



## INSTRUCTIONS — NOT PART OF THE AGREEMENT

### Nevada Homeowner-Contractor Agreement

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Before you begin: This template helps you understand what a strong Nevada contractor agreement looks like. It is an educational starting point provided by **jaspector.com** — not a finished contract, and not legal advice. Nevada law imposes specific requirements on contractor licensing and residential construction contracts, and local jurisdictions may add further obligations. Have this document reviewed by a Nevada-licensed attorney before use. Use of this template does not create an attorney-client relationship, and jaspector.com assumes no liability for any outcomes arising from its use.

#### How to Use This Template

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1. **Verify the contractor's license.** Use the **Nevada State Contractors Board (NSCB) License Lookup** at [nscb.nv.gov](https://nscb.nv.gov) to confirm the license is active, the classification covers your project type, and bond and workers' compensation coverage are current. Under NRS 624.700, it is unlawful to contract with an unlicensed contractor for work valued at \$1,000 or more.
2. **Download and print this document.** Fill in all blank fields — do not leave any section empty. Nevada law requires a written contract before work begins, and a homeowner is entitled to a completely filled-in signed copy before any work starts.
3. **Review each Nevada callout.** These notes highlight state-specific legal protections, including the deposit cap, Residential Recovery Fund, and lien notice rules. Read them carefully.
4. **Both parties sign.** You and the contractor each get a signed copy before any work starts.
5. **Consult an attorney.** This template is a starting point. For large projects or complex scopes, have a Nevada-licensed attorney review the agreement.

#### Field-by-Field Guide

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- **Section 1 (Parties):** Fill in legal names exactly as they appear on official documents. The contractor's NSCB license number, classification, and qualifying agent name are required under NRS 624.520.
- **Section 2 (Scope):** Be as specific as possible. List materials, dimensions, finishes, and what is excluded. Vague scope descriptions are the leading cause of residential construction disputes.
- **Section 3 (Payment):** Nevada law (NRS 624.610) caps the down payment at \$1,000 or 10% of the contract price, **whichever is less**. Tie every payment to a completed milestone, not a calendar date.
- **Section 4 (Timeline):** Get start and completion dates in writing. Fill in the delay penalty fields — these protect you if the contractor falls behind.
- **Section 7 (Warranties):** Fill in the express warranty period. One year is common; negotiate for more on major work.

- **Section 8.3 (Residential Recovery Fund):** The NSCB Residential Recovery Fund covers homeowners for up to \$40,000 for licensed contractor fraud or gross negligence on single-family or duplex dwellings (NRS 624.470–624.530). This protection applies only if the contractor is licensed — another reason to verify the NSCB license before signing.
- **Section 11 (Liens):** Collect lien waivers with every payment. Under NRS 108.245, any party intending to preserve lien rights must serve a Notice of Right to Lien within 31 days of first furnishing labor or materials. Liens must be recorded within 90 days of last work (NRS 108.226).
- **Section 14 (Exhibits):** Attach all plans, specs, the NSCB license printout, and any cancellation notice. Check each box for what you are including.

## Nevada Legal Notes

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**Section 1 — NSCB Licensing (NRS 624.700):** Nevada requires a contractor license for any project valued at \$1,000 or more in labor and materials combined. Confirm the contractor’s NSCB license classification covers your project type. The qualifying agent listed on the license is personally responsible for compliance with NRS Chapter 624. Verify all details at [nscb.nv.gov](http://nscb.nv.gov) before signing.

**Section 3.2 — Deposit Cap (NRS 624.610):** Nevada caps the residential construction down payment at \$1,000 or 10% of the contract price, whichever is less. Requesting or accepting a down payment in excess of this limit is grounds for NSCB disciplinary action. Never pay more than this limit upfront, regardless of what the contractor requests.

**Section 8.3 — Residential Recovery Fund (NRS 624.470–624.530):** The NSCB Residential Recovery Fund provides up to \$40,000 per homeowner (and \$100,000 per contractor) for monetary losses caused by a licensed contractor’s fraud, deceit, misrepresentation, or gross negligence on a single-family or duplex dwelling. This Fund only applies to licensed contractors — yet another critical reason to verify the NSCB license status before any work begins.

