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Contractor Lead Exchange

Connecting homeowners to qualified professionals

FREE HOMEOWNER GUIDE

The Southwest Washington Contractor Hiring Guide

Ten critical questions to ask before hiring a contractor - with a focus on licensing, insurance, permits, and local references.

Built for homeowners in Vancouver, Camas, Battle Ground, Ridgefield, Washougal, Longview, Kelso, and nearby Southwest Washington communities.



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How to Use This Guide

Hiring the right contractor is not just about comparing prices. A good contractor should be able to explain how they are registered, insured, staffed, permitted, scheduled, and accountable after the job is done.

Use these ten questions before signing a bid or paying a deposit. Ask each contractor the same questions so you can compare answers side by side. The strongest contractors usually welcome clear questions because it helps set expectations before work begins.

Important Washington reminder: At the time this guide was prepared, Washington State L&I says construction contractors must be registered, bonded, and insured. Homeowners should verify status directly through L&I before hiring.

Before you interview contractors

☐ Define the project scope in plain language.	☐ Take photos of the problem area before work starts.
☐ Set a realistic budget range and priority list.	☐ Ask for at least three written bids when possible.
☐ Verify the contractor through Washington State L&I.	☐ Keep every estimate, contract, change order, and receipt.

The Ten Critical Questions

1. What is your Washington State contractor registration number?

Why it matters: Washington requires construction contractors to register with L&I before they can legally bid, advertise, or perform construction work.

What to ask for: Ask for the exact registration number and business name. Then look it up yourself using Washington State L&I Verify.

Red flag: They avoid the question, give a name that does not match the bid, or tell you verification is not necessary.

CLX tip: Do not rely only on a logo, truck, website, or social media page. Verify the registration directly.

2. Are you a general contractor or a specialty contractor, and does that fit my project?

Why it matters: General contractors can perform most types of construction work and hire subcontractors in multiple specialties. Specialty contractors are limited to their registered specialty.

What to ask for: Ask which category they are registered under and whether any additional trade licenses are needed for electrical, plumbing, elevators, manufactured homes, boilers, or asbestos-related work.

Red flag: A specialty contractor offers to manage work outside their specialty or says additional trade licensing does not matter.

3. Can I verify your bond and general liability insurance?

Why it matters: A bond and insurance can help protect homeowners if something goes wrong. L&I lists contractor bond and liability insurance requirements for registered contractors.

What to ask for: Ask for proof of bond and current general liability insurance. Confirm the business name matches exactly across the bid, contract, insurance, bond, and L&I registration.

Red flag: The contractor says they are "covered" but will not provide proof, or the paperwork uses a different business name.

4. Will anyone besides the owner work on my property, and is workers comp active?

Why it matters: If a contractor has employees or other workers on the job site, workers compensation coverage matters. L&I says homeowners can verify workers comp coverage through its Verify tool.

What to ask for: Ask who will be on site, whether they are employees or subcontractors, and whether workers comp is active and paid to date when required.

Red flag: They say workers comp is not your concern, but several workers will be on your property.

5. Who will actually perform the work, and will subcontractors be used?

Why it matters: The person selling the job may not be the person doing the work. You need to know who is responsible for quality, supervision, cleanup, and communication.

What to ask for: Ask for the job supervisor name, expected crew size, subcontractor list, and how often the owner or project manager will check the work.

Red flag: They cannot explain who will be on site, or they refuse to identify subcontractors before work begins.

6. Can you provide recent local references for similar work?

Why it matters: A contractor who understands Southwest Washington homes should be able to point to recent, relevant projects in nearby communities.

What to ask for: Ask for two or three references from similar projects completed in the last 12 to 24 months. Ask references whether the project stayed on schedule, how issues were handled, and whether they would hire the contractor again.

Red flag: They only provide old references, out-of-area references, vague testimonials, or references that cannot be reached.

7. What exactly is included in the written bid - and what is excluded?

Why it matters: A clear bid prevents confusion. L&I recommends comparing written bids carefully, including scope, warranties, references, completion dates, and price.

What to ask for: Ask for materials, product lines, labor, removal, disposal, cleanup, permit fees, taxes, payment schedule, warranty terms, and exclusions in writing.

