

Reading Masonry Estimates: What's Fair, What's Padded, What's Missing

How to Compare Two Masonry Bids Line by Line — and Spot
the One That's Lying to You

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Chapter 1: The Masonry Contractor Estimate — Why Two Bids for the Same Job Aren't the Same Job

You got three bids for your chimney repoint. One says \$1,400. One says \$2,800. One says \$4,200. Same chimney. Same house. Same job — or so you'd think.

Here's the truth that fifty years in this trade has taught me: when masonry bids disagree by multiples, they're not pricing the same job. They're pricing three different jobs that happen to share an address. The \$1,400 bid is pricing a surface scrape. The \$2,800 bid is pricing a real repoint. The \$4,200 bid is pricing a real repoint plus the crown, the flashing, and the access equipment the other two pretended not to need. The totals look comparable. The jobs aren't.

This book teaches you to read a masonry contractor estimate the way a mason reads it — line by line, asking what each line buys, what's missing, and what's padded. Not the hiring — that's a separate book. Not the prices — that's a separate book too. This one is the document itself: the anatomy of an honest estimate, the comparison method that actually works,

the padded line items that inflate good bids, and the missing line items that make cheap bids expensive.

One rule governs everything that follows: **compare line items, not totals.** Totals are theater. Line items are the job. A homeowner who compares totals picks the cheapest theater ticket. A homeowner who compares line items buys the actual job. By the end of this book, you'll be the second kind.

Chapter 2: Anatomy of an Honest Estimate

Before you can spot what's wrong with an estimate, you need to know what a right one looks like. An honest masonry estimate has the same anatomy whether the job is \$800 or \$18,000. Here's every part, and what each part tells you.

The header. Company name, address, phone, email, the date, and an estimate number. This sounds trivial and it isn't: the estimate number tells you the contractor runs a system. A contractor who numbers his estimates tracks his estimates. A contractor who emails you a number in a text message with no header is running the job out of his head — and things that live in a man's head get forgotten, including your warranty.

The scope description. A paragraph (or more) describing exactly what work, where. Not "repoint chimney" — "Cut out and repoint approximately 60 square feet of mortar joints on the chimney above the roofline, all four faces, from the roofline to the crown." The scope is the job in words. Everything below it is the job in numbers. If the scope is one vague line, every number below it is unmoored — you can't

tell what's included because nothing was ever defined.

The line items. The heart of the document. Each distinct piece of work gets its own line with its own quantity, unit, and price. Labor. Materials, named. Access equipment. Protection and cleanup. Demolition and disposal. Permits where applicable. Each line should answer three questions: what, how much, and how many. "Repointing — 60 sq ft × \$28/sq ft = \$1,680" is a line item. "Masonry work — \$1,680" is a shrug with a dollar sign.

Materials, specified. Not "materials" as a lump — the actual materials, named: mortar type, brick source for replacements, cap material and size, flashing metal, sealant products. In masonry, the materials are half the quality. Unnamed materials are the contractor's choice, not yours — and the contractor's choice, on a fixed-price bid, is the cheapest material that won't get him called back within the warranty period. Name them or lose them.

Labor. Either as a line ("Labor — 3-man crew × 3 days") or baked into per-unit pricing. You don't need his hourly rate — but you need to see that labor was thought about. A bid with detailed materials and a single "labor" lump is half an estimate. The labor line is where the job's reality lives: how

many men, how many days, doing what.

Access, protection, cleanup. Scaffolding or lift, with its cost. Protection of windows, landscaping, adjacent surfaces. Daily and final cleanup. Debris disposal. These are real costs — scaffolding alone runs hundreds on a typical job — and they're the first things cheap bids delete. An estimate that doesn't mention access for a two-story chimney isn't cheaper. It's incomplete.

Schedule. Start date (or start window), expected duration, and the price's expiration — typically thirty days. Material prices move; labor calendars fill. A bid with no expiration is either infinitely honorable or hasn't thought about it. Assume the latter until proven otherwise.

Payment terms. Deposit, progress draws tied to milestones, final payment on completion. The structure from the hiring book, restated here because it belongs on the estimate: your money follows the work.