**Section 9.3 — Cancellation Rights:** If the contract was signed at your home or away from the contractor’s permanent place of business, the FTC Cooling-Off Rule (16 C.F.R. Part 429) gives you three (3) business days to cancel without penalty for sales of \$25 or more. Nevada’s Deceptive Trade Practices Act (NRS Chapter 598) also prohibits unfair cancellation penalties. Ask the contractor for written notice of your cancellation rights at signing.

**Section 11 — Mechanics’ Liens (NRS Chapter 108):** Any party who furnishes labor or materials to your project may preserve lien rights by serving a Notice of Right to Lien within 31 days of first furnishing (NRS 108.245). The lien itself must be recorded within 90 days of last work (NRS 108.226). Collect lien waivers with every payment to protect your title.

**Section 12 — NSCB Complaints:** You may file a complaint with the Nevada State Contractors Board at [nscb.nv.gov/complaints](https://nscb.nv.gov/complaints) at any time regarding licensed or unlicensed contractor activity. The NSCB can suspend or revoke licenses, assess civil penalties, and order restitution. Filing a complaint does not prevent you from pursuing civil remedies.

## About Jaspector

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[jaspector.com](https://jaspector.com) is an AI-powered property advisory service that helps homeowners navigate construction projects, verify contractors, and resolve disputes. If a problem arises during your project, [jaspector.com](https://jaspector.com) can help you document the issue and build a resolution strategy.

Learn more at [jaspector.com](https://jaspector.com) or email [hi@jaspector.com](mailto:hi@jaspector.com) to get started.

The instructions above are provided by [jaspector.com](https://jaspector.com) as an educational resource. They are not part of the agreement, do not constitute legal advice, and do not create an attorney-client or endorsement relationship.

# NEVADA HOMEOWNER-CONTRACTOR AGREEMENT

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## SECTION 1: PARTIES

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### Homeowner (Property Owner)

Name(s)

Property Address

Mailing Address (if different)

Phone

Email

### Contractor

Business Name (Legal Entity)

NSCB License Number

NSCB License Classification(s)

Qualifying Agent Name

Business Address

Phone

Email

Workers' Compensation Policy #

General Liability Policy #

**Nevada Requirement (NRS 624.700):** Verify the contractor's NSCB license at [nscb.nv.gov](http://nscb.nv.gov) before signing. Confirm the license is active, the classification covers your project type, the qualifying agent is current, and bond and workers' compensation status are in force. It is unlawful to contract with an unlicensed contractor for work valued at \$1,000 or more.

## SECTION 2: SCOPE OF WORK

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### 2.1 Project Description

*Describe the work in specific, measurable detail. Include materials, methods, dimensions, and reference any plans, drawings, or specifications attached as exhibits.*

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### 2.2 Work NOT Included

*Explicitly list work that is excluded from this contract to prevent scope disputes.*

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### 2.3 Permits and Inspections

- Contractor is responsible for obtaining all required building permits
- Contractor is responsible for scheduling all required inspections
- Permit costs are:  Included in contract price /  Billed separately at cost

### 2.4 Plans and Specifications

- Attached as Exhibit A (architectural/engineering plans)
- Attached as Exhibit B (material specifications)
- No formal plans — scope defined by Section 2.1 above

## SECTION 3: CONTRACT PRICE AND PAYMENT SCHEDULE

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### 3.1 Total Contract Price

Item	Amount
Total Contract Price	\$
Sales Tax (if applicable)	\$
Permit Fees (if billed separately)	\$
<b>Total Amount Due</b>	<b>\$</b>

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### 3.2 Payment Schedule

**Nevada Law (NRS 624.610):** For residential construction contracts, the down payment may not exceed \$1,000 or 10% of the contract price, whichever is less. Accepting a down payment in excess of this limit is grounds for NSCB disciplinary action. All subsequent payments must be tied to completed work milestones, not calendar dates.

