either skip or treat as a line item
- Allowances are the most generous and most granular — tile \$3,500, vanity \$1,200, plumbing fixtures \$700, lighting \$300 — which means fewer overage surprises
- 10% deposit, milestone draws, and a 10% retainage held to final walkthrough — that's a payment structure that protects you
- All permits pulled and paid by Premier, fees included
- 5-year workmanship warranty — the longest of the bunch
- Written change-order process
- NJ HIC registration, full address, dedicated project manager named as your point of contact
- Daily site cleanup and floor/hallway protection are spelled out — small touches that signal a real operation

CONCERNS

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Price is noticeably higher than the like-for-like remodels (Quote 1 and Quote 5) — some of that is real (custom 42" vanity, quartz, electrical, larger allowances), but you should make sure you actually want all of those upgrades

MISSING OR UNCLEAR

- Specific brand/model on the vanity, faucet, and shower trim is not called out (the tub and toilet are)
- "Four progress draws tied to completed milestones" — the milestones themselves aren't spelled out; ask for them in writing
- Exact dollar amounts of the four draws aren't stated

Quote 5 — Brookside Contracting

\$15,900

\$15,900 — but a chunk of that is TBD because key allowances aren't set.

STRONG POINTS

- NJ HIC registration number is on the document
- Scope covers a like-for-like remodel comparable to Quote 1
- 1-year workmanship warranty stated (short, but stated)

CONCERNS

- Tile allowance of \$800 is very low — you will almost certainly go over, and "over" comes out of your pocket on top of the \$15,900
- Vanity is "budget vanity, homeowner to select" with no dollar figure — that's an open-ended cost you can't compare against the other quotes
- Plumbing fixtures are "TBD — homeowner to provide or select" with no allowance at all
- \$4,000 deposit on a \$15,900 job is about 25% — not outrageous, but at the high end of what I'd want to hand over before work starts
- Mid-job payment of \$6,000 plus the \$4,000 deposit means \$10,000 — 63% — is paid before "completion," and "midpoint" isn't defined
- No business address on the document, just a phone number
- No mention of permits or who pulls them
- No mention of insurance
- No written change-order process
- Start date is "TBD"

MISSING OR UNCLEAR

- No specific brands or models on tub, toilet, or fan
- "Midpoint" of the job isn't defined — could be argued either way

- Allowance gaps mean the true cost of this job is unknown until you make selections

How the Quotes Compare

These quotes are NOT for the same job.

The written prices range from \$10,000 (Quote 2 cash) to \$27,900 (Quote 4) — a nearly 3x spread — but the quotes are not pricing the same job, so that range is misleading.

WHERE THE SCOPE DIFFERS

- Quote 3 is a tub-to-shower conversion, not a tub replacement — and explicitly excludes the floor, the exhaust fan, and demo of the vanity/toilet/floor
- Quote 4 includes electrical work (new GFCI, relocated light) and a new interior door that none of the others include
- Quote 4 has a custom 42" vanity with quartz; Quotes 1, 3, and 5 are a standard 36" vanity with cultured marble or unspecified
- Quote 5 leaves vanity and plumbing-fixture allowances effectively undefined, so its real total is unknown
- Quote 2 has no itemized scope at all, so you can't tell what's actually included
- Permits: Quotes 1 and 4 include them; Quote 3 includes the plumbing permit only and passes building-permit fees through; Quotes 2 and 5 don't address permits

INCONSISTENCIES BETWEEN QUOTES

- Tile allowances range from \$800 (Quote 5) to \$3,500 (Quote 4) for what should be a similar amount of square footage — that's the single biggest reason the bottom-line numbers diverge
- Vanity allowances range from "budget, homeowner picks" (Quote 5) to \$1,200 quartz (Quote 4)
- Warranties range from 1 year (Quote 5) to 5 years (Quote 4), with one quote (Quote 2) having no stated warranty length at all
- Deposits range from 10% (Quotes 1 and 4) to over 50% (Quote 2) — a huge variation in how much of your money is at risk before work starts
- Timelines: 8 working days (Quote 3), 10 working days (Quote 1), ~2 weeks (Quotes 2 and 5), 12-15 working days (Quote 4)