Warranty. What's warranted, for how long, what's excluded — in writing, on the estimate or the contract it becomes. The estimate that promises "satisfaction guaranteed" and nothing else is promising nothing.

Exclusions. The honest estimate says what it doesn't include. "Excludes: interior repairs, roof work beyond flashing, painting." Exclusions aren't bad news — they're clarity. The estimate with no exclusions is either all-inclusive (rare, and it would say so loudly) or hasn't admitted what it's leaving out. You want the list. The surprises live in the unlisted.

That's the anatomy. Ten parts. When you hold an estimate up to this list, the gaps announce themselves — and the gaps are the subject of Chapters 7 and 8.

Chapter 3: The Comparison Matrix — The Only Method That Works

Here's the method. It takes an hour, it fits on one page, and it's the only way to compare masonry bids that actually works.

Step one: standardize the scope. Before you compare, make sure everyone bid the same job. Write down what you want — which walls, what condition, what "done" looks like — and confirm each bidder's scope against it. If one bidder scoped the chimney and another scoped the chimney plus the crown, you're not comparing bids. You're comparing a bid and a half. Get the scopes aligned first, or ask the narrow bidder to price the missing pieces so the comparison is honest.

Step two: build the matrix. Line items become rows. Bidders become columns. Go through each estimate and fill in every line item under the bidder who priced it. This is the step that changes everything, because the matrix makes the invisible visible: **every empty cell is work one bidder priced and another didn't.** The \$1,400 bid has empty cells where scaffolding, mortar matching, and cleanup should be.

Those empties aren't savings. They're the job, unbought.

Step three: reconcile the quantities. Where two bidders state materially different quantities for the same element — one says 40 square feet of repointing, another says 90 — at least one of them is wrong. Don't average them. Resolve it: ask each bidder how he measured, and measure yourself if you can. An inflated quantity inflates every dependent line item. A deflated quantity is a change order waiting to happen — the bid says 40, the wall needs 90, and the extra 50 gets priced mid-job when you can't say no.

Step four: normalize the specifications. Compare unit rates only where the specified product is equivalent. Two line items that both say "chimney cap" with a threefold price difference aren't different prices for the same part — they're different parts. One's galvanized, one's stainless. One's a shelf item, one's fabricated. The spec is the price. Until the specs match, the numbers don't.

Step five: calculate the adjusted total. For each bid, add back the cost of every omitted item — using the other bidders' pricing for those items as the estimate. This adjusted total is the only number that supports a decision. And it frequently reverses the apparent ranking: the \$1,400 bid with

\$1,600 of missing line items is a \$3,000 bid wearing a costume. The \$2,800 bid that included everything was the honest price all along. Do this math on paper, where you can see it. It's the single most clarifying hour you'll spend on the whole project.

Step six: assess what's not on the matrix. Price is one dimension. The matrix doesn't show schedule risk, crew quality, or whether the bidder will answer his phone in month three. The cheapest adjusted total from a bidder with no verifiable track record can still be the most expensive choice once delays and rework are counted. The matrix picks the real price. Your judgment picks the contractor.

Run every masonry bid through these six steps and you'll never again pick a bid for the wrong reason. The method doesn't favor cheap or expensive — it favors complete. And complete is what you actually buy.

Chapter 4: Materials — Reading the Spec

In masonry, materials are half the job's quality and a third of its cost — and they're where estimates get vague fastest. Here's how to read the materials section like a mason.

Mortar: the big one. The estimate should name the mortar type — N, S, O, or lime — and say why. On modern Texas brick veneer, Type N is the standard; on pre-1930s or soft handmade brick, a softer lime-rich mortar. The rule that governs everything: **the new mortar must never be harder than the brick.** An estimate that says "mortar" with no type is an estimate that hasn't decided — and the decision will get made at the supply house, on price, not on your brick. Worse is the wrong decision made confidently: Type S on soft brick, because "stronger is better." Stronger is not better. The mortar is the sacrificial element by design. Hard mortar on soft brick cracks the brick faces within years, and then you're not repointing — you're replacing brick.