Payment	Amount	Trigger (Work Milestone)
Down Payment	\$	Upon signing (max \$1,000 or 10%, whichever is less)
Progress Payment 1	\$	
Progress Payment 2	\$	
Progress Payment 3	\$	
Final Payment	\$	Completion and final inspection
<b>Total</b>	<b>\$</b>	

### 3.3 Payment Terms

- Payments are due within \_\_\_ days of written invoice
- Acceptable payment methods: \_\_\_\_\_
- No payment shall be due for work not yet performed or materials not yet delivered to the job site
- Final payment is due only after: (a) all work is complete, (b) final inspection is passed (if applicable), and (c) Homeowner has had reasonable opportunity to inspect

## SECTION 4: PROJECT TIMELINE

Milestone	Date
Estimated Start Date	
Estimated Completion Date	

### 4.1 Delays

- Contractor shall notify Homeowner in writing within **48 hours** of any event that may delay the project
- Excusable delays include: weather, permit delays, material shortages, acts of God, government orders
- Non-excusable delays exceeding \_\_\_ business days entitle Homeowner to a daily credit of \$\_\_\_\_\_ (liquidated damages), not to exceed \_\_\_% of the total contract price
- If the project is not substantially complete within \_\_\_ days of the estimated completion date (excluding excusable delays), Homeowner may terminate this contract under Section 9

## SECTION 5: CHANGE ORDERS

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Any changes to the scope, price, or timeline of this contract must be documented in a written Change Order signed by both parties before the changed work begins.

Each Change Order shall include:

1. Description of the changed work
2. Addition to or deduction from the contract price
3. Impact on the project timeline
4. Signature of both Homeowner and Contractor

**No verbal agreements will modify this contract.**

## SECTION 6: MATERIALS AND WORKMANSHIP

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### 6.1 Materials

- All materials shall be new unless otherwise specified in writing
- Specific materials, brands, and grades are listed in:  Section 2.1 /  Exhibit B
- Substitutions require prior written approval from Homeowner
- Contractor warrants that all materials comply with applicable building codes

### 6.2 Workmanship Standards

- All work shall be performed in a professional, workmanlike manner
- All work shall comply with applicable Nevada building codes and local ordinances
- All work shall conform to the plans, specifications, and scope described in this contract
- Contractor shall maintain a clean and safe job site

### 6.3 Subcontractors

- Contractor  will /  will not use subcontractors
- If subcontractors are used, Contractor remains fully responsible for their work, licensing, and insurance
- All subcontractors performing work that requires an NSCB license must hold a valid, active Nevada contractor license
- Homeowner may request NSCB license numbers for any subcontractor working on the project

## SECTION 7: WARRANTIES

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### 7.1 Contractor Warranty

Contractor warrants all labor and workmanship for a period of \_\_\_ year(s) from the date of completion. During this period, Contractor shall repair or correct, at Contractor's expense, any defects in workmanship or materials furnished by Contractor.

## 7.2 Manufacturer Warranties

Contractor shall provide Homeowner with all manufacturer warranties for materials and equipment installed. Contractor shall ensure installations comply with manufacturer specifications to preserve warranty coverage.

## 7.3 Warranty Exclusions

This warranty does not cover:

- Normal wear and tear
- Damage caused by Homeowner negligence or misuse
- Damage caused by third parties or acts of God
- Items specifically excluded in writing

# SECTION 8: INSURANCE AND BONDING

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## 8.1 Contractor Insurance Requirements

Contractor shall maintain, at minimum, the following coverage for the duration of the project:

Coverage	Minimum Amount
General Liability	\$
Workers' Compensation	Statutory limits (required if Contractor has employees)
Automobile Liability (if applicable)	\$

- Contractor shall provide certificates of insurance upon request
- Homeowner shall be named as additional insured on the general liability policy

## 8.2 NSCB Contractor Bond

**Nevada Requirement (NRS 624.270):** Licensed contractors must maintain a surety bond with the NSCB as a condition of licensure. Bond amounts vary by license classification and annual volume of work. Verify current bond status through the NSCB license lookup at [nscb.nv.gov](http://nscb.nv.gov).