What None of the Quotes Covered

- None of the quotes attach an actual certificate of insurance — the better ones say it's available on request, which is fine, but you should actually request it before signing
- None of them spell out site-protection and daily cleanup expectations in detail except Quote 4

- None give you a written lien-waiver process for when subs or suppliers are paid — worth asking about on a job at this dollar level
- None tell you what happens if they hit something behind the walls (rotted subfloor, old galvanized pipe, mold) — that's a common change-order trigger in a bathroom and you want the pricing process for it agreed in advance

Questions to Ask Before You Sign

- For every contractor: "Can I see your certificate of insurance and your NJ HIC registration before I sign?" Verify the registration at the NJ Division of Consumer Affairs.
- For Quote 2 specifically: "Will you put your license/registration number, your business address, an itemized scope, named allowances, a warranty length, and a normal deposit (10-15%) on this quote? And no, I'm not paying cash." If they won't, that answers the question.
- For Quote 3: "Do I actually want to give up the tub? And what is it going to cost me to demo the vanity, toilet, and floor myself, and to replace the floor separately?" Add those costs to the \$14,200 before you compare it to anyone else.
- For Quote 4: "Can you spell out the four progress draws — what milestone triggers each one and what dollar amount?"
- For Quote 5: "What's the real number with a vanity and fixtures I'd actually want? Set real allowances and reissue the quote." Also: "Define 'midpoint' in writing, and are permits included or extra?"
- For Quotes 1, 4, and 5: "What's your process and pricing if you open the wall and find rot, mold, or old plumbing that needs replacing?"
- For everyone except Quote 4: "Will you include daily site cleanup and floor/hallway protection in writing?"

The Bottom Line

You don't have five quotes for the same job — you have five different jobs at five different prices, and the first thing to do is get them onto the same scope before you compare dollars. Quote 2 I would set aside: no registration on the paper, a cash discount, more than half the money up front, and a one-paragraph scope is too many red flags on one page. Quote 3 is a fine-looking proposal but it's a different project (tub-to-shower, no floor, no fan) — only consider it if that's the bathroom you actually want. Quote 5 looks competitive at \$15,900 but the allowances are so thin or undefined that the real number is unknown, and the deposit-plus-midpoint structure puts a lot of your money at risk before work is done. That leaves Quote 1 and Quote 4 as the two real contenders, and they're quoting different levels of work. Quote 1 (Maple Ridge, \$18,400) is a solid, well-documented like-for-like remodel with sensible allowances, a fair payment schedule, permits included, and a 2-year warranty — it's the cleanest "standard bathroom" quote on the table. Quote 4 (Premier, \$27,900) is the most complete and best-protected proposal of the bunch — bigger allowances, electrical included, 5-year warranty, 10% retainage — and the price reflects that. If your priorities are budget and a like-for-like refresh, Quote 1 is the strong baseline. If you

want the bigger vanity, quartz, electrical work, and the longer warranty, Quote 4 is worth the premium — but make them itemize the four progress draws before you sign. Either way, ask for the actual COI and verify both registrations with the NJ Division of Consumer Affairs before you put a deposit down. A bathroom remodel at this dollar level isn't legally complex, but if you go with Quote 4 in particular, having a lawyer glance at the contract before signing is cheap insurance.

This is a bigger project.

A quote review gets you to a fair contract — but a full renovation also has to be sequenced and managed once the work starts. Two ways I can help further:

- **30-Minute Video Consult — \$149.** Talk it through with me, this report in front of us: [hammondreengineered.com/consult](https://www.hammondreengineered.com/consult)
- **Project management.** If you would rather not run it yourself, I can: [hammondreengineered.com/services](https://www.hammondreengineered.com/services)

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