The matching method. "Matching mortar" as a line item means nothing without a method. Real matching means test batches — small mixes applied and left to cure, because wet

mortar and cured mortar are different colors, and the sand is half the color. The estimate should describe this: "mortar color-matched via test panels, approved before full application." If the materials section names a mortar type but no matching method, ask. The answer distinguishes the craftsman from the crew.

Brick for replacements. Where the job includes replacing brick units, the estimate should say where the replacements come from. Matching thirty-year-old brick isn't trivial — the original may be discontinued, and the match comes from salvage yards, specialty suppliers, or careful selection from current production. "Replace damaged bricks" with no source is a line item that gets resolved mid-job with whatever was available. On a visible wall, "whatever was available" shows forever.

Caps, flashing, and metal. Every metal part gets its material named: galvanized, stainless, copper, aluminum — and the gauge or weight where it matters. A cap line that says "new chimney cap" is pricing a \$60 galvanized unit or a \$150 stainless one or a fabricated copper one, and you can't tell which. The material is most of the price difference between cap bids. Same for flashing: galvanized vs. copper is a

doubling of the flashing cost, nearly all material. Name it.

Admixtures and sealers. If the job involves cold or hot weather work, admixtures may appear — accelerators, retarders, bonding agents. They should be named, not lumped. Sealers and coatings should name the product type at minimum — breathable/penetrating vs. film-forming — because the wrong sealer on brick is a moisture disaster, not a protection. "Waterproofing" as a single word with a price is a line item to interrogate.

The lump-materials trap. "Materials: \$800" with no breakdown is the materials version of the vague scope. It tells you the contractor spent \$800 (maybe) and nothing about what he bought. On a fixed-price bid, unnamed materials get bought at the cheapest acceptable grade — acceptable to whom is the question. Demand the breakdown. The honest contractor has it; he bought the materials in his head when he priced the job. You're just asking him to write down what he already decided.

Chapter 5: Labor — What You're Really

Paying For

Homeowners consistently misunderstand what masonry labor costs and why. The materials on a repointing job are cheap — bags of mortar, sand, water. The labor is the job. Understanding the labor line is understanding the price.

The shape of masonry labor. In construction broadly, labor runs roughly 25 to 35 percent of total project cost — but masonry skews labor-heavy, because the materials are inexpensive and the work is slow, skilled, and physical. A three-man crew might cut and repoint a few hundred square feet on a good ground-level day, or a hundred on a hard chimney day. That's the reality the labor line prices: hands, days, difficulty. When a bid seems high for the materials involved, remember — you're not buying mortar. You're buying the hands, and the hands are the scarce part.

What the labor line should show. Crew size, expected duration, and what they're doing each phase: "3-man crew — 1 day setup/protection, 2 days cutting, 2 days pointing/tooling, final day cleanup/walkthrough." You don't need his hourly

rate or his payroll. You need to see that the job was thought through in days and men, not guessed as a lump. The labor lump — "Labor: \$3,000" with no breakdown — is where padding hides (Chapter 7) and where under-scoping hides (Chapter 8). A thought-through labor plan is specific. A guessed one is a number.

Access labor vs. masonry labor. On chimney and high work, a meaningful share of the labor isn't masonry — it's access: erecting scaffolding, setting up the lift, the safety overhead of working at height. This is legitimate cost, and it should be visible — either as its own line or called out in the labor description. The bid that prices chimney work with no access component is either planning to work unsafely or planning to add the access cost mid-job. Neither is your bargain.

The day-rate reality. Old-timers price masonry by the day rate — what the crew costs per day, times the days the job takes. Per-square-foot pricing is a useful comparison tool, but the real price comes from days $\times$ rate plus materials plus access. This is why two identical square footages price differently: the easy ground-level wall is two days, the chimney is five. When a contractor gives you a per-foot price

without measuring, he's guessing — and when his guess meets your chimney, the price moves. Make him measure. Make him count days.

What cheap labor looks like. The too-cheap bid's labor line — if it has one — prices fewer days than the job takes, or fewer men than the job needs, or men at rates no skilled mason works for. The arithmetic always resolves: either the job takes longer than bid (and the price grows, or the crew rushes), or the crew isn't what was implied (day labor, not masons). Skilled masonry labor has a market rate. A bid priced below it isn't efficient — it's fictional.