## 8.3 Nevada Residential Recovery Fund

**Nevada Resource (NRS 624.470–624.530):** The NSCB Residential Recovery Fund provides financial recovery of up to \$40,000 per homeowner (and \$100,000 per contractor) for residential homeowners who suffer actual monetary loss resulting from a licensed contractor's fraud, deceit, misrepresentation, or gross negligence on a single-family or duplex dwelling. This protection applies only to licensed contractors. Verify the contractor's NSCB license status before signing.

## SECTION 9: TERMINATION

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### 9.1 Homeowner's Right to Terminate

Homeowner may terminate this contract at any time by providing written notice to Contractor. Upon termination:

- Homeowner shall pay for all work satisfactorily completed and materials delivered to the job site as of the termination date
- Contractor shall provide an itemized accounting of all work completed and materials delivered within **10 business days** of termination
- Contractor shall not charge a cancellation penalty exceeding the actual costs reasonably incurred

### 9.2 Contractor's Right to Terminate

Contractor may terminate this contract if:

- Homeowner fails to make a payment due under this contract within \_\_\_ days of written notice of default
- Conditions at the job site make the work unsafe or illegal to continue

### 9.3 Right to Cancel

**Cancellation Rights (FTC Cooling-Off Rule / NRS Chapter 598):** If this contract was solicited and signed at the Homeowner's residence or at a location other than the Contractor's permanent place of business, the Homeowner has the right to cancel this contract within **three (3) business days** of signing without penalty, under the Federal Trade Commission Cooling-Off Rule (16 C.F.R. Part 429) for sales of \$25 or more made away from the seller's permanent place of business. Nevada's Deceptive Trade Practices Act (NRS Chapter 598) also prohibits unfair cancellation penalties. Contractor must provide written notice of applicable cancellation rights at the time of signing. Upon cancellation, all payments must be returned within ten (10) business days.

## SECTION 10: DISPUTE RESOLUTION

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### 10.1 Informal Resolution

The parties agree to attempt informal resolution of any dispute by written notice describing the issue. The other party shall respond in writing within **15 business days**.

### 10.2 Mediation

If informal resolution fails, the parties agree to submit the dispute to non-binding mediation before a mutually agreed mediator. Mediation costs shall be shared equally.

### 10.3 NSCB Complaint

**Nevada Resource:** Homeowners may file a complaint with the Nevada State Contractors Board at any time regarding licensed or unlicensed contractor activity. The NSCB can suspend or revoke licenses, assess civil penalties, and order restitution. Filing an NSCB complaint does not prevent the homeowner from also pursuing civil remedies. File at [nscb.nv.gov/complaints](https://nscb.nv.gov/complaints).

### 10.4 Legal Action

If mediation fails, either party may pursue legal action in the county where the property is located. The prevailing party shall be entitled to recover reasonable attorney's fees and costs. Nevada Justice Court (small claims) handles claims up to **\$10,000**.

## SECTION 11: MECHANICS' LIEN NOTICE

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**Nevada Law (NRS Chapter 108):** Nevada allows contractors, subcontractors, and material suppliers to place a mechanics' lien on your property if they are not paid for work or materials. A lien can affect your ability to sell or refinance your property.

### 11.1 Protecting Against Mechanics' Liens

- Request **unconditional lien waivers** from the contractor and all subcontractors with each progress payment
- Request a **conditional final lien waiver** before making the final payment, and an **unconditional final lien waiver** upon final payment
- Consider requiring Contractor to provide a list of all subcontractors and material suppliers at the start of the project
- Verify that payments are flowing to subcontractors and suppliers by requesting proof of payment

### 11.2 Notice of Right to Lien (NRS 108.245)

Under Nevada law, any person who intends to preserve lien rights must serve a **Notice of Right to Lien** on the property owner before beginning work or within **31 days** of first furnishing labor or materials. If you receive a Notice of Right to Lien, it does not mean there is a problem — it preserves the sender's right to file a lien if they are not paid. Keep all such notices on file. Failure to serve this notice within the required time forfeits the right to claim a lien.

### 11.3 Lien Filing Deadline

Under NRS 108.226, a mechanics' lien must be recorded within **90 days** after the date on which the last work was performed or materials were furnished. A lien foreclosure action must be commenced within **6 months** after recording.

