Before you hire a contractor

Twelve checks that take an afternoon and head off most of the disputes we see. Tick them in order; stop at the first one that fails.

The license

- [ ] **Got the license number in writing**
  On the bid or contract, not just said out loud.
- [ ] **Found it on the official state or county site**
  Search by number, not name.
- [ ] **Status is active and it expires after the job ends**
  Expired, inactive, suspended or revoked means stop.
- [ ] **Name on the license matches the name on the contract**
  Not a relative, a partner or a former employer.
- [ ] **License type covers this job**
  A roofer's license doesn't cover electrical. A handyman limit doesn't cover a remodel.

The paperwork

- [ ] **Certificate of insurance made out to you**
  Then call the insurer to confirm it's current.
- [ ] **Workers' comp covers their crew**
  Or you may be the one paying for an injury on your property.
- [ ] **Permit will be pulled by the contractor, in their name**
  A contractor who asks you to pull it is hiding something.

The contract

- [ ] **Scope says what is and isn't included**
  Permits, debris, painting, patching, cleanup.
- [ ] **Payments tied to finished work, not dates**
  A 10% deposit is normal. Half up front is not.
- [ ] **Start and finish window in writing**
  Without one you have no leverage when weeks slip.
- [ ] **Subcontractors named, with their licenses**
  Their licenses matter as much as the general's.