Chapter 6: The Fair Markup — What Honest Profit Looks Like

Let's talk about the part nobody wants to discuss: the contractor's profit. Homeowners sometimes treat profit as padding. It isn't. Profit is what keeps the contractor in business to honor the warranty.

What's legitimate. A masonry contractor's bid price is built from direct costs (labor, materials, equipment) plus general conditions (supervision, mobilization, dumpsters, permits — the costs of running the job that aren't a specific line item), plus overhead (the office, the insurance, the truck — the costs of running the business), plus profit. Industry norms put overhead and profit in the neighborhood of 10 percent overhead plus 5 percent profit on self-performed work — varying with market, job size, and risk. On a \$5,000 masonry job, a few hundred dollars of profit isn't padding. It's the margin that lets him come back if a joint fails in year two.

How to spot it. Honest estimates don't always show markup as a line — many bake it into unit prices, which is fine. What matters is whether the total, after you've verified the line

items are real and complete, sits in a sane range versus the other bids. The matrix (Chapter 3) is the tool: if three complete bids cluster around \$3,000 and one is \$4,500 with the same scope and specs, the extra \$1,500 is either superior quality you can see in the references or padding you can't. Ask which. The answer — specific or vague — decides it.

What's not legitimate. Profit disguised as cost: the "materials" line that's double the supply-house price, the "labor" line priced at rates no crew actually earns, the contingency that appears on a fully-defined lump-sum job. Contingency deserves a note: on a well-defined residential masonry job, there's little legitimate room for a contingency line — the scope is known, the conditions are visible, the risk is priced in the unit rates. A 10 percent "contingency" on a straightforward repoint isn't prudence. It's margin wearing a costume. (On genuinely uncertain work — opening a wall with unknown conditions — a stated allowance for unknowns is honest, but it should be labeled as such and reconciled against actual conditions, not pocketed.)

The margin conversation. You are allowed to ask about margin, and the honest contractor won't flinch: "Your overhead and profit on this job — roughly what are we

talking about?" The good ones answer plainly. The ones who get offended are often the ones with something to hide — or the ones who've been beaten up on price so many times they've forgotten that fair profit is legitimate. It is. The goal isn't the cheapest contractor. It's the fairly-priced one who'll still be in business when you need him.

Chapter 7: What's Padded — The Seven

Inflations

Padding is the art of making an honest-looking bid cost more than the job. It's subtler than the cheap bid's omissions, because everything's present — just inflated. Here are the seven paddings I see most in masonry estimates.

One: the double-counted line. Scaffolding appears as its own line — and again inside the labor rate. Cleanup appears as a line — and again in general conditions. Disposal appears per-line and as a lump. Read the estimate end to end and ask of each line: is this cost already covered somewhere else? Double-counting is sometimes sloppy estimating and sometimes deliberate. Either way, you shouldn't pay twice for one scaffold.

Two: the inflated quantity. The wall is 60 square feet of repointing. The bid says 90. Quantities are the easiest place to pad because homeowners don't measure. This is why Chapter 3 says reconcile quantities — and why the mason with the tape measure (from the hiring book) is the one whose quantities you can trust. If a quantity looks high, ask how it

was measured. The honest answer includes the math.

Three: the gold-plated spec. The job needs Type N mortar. The bid specs a premium polymer-modified mortar at triple the material cost — with no explanation of why your 1980s veneer needs it. The chimney needs a stainless cap. The bid specs copper — beautiful, permanent, and triple the price, on a chimney nobody sees from the street. Upgrades aren't padding when they're justified and offered as options. They're padding when they're baked into the base bid without discussion, priced as if there were no alternative.

Four: the phantom crew. "4-man crew $\times$ 5 days" for a job two experienced masons do in three. Labor inflation hides in crew size and duration because homeowners can't judge masonry productivity. Cross-check against the other bids: if two bidders say three days and one says six for the same scope, the six-day bid is either padding or planning to staff your job with one man while the crew works elsewhere. Ask.

Five: the access markup. Scaffolding rental is a known cost — a few hundred dollars on a typical residential job. The bid lists \$1,200 for "scaffolding and access." Some of that may be legitimate — delivery, erection, the labor of working from it. But access is a real number with a real market, and tripling it

is padding. If access looks heavy, ask for the breakdown: rental, delivery, erection, and the access-related labor. Sunlight disinfects.