Red flag: The bid is a single line such as "repair roof" or "remodel bathroom" with one price and no details.

8. Who is responsible for permits and inspections?

Why it matters: Permits help confirm work meets local codes. L&I warns that, in most cases, if you hire a contractor, the contractor is required to take out the permits.

What to ask for: Ask which permits are needed, who will pull them, whether permit fees are included, and how inspection results will be documented.

Red flag: They ask you to pull permits without a clear reason or tell you permits are not needed before confirming with the local building department.

9. How will change orders, hidden damage, and added costs be approved?

Why it matters: In Southwest Washington, projects can reveal rot, moisture damage, drainage issues, flashing problems, or outdated materials once work begins. The approval process should be clear before surprises appear.

What to ask for: Ask how additional work is priced, whether photos will be provided, and whether you must approve changes in writing before extra charges are added.

Red flag: They say, "We will figure it out later," or they want permission to proceed with undefined extra costs.

10. What warranties apply, and who do I call after the job is complete?

Why it matters: Warranty clarity matters. You need to know the difference between manufacturer warranties, workmanship warranties, and promises made by the salesperson.

What to ask for: Ask for the warranty in writing, including what is covered, what voids coverage, who handles claims, and how quickly service calls are returned.

Red flag: They promise an unusually long warranty but will not put it in writing or explain who backs it.

Fast Red Flags to Watch For

One red flag does not always mean a contractor is unsafe, but several red flags together should slow you down. Trustworthy contractors can explain their process and provide documentation without pressure.

☐ Credential or reference cannot be verified.	☐ Special price only if you sign today.
☐ High-pressure sales tactics.	☐ Cash-only payment request.
☐ Large deposit or full payment requested upfront.	☐ Payment requested in a personal name instead of the business name.
☐ No written contract or incomplete bid.	☐ Contractor asks you to pull permits without a clear reason.
☐ Offer sounds too good to be true.	☐ Most work proposed for weekends or after hours without explanation.
☐ Business name does not match L&I, bond, or insurance documents.	☐ No clear plan for changes, hidden damage, or warranty follow-up.

Best next step: Compare the contractor answers, not just the price. The lowest bid can become expensive if the scope is unclear, the license status is not active, or change orders are not controlled.

Contractor Comparison Scorecard

Use this worksheet when comparing two or three contractors. Score each item from 1 to 5, where 1 = weak or unclear and 5 = strong and verified.

Evaluation Item	Contractor A	Contractor B	Contractor C
L&I registration verified as active	1 2 3 4 5	1 2 3 4 5	1 2 3 4 5
Bond and liability insurance verified	1 2 3 4 5	1 2 3 4 5	1 2 3 4 5
Workers comp status checked when applicable	1 2 3 4 5	1 2 3 4 5	1 2 3 4 5
Business name consistent across documents	1 2 3 4 5	1 2 3 4 5	1 2 3 4 5
Local references checked	1 2 3 4 5	1 2 3 4 5	1 2 3 4 5
Written bid includes detailed scope and exclusions	1 2 3 4 5	1 2 3 4 5	1 2 3 4 5
Permit and inspection responsibility is clear	1 2 3 4 5	1 2 3 4 5	1 2 3 4 5
Change order process is in writing	1 2 3 4 5	1 2 3 4 5	1 2 3 4 5
Warranty terms are written and understandable	1 2 3 4 5	1 2 3 4 5	1 2 3 4 5
Communication plan and job supervisor are clear	1 2 3 4 5	1 2 3 4 5	1 2 3 4 5
Total Score	____ / 50	____ / 50	____ / 50

Reference Call Questions

☐ Was the contractor clear about price and scope?	☐ Did the crew show up when expected?
☐ Were change orders explained before extra work was done?	☐ Was the job site kept reasonably clean and safe?
☐ Did the final result match what was promised?	☐ Would you hire this contractor again?

How Contractor Lead Exchange Helps

Contractor Lead Exchange is designed to help Southwest Washington homeowners take the first step toward finding qualified local professionals. The goal is simple: make it easier to request a contractor match, ask better questions, and compare responses