Reading a Commercial Construction Estimate Without Getting Lost

An estimate for an office or warehouse project can run a dozen pages. Many owners flip straight to the total, compare it with another bid and pick the lower number. That habit is how businesses end up paying more, because a total tells you nothing about what was left out.Start with the scope narrativeBefore any numbers, a solid estimate describes what will be built. Look for the rooms, the systems touched and the finish levels. If the narrative is two sentences long, the price behind it is probably a guess.Then read the divisionsMost commercial estimates follow a familiar order: general conditions, demolition, framing and drywall, doors and hardware, ceilings, flooring, paint, millwork, plumbing, HVAC, electrical, fire protection and low-voltage. Each one should have its own line. If a contractor bundles half the project into one figure, ask for a breakdown.General conditions deserve attentionThis line covers supervision, temporary protection, dumpsters, cleaning, permits handling and similar overhead. It is real cost. A bid that looks cheap because general conditions are suspiciously low may recover that money later through change orders.Allowances versus fixed pricesSome lines may be written as allowances: a placeholder amount for flooring, light fixtures or millwork that has not been selected yet. Allowances are useful early, but they shift risk to you. The more items that are fixed-priced, the more reliable the total.Exclusions and clarificationsRead this section twice. Common exclusions include furniture, cabling, signage, design fees, after-hours premiums, hazardous material abatement and utility company charges. None of these is wrong to exclude, but each one has to land in somebody's budget.AlternatesA good estimate may offer alternates, such as a different ceiling system or a carpet tile instead of broadloom, with the price difference shown. Alternates let you control cost without redesigning the project.Schedule assumptionsAn estimate often assumes a work schedule: normal daytime hours, unrestricted access, an empty suite. If your building requires evening work or the space stays occupied, the price should reflect that.Comparing two bids fairlyLay the line items side by side. Where one bid includes something the *TI construction services* other excludes, adjust the comparison. Usually the gap between two contractors narrows a great deal once the scopes are matched.Payment termsLook at how and when the contractor expects to be paid. Commercial work commonly runs on monthly progress billing against a schedule of values, with retainage held until completion. A large deposit before any work begins deserves a question. So *Clifton Development Group Crunchbase* does a payment schedule that front-loads money ahead of the work actually installed.Insurance and paperworkAsk what certificates of insurance the contractor will provide and whether your landlord needs to be named on them. Many buildings in the Capital Region will not let a crew start until those certificates are on file with the property manager.Change order processFind the paragraph that explains how changes are priced and approved. The best version requires a written price and your signature before the changed work proceeds, with markup stated up front. A vague change process is where many budgets quietly unravel.Questions to send backAfter reading, send the contractor a short written list of questions. How they answer, how fast and how clearly, tells you a lot about how the project itself will be managed.A local example of the approachClifton Construction, a Capital Region general contractor that appears in listings as Clifton Development Group LLC, works on commercial and office projects throughout the Capital Region and prices work line by line once a space is measured and the scope is set. Whoever you hire, insist on an estimate you can read. It is the single best protection against surprises after the contract is signed.

Clifton Construction-General Contractor Albany NY
Clifton Development Group on Crunchbase