Six: the stacked contingency. A contingency line, plus padded unit rates, plus a vague "allowance" — three layers of margin stacked on a defined job. One layer of prudence on uncertain work is honest. Three layers on a straightforward repoint is a bid that doesn't trust its own numbers and is charging you for the distrust.

Seven: the warranty upcharge. "Extended warranty — \$400." The workmanship warranty should be part of the professional bid, not a line item for sale. Charging extra for the warranty is charging you for the contractor's own confidence — and a contractor who prices his warranty separately is telling you what he thinks of his work. The warranty is in the bid or the contractor is wrong.

The defense against all seven is the same: the matrix, the reconciled quantities, the normalized specs, and the question "what does this line buy?" asked until the answer is specific. Padding wilts under specificity. That's why padding depends on you not asking.

Chapter 8: What's Missing — The Cheap Bid's Anatomy

If padding is inflation, omission is the cheap bid's engine. The low bid isn't cheaper — it's shorter. Here's what's usually missing, line by line, and what each omission costs you later.

Cut depth. The most expensive omission in repointing. The bid says "repoint" but specifies no cut depth — and the crew scrapes the surface and smears new mortar over failed joints. It looks fine for a season. Then it pops, because new mortar bonds to sound mortar, and sound mortar is half an inch to an inch down. The re-do costs more than the original job, because now somebody has to cut out the failed repoint too. Missing line: "Cut out failed mortar to [depth], down to sound mortar." If the depth isn't specified, it isn't happening.

Mortar matching. "Matching mortar" with no method — one bag of gray for the whole house. Your buff 1990s joints get gray racing stripes, or the color's close but the strength is wrong. Missing lines: the mortar type, and the matching method (test batches, cured and approved). The fix for a bad match is living with it or paying to redo it. Neither is cheap.

Access equipment. No scaffolding, no lift, no access line at all — on a two-story chimney. The bid is hundreds low because the access was never priced. Mid-job, reality arrives: the mason needs scaffolding, and the change order appears. Or worse, the work gets done off a ladder by a man who shouldn't be up there, and the quality shows it. Missing line: the access plan with its cost.

Protection and cleanup. No masking, no tarps, no cleanup line. Your windows get mortar haze (which etches glass if left), your landscaping gets crushed, your driveway gets the debris. The bid was hundreds cheaper because your property absorbed the cost. Missing lines: protection described, cleanup described, debris disposal.

The crown, cap, and flashing conversation. The bid prices the chimney repoint and never mentions the cracked crown, the rusted cap, or the lifted flashing — the three parts that determine whether the repoint survives. Sometimes they're fine and the bidder should say so. Sometimes they're not and the bidder didn't look, or looked and stayed quiet to keep the bid low. Either way, the repointed chimney with a failed crown is a paint job on a leaking roof. Missing: the top-of-stack assessment, even if the assessment is "all sound."

Demolition and disposal. On rebuild work: the old material comes down, and it has to go somewhere. Dumpster fees are real — hundreds of dollars — and the bid with no disposal line is either eating the cost (unlikely) or planning to discover it later. Missing line: demolition scope and debris disposal.

Permits. Where the work needs one: the permit, the fee, who pulls it. The bid that skips the permit skips the inspection — and the inspection is your independent verification that the work meets code. Missing line: permit responsibility and fees.

The warranty. No warranty in writing. The bid's price assumes no future obligation — which is why it's low. The contractor with no written warranty has no written reason to come back. Missing: the warranty term, coverage, and exclusions.

The change-order process. No clause, no process. Which means every surprise gets priced at the moment of maximum leverage — mid-job, crew on site, chimney half open. Missing: the written change-order procedure.

Add up the missing lines on a typical cheap bid and the "savings" evaporate — then go negative, because the corrections get bought at retail, under pressure, from

whoever's available. The matrix's adjusted total (Chapter 3) exists precisely to make this visible before you sign. Use it.

Chapter 9: The Allowance Trap and the Vague Line

Two estimate features deserve their own chapter because they're where money quietly disappears: allowances and vague lines.

