
Hiring a Dock Builder: Questions to Ask and Red Flags to Spot

A free DockSmarts guide for lakefront homeowners in Texas and the South

By Melanie Ross, 30+ years in marine construction, East Texas

Your dock is only as good as the people who build it. The right contractor will give you a dock you can enjoy for years. The wrong one can leave you with a failing structure, a fight over money, or even a lien on your property.

After more than 30 years in marine construction, here's what I'd check before letting anyone work on my shoreline.

Start With References. Don't Skip This Step.

First and foremost: **references**. This is an important step that must not be skipped.

Verify all of them, not just one or two. When you talk to past customers, you're trying to get a feel for:

- **How their jobs were completed**
- **Whether there were any problems**
- **How those problems were addressed**

Every job can hit a snag. What tells you the most is how the contractor handled it.

How Long Have They Been in Business?

The second thing to ask is **how long they've been in business**. A builder's track record is part of what you're paying for.

Do They Carry the Required Insurance?

Ask whether they have **the required insurance in case something goes wrong**, and ask to see proof. If something goes wrong on a job over the water, you want to know it's covered.

Ask What Equipment They'll Use to Drive the Pilings

This is the question most homeowners never think to ask, and it may be the most important one: **what type of equipment will you use to install the pilings?**

The pilings are **the most important part of the build**. They're the foundation of your boathouse, especially with a fixed structure. **If the contractor doesn't have adequate equipment, the job is doomed for failure from the beginning.**

- **Piles must be mechanically driven.** Pile driving is the preferred method.
- **In some cases**, such as sand and saltwater applications, piles can be **jettied**. If a builder plans to jet your pilings, ask why.

Ask to See Their Older Work

Ask if they can **show you projects they've done within the last fifteen years**, if possible. A brand-new dock always looks good. **The older ones are more representative of what to expect when your dock begins to age.**

What's Included? Electrical and Boat Lift

Ask whether the contractor's bid **includes electrical and the boat lift itself**. These are key components of a functioning boathouse.

- **If they're not included**, get **separate bids** for them so you have a true picture of the total finished cost.
- **If they are included**, make sure the contract specifically states:
 - **The number of electrical outlets (plug-ins)**
 - **The number of light fixtures or sockets**
 - **The boat lift type and its lift capacity**, matched to the boat you'll actually be using

Permits: Who Pulls Them?

Make sure **all permits required for your specific area have been pulled and approved before construction starts.**

Ask your contractor **whether you'll be required to pull the permits, or whether they will**. Generally, the contractor does all the necessary paperwork and turns in the permits, and you pay the required fee, if any, to get them processed.

This is a vital step. **If permits aren't pulled, heavy fines may be issued.**

Read the Contract and Understand the Payment Terms

Payment schedules are part of the contract. **Always go into a dock build having read and understood the paperwork.** It's the foundation of your agreement between you and the contractor.

- **Payment terms should be spelled out specifically, with benchmarks**, including any draws given before or after those benchmarks.
- **If benchmarks haven't been met, don't forward any additional payments until they are.** Otherwise you're upside down with your contractor.
- **Likewise, fund your contractor on time when benchmarks are met**, so the project isn't held up over financing. Fair goes both ways.
- **Typically 30 to 40%, sometimes even 50%, of the project is required at contract signing**, so materials can be purchased and paid for in advance.

Sample Payment Schedule

Here's what a typical schedule looks like on my jobs. It's an example, not a rule. Your contract will spell out your own, and each payment follows its benchmark being met.

Benchmark	Typical Payment	Notes
1. At contract signing	30–40%, sometimes 50%	Buys and pays for materials. Get lien releases.
2. After pilings are completed	Usually about 10%	
3. After framing and dry-in	About 10–15%	Dry-in means shingles are on the boat dock roof.
4. Final payment	The remaining balance	Due once the dock is completed.

Always get a release of lien.

When you pay for materials, **always get a release of lien** proving they've been paid for. That way, nobody can place a lien on your property at a later date claiming they weren't paid.