## SECTION 12: ADDITIONAL NEVADA REQUIREMENTS

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### 12.1 Contractor Licensing Compliance Checklist

Nevada requires contractors performing work valued at \$1,000 or more (labor and materials combined) to be licensed by the NSCB (NRS 624.700). Confirm the following before signing:

- Contractor's NSCB license number and classification included in this contract
- License is active and not expired, suspended, or revoked
- License classification covers the scope of work being performed
- Qualifying Agent is identified and active on the license
- Required bond is in force (verify at [nscb.nv.gov](http://nscb.nv.gov))
- Workers' compensation coverage is in force (if contractor has employees)

### 12.2 Required Contract Provisions

**Nevada Law (NRS 624.520):** Residential construction contracts must include the contractor's name, address, and NSCB license number; a description of the work to be performed; the contract price and payment schedule; and approximate start and completion dates. A homeowner is entitled to a completely filled-in copy of the signed agreement before any work may begin.

### 12.3 NSCB License Statement

Contractors in Nevada are required by law to be licensed and regulated by the Nevada State Contractors Board. Any questions concerning a contractor may be directed to the Nevada State Contractors Board, 9670 Gateway Drive, Suite 100, Reno, NV 89521, or the Southern Nevada office at 2310 Corporate Circle, Suite 200, Henderson, NV 89074. Phone: (775) 688-1141 (Northern Nevada) or (702) 486-1100 (Southern Nevada).

### 12.4 Workers' Compensation Requirement

Nevada law (NRS Chapter 616B) requires employers to provide workers' compensation coverage for all employees. Independent contractors working alone may be exempt. Verify current workers' compensation status through the NSCB license lookup at [nscb.nv.gov](http://nscb.nv.gov) before work begins.

## SECTION 13: GENERAL PROVISIONS

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### 13.1 Entire Agreement

This contract, including all exhibits and change orders, constitutes the entire agreement between the parties. No prior verbal or written representations shall be binding unless incorporated herein.

### 13.2 Severability

If any provision of this contract is found unenforceable, the remaining provisions shall continue in full force and effect.

### **13.3 Governing Law**

This contract shall be governed by the laws of the State of Nevada.

### **13.4 Notice**

All notices under this contract shall be in writing and delivered to the addresses listed in Section 1, by personal delivery, certified mail, or email with confirmed receipt.

### **13.5 Assignment**

Neither party may assign this contract without the prior written consent of the other party.

## **SECTION 14: EXHIBITS AND ATTACHMENTS**

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- Exhibit A: Plans and Drawings
- Exhibit B: Material Specifications
- Exhibit C: Notice of Cancellation (if applicable)
- Exhibit D: Contractor's NSCB License Printout
- Exhibit E: Certificates of Insurance
- Additional: \_\_\_\_\_

## SIGNATURES

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By signing below, both parties acknowledge that they have read, understand, and agree to all terms of this contract.

### Homeowner

Signature

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Printed Name

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Date

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### Homeowner (if jointly owned)

Signature

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Printed Name

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Date

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### Contractor

Signature

---

Printed Name

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Title

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NSCB License #

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Date

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## NEVADA PRE-SIGNING CHECKLIST (FOR HOMEOWNER USE)

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Before signing, confirm:

- Verified contractor's NSCB license is active at [nscb.nv.gov](https://nscb.nv.gov)

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- License classification covers the project type

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- Qualifying Agent name matches the NSCB license record

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- Workers' compensation status confirmed (if contractor has employees)

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- Bond status confirmed through NSCB license lookup

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- General liability insurance certificate obtained

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- Down payment does not exceed \$1,000 or 10% of contract price, whichever is less

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- Cancellation notice provided (if contract signed at home or away from contractor's place of business)

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- All blank fields in this contract are filled in — no blank spaces

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- Received a signed copy of the complete contract before work starts

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- Payment schedule tied to work milestones, not calendar dates

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- Plans, specs, and material lists are attached or described in detail

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- Residential Recovery Fund eligibility confirmed (single-family or duplex; licensed contractor)

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This template was prepared by [jaspector.com](https://jaspector.com) as an educational resource for Nevada homeowners. It is not legal advice. Consult a Nevada-licensed attorney before executing any construction contract. — Template Version 1.0, March 2026