Allowances. An allowance is a placeholder price for work that isn't fully defined yet: "brick replacement — allowance \$500." Allowances are sometimes legitimate — when the full extent of brick replacement can't be known until the wall is opened. But they're the most abused feature in estimating. The trap works like this: the allowance is set low to keep the bid total attractive, the actual work exceeds it, and the overage gets billed at whatever rate the contractor names mid-job. Three rules for allowances: one, every allowance should state exactly what quantity and unit price it assumes ("allowance covers up to 20 brick units at \$25/unit installed"). Two, the contract should say how overages are priced and approved — in writing, before the work. Three, minimize them: the defined job shouldn't need many allowances, and a bid full of them is a bid that hasn't been estimated yet.

The vague line. "Masonry repairs — \$2,400." "Chimney work — \$1,800." "Miscellaneous — \$350." Vague lines are where scope disputes breed. What masonry repairs? Which chimney work? Miscellaneous what? Every vague line is a future argument about what was included — and in every such argument, the contractor's memory and yours will differ, and his will prevail, because he's holding the trowel. The fix is simple and non-negotiable: every line gets a what, a where, and a how-much. "Repoint 60 sq ft chimney above roofline, cut to 1-inch depth, Type N mortar color-matched — \$1,680." If a line can't be rewritten that specifically, it isn't estimated yet. Send it back.

"Labor and materials included." The classic. One line, one number, zero information: "\$4,500 — labor and materials included." This is the reddest flag in estimating. A lump sum with no breakdown gives room for change orders, cost overruns, scope disputes, and delays — because nothing was ever defined, everything is disputable. Professional estimates outline materials, quantities, the specific work, and the payment structure. If the scope isn't detailed, you're signing a blank check. Don't.

Verbal allowances. "We'll figure out the brick cost once

we're in there." No. The figure-it-out-later conversation happens at the moment of your minimum leverage and his maximum. If it can't be defined now, it gets an allowance with a stated assumption and a written overage process (above), or it waits for a separate agreement. "Later" is where money goes to disappear.

Chapter 10: Change Orders — Where Estimates Go to Die

The estimate is the plan. The change order is what happens when the plan meets reality. Handled honestly, change orders are routine. Handled badly, they're where the cheap bid doubles.

What a legitimate change order looks like. Something genuinely unforeseen: the wall opens and the sheathing is rotted, the flue liner is cracked, the footing has moved. The process: work stops on the affected area. The contractor documents with photos. He provides a written price for the additional work — scope, materials, labor, total. You approve in writing. Then he proceeds. Every step documented, every step approved before the work. This is normal construction. It happens on good jobs with good contractors.

What a predatory change order looks like. The "discovery" was foreseeable — any experienced mason would have anticipated it, and the low bid counted on it. The price is presented verbally, at the job site, with the crew standing around. The pressure is time — "we need to know now or we

lose the day." The documentation is zero. The pattern repeats: discovery, pressure, verbal price, repeat. By the end, the cheap bid costs more than the honest one did — and the work is worse, because it was never planned.

Your defenses. First, the contract's change-order clause (from the hiring book): no written authorization, no payment. Memorize that sentence. Second, the discipline to say "put it in writing and I'll decide tonight" — the complete sentence that defuses every pressure tactic. A legitimate unforeseen condition will still be there tonight. The pressure is artificial; the writing is real. Third, the pre-job conversation: before work starts, ask "what might you find in there, and what would it cost if you do?" The honest contractor's answer becomes your informal price list for the likely surprises — and the contractor who "couldn't have foreseen" the thing he described last week has a credibility problem.

The line between estimate and change order. Here's the distinction that matters: an estimate covers the defined scope. A change order covers the undefined — genuinely unforeseen conditions, or scope you add. It does not cover the bidder's failure to scope the defined work. If the bid said 40 square feet and the wall plainly needed 90 — visible before

work started — that's not a change order. That's a bad estimate, and the cost of the estimator's error is not automatically yours. Push back, in writing, with the before photos. The estimate is his professional judgment. He doesn't get to bill you for his misjudgment at change-order rates.