Questions to Ask Every Builder

1. Can I contact **all** of your references?
2. On past jobs, were there any problems, and **how were they addressed**?
3. **How long** have you been in business?
4. Do you carry **the required insurance**? Can I see proof?
5. **What equipment** will you use to install the pilings?
6. Will the pilings be **mechanically driven**? If you plan to jet them, why?
7. Can you show me docks you've built **within the last 15 years**, including older ones?
8. Does your bid **include electrical and the boat lift**? (If not, get separate bids.)
9. Does the contract state the **number of outlets and light fixtures**, plus the **boat lift type and capacity** for the boat I'll actually use?
10. **Who pulls the permits**, you or me? Will they be **approved before work starts**?
11. Is the **payment schedule written into the contract**, with clear benchmarks and any draws spelled out?
12. **How much is due at signing**, and what materials will it buy?
13. Will you give me a **release of lien** for the materials I pay for?

Red Flags: Slow Down or Walk Away

- **Won't provide references**, or won't let you contact all of them

- **Can't explain how problems** on past jobs were handled
- **No proof of insurance**
- **Doesn't have adequate equipment** to drive your pilings
- **Can't or won't show you older work**
- **Bid is vague about electrical or the boat lift:** no outlet and fixture counts, or no lift type and capacity
- **Wants to start before permits are approved**
- **Vague payment terms** with no benchmarks
- **Asks for more money before benchmarks are met**
- **Won't provide lien releases** for materials
- **Rushes you to sign** before you've read and understood the contract

Get More Straight Talk on Docks

This is one of four free DockSmarts guides. Join the **DockSmarts newsletter at docksmarts.com** for practical tips on choosing your dock, permits, storm and drought prep, and more, straight from someone who's spent a career on the water.

Disclaimer: This guide is general information, not legal advice. Contract and lien rules vary by state and situation. Have your contract reviewed by an attorney or other qualified professional as needed before you sign.

Questions to Ask Every Builder

- ☐ Can I contact ALL of your references?
- ☐ On past jobs, were there problems, and how were they fixed?
- ☐ How long have you been in business?
- ☐ Do you carry the required insurance? Can I see proof?
- ☐ What equipment will you use to install the pilings?
- ☐ Will the pilings be mechanically driven? If jetted, why?
- ☐ Can you show me docks you built in the last 15 years, including older ones?
- ☐ Does your bid include electrical and the boat lift?
- ☐ Does the contract list the number of outlets and light fixtures, plus the lift type and capacity for my boat?
- ☐ Who pulls the permits, you or me? Will they be approved before work starts?
- ☐ Is the payment schedule written into the contract with clear benchmarks?
- ☐ How much is due at signing, and what materials will it buy?
- ☐ Will you give me a release of lien for the materials I pay for?

Sample Payment Schedule (my typical example, not a rule)

- | | |
|-------------------------------|--|
| 1. At contract signing | 30-40%, sometimes 50%
Buys materials. Get lien releases. |
| 2. Pilings completed | About 10% |
| 3. Framing + dry-in | About 10-15%
Shingles on the boat dock roof |
| 4. Dock completed | Final payment |

Each payment follows its benchmark being met.

Red Flags: Slow Down or Walk Away

- ❗ Won't give references, or won't let you call them all
- ❗ Can't explain how problems on past jobs were handled
- ❗ No proof of insurance
- ❗ Doesn't have adequate equipment to drive pilings
- ❗ Can't or won't show you older work
- ❗ Bid is vague about electrical or the boat lift
- ❗ Wants to start before permits are approved
- ❗ Vague payment terms with no benchmarks
- ❗ Wants more money before benchmarks are met
- ❗ Won't provide lien releases for materials

Read and understand your contract before you sign.

Pay on benchmarks, and get a release of lien for materials.

General info, not legal advice. Have contracts reviewed as needed.

Print this page: questions to ask, a sample payment schedule, and red flags, all in one place.