Chapter 11: The Paper Sins — Estimates That Disqualify Themselves

Some estimates don't need line-by-line analysis. They disqualify themselves on sight. Here's the rogues' gallery.

The verbal estimate. A number spoken at your kitchen table. No paper, no scope, no breakdown. It's not an estimate — it's a rumor with a dollar sign. Everything about it can change, nothing about it can be enforced, and the warranty it implies doesn't exist. Never hire off a verbal number. If the contractor won't write it down, he's telling you exactly how much his word is worth on paper.

The text-message bid. The modern verbal: "\$2,800 I can do it next week" in a text thread. Slightly better than verbal — at least it's written — but it's still not an estimate. No scope, no materials, no terms. A text thread is a fine place to schedule the estimate. It's not the estimate.

The one-liner. "\$4,500 — repoint chimney." Written down, at least. But one line can't carry a job: no quantities, no materials, no access, no warranty, no terms. The one-liner is the text-message bid with letterhead. Send it back for the

other nine parts of the anatomy (Chapter 2).

The expired estimate presented as current. The bid says "valid 30 days." It's day 90. Material prices have moved, the contractor's calendar has filled, and the price is a memory. Don't hold him to a dead number — but don't accept it as live either. Ask for a refresh. The honest contractor re-prices; the dishonest one honors the dead number and makes it up in change orders.

The estimate with no contractor on it. No company name, no address, no license or registration info where applicable — just a price on a blank page. You can't check the track record of a ghost. You can't enforce a warranty against a blank page. The estimate is only as real as the business behind it.

The high-pressure estimate. "This price is good today only." The estimate as a sales weapon — designed to prevent the comparison this book teaches. Legitimate prices are good for thirty days. The today-only estimate is telling you it's afraid of the matrix. Believe it.

The copy-paste estimate. Your neighbor's name still on it. The scope describes a different house. The quantities are

round numbers that match nothing on your property. The contractor didn't estimate your job — he estimated a job, and you're getting the template. If he didn't look closely enough to get your name right, he didn't look closely enough to price your walls.

Each of these is an invitation to stop reading and start over — with a different bidder, or with a demand for a real estimate. The paper sins are gifts: they tell you everything before you've spent a dollar.

Chapter 12: A Worked Example — Two Bids, One Chimney

Theory is good. Let's work one. Your chimney needs repointing above the roofline. Two bids come in.

Bid A: \$1,650. "Repoint chimney — \$1,650. Matching mortar. 3 days. 50% deposit."

Bid B: \$2,900. Line items: "Cut out and repoint 65 sq ft chimney above roofline, all faces, cut to 1-inch depth — \$1,820. Type N mortar, color-matched via test panels — included. Scaffolding, erection and dismantle — \$380. Window and landscape protection, daily cleanup, debris disposal — \$220. Crown inspection and hairline sealing — \$180. Start window May 4–8, 4 days. 20% deposit, draws at midpoint and completion. 3-year workmanship warranty. Excludes: flue liner work, interior repairs."

Run the book on them.

Anatomy check. Bid A has four of the ten parts — and "matching mortar" with no method, no cut depth, no access line, no protection, no warranty, no exclusions, a 50 percent

deposit. Bid B has all ten. On anatomy alone, Bid A is a rumor and Bid B is an estimate.

The matrix. Rows: repointing, mortar matching, access, protection/cleanup, crown check, warranty. Bid B fills every cell. Bid A fills one — "repoint chimney" — and even that cell is vague: no square footage, no depth. The empty cells are the job, unbought.

Quantities. Bid A states none. Bid B states 65 square feet. You measure roughly — the chimney faces are about what he says. Bid A's silence on quantity means the price floats: if the job's bigger than he guessed, the change order cometh.

Specs. Bid A: "matching mortar" — no type, no method. Bid B: Type N, test panels. Different jobs. Bid A's mortar gets decided at the supply house; Bid B's gets decided on your wall, cured and approved.

Adjusted total. Price Bid A's missing cells using Bid B's numbers: access \$380, protection/cleanup \$220, crown check \$180 — that's \$780 of missing scope, and we haven't touched the warranty or the deposit structure. Adjusted, Bid A is \$2,430 — for a vaguer scope, no stated cut depth, no test-panel matching, no warranty, and half the money upfront.

The \$1,250 "savings" was \$780 of missing work plus \$470 of missing assurance.

The deposit. Bid A wants 50 percent upfront — \$825 before a trowel is lifted. Bid B wants 20 percent — \$580 — with the rest following the work. Bid A's money precedes the work. Bid B's follows it.

The decision. Bid B isn't just the better bid — it's the only bid. Bid A isn't cheaper; it's shorter, vaguer, and structured to grow. This is the adjusted-total reversal from Chapter 3, worked in full. The matrix doesn't favor expensive. It favors complete. Complete won.

Now do this with your real bids. Same steps, same matrix, same honesty. The numbers will differ. The method won't.

Chapter 13: Questions to Ask About Any Estimate

When the estimates are on your kitchen table and the matrix is built, these are the questions that close the gaps. Ask every bidder the ones his estimate left open.

"Walk me through your quantities — how did you measure?" The honest bidder shows his math: wall dimensions, deductions, the square footage of actual joint. The vague bidder waves at the house. Measurement is the foundation of the price; unmeasured prices are guesses.

"What's your cut depth, and is it in the contract?" For any repointing: how deep, down to what, and will he write it down. The shallow cut is the cheap bid's engine (Chapter 8). The written depth is the defense.

"Show me the mortar spec — type and matching method." Not "matching mortar" — the type, the reason, and the test-batch process. This is the mason's shibboleth, and it belongs in the estimate, not just the interview.

"What's excluded?" Make him list it. The exclusions you

hear now are the change orders you don't fight later. Write them down. Compare across bidders — different exclusion lists mean different scopes, and the comparison isn't valid until the scopes align.

"What might you find in there, and what would it cost?"

The pre-job surprise conversation. The honest bidder names the likely unknowns — deeper deterioration, hidden flashing failure, brick replacement beyond what's visible — with rough prices. His answers become your change-order price list. The bidder who "can't think of anything" hasn't thought about your job.

"How do change orders work — exactly?" The process, step by step: stop, document, price in writing, your written approval, then proceed. If the process isn't in the contract, it doesn't exist. Get it in before you sign.

"Why is your price different from the others?" Ask the low bidder and the high bidder alike. The low bidder's answer reveals what's missing or who's cutting. The high bidder's answer reveals what's extra — sometimes gold-plating, sometimes the honest scope the others skipped. Specific answers decide; vague answers disqualify.

"What does the warranty cover, and what voids it?"

Coverage, term, exclusions — and what you might do that voids it (painting the brick, hiring someone else to touch the work, ignoring drainage). The warranty conversation had now prevents the warranty argument later.

Eight questions. Ask the ones the estimate didn't answer. Write down what you hear. The estimate plus the answers is the real bid — judge that.

Chapter 14: The Estimate Is the Job — A Final Word

An estimate is a strange document. It's not the work — it's the promise of the work, written in numbers. And like any promise, its value is in its specificity. The vague promise is worth vaguely nothing. The specific promise can be held.

That's the whole book in one paragraph. But let me leave you with the three habits that make it stick.

First: never compare totals. The total is the last number on the page and the least informative. Two totals can match while the jobs differ completely. The matrix, the line items, the adjusted total — that's the comparison. Totals are theater.

Second: the empty cell is the answer. Every line item one bidder priced and another didn't is a question the cheap bid is hoping you won't ask. Ask it. Price it. Add it back. The adjusted total is the truth, and the truth frequently reverses the ranking.

Third: specificity is honesty. In every chapter of this book, the test was the same: specific or vague. The specific quantity,

the named material, the written process, the described scope — that's the contractor showing his work. The vague line, the unnamed material, the verbal promise — that's the contractor hiding it. You don't need to be a mason to apply this test. You just need to ask until the answer is specific, and walk away when it won't become specific.

The estimate is the job, written before the job. Read it like the job depends on it — because it does. The mason who measures, specifies, and writes it down is the mason who'll measure, specify, and do it right on your walls. The one who won't write it down won't do it either.

Read the lines. Count the cells. Trust the specific. Sign the complete.

About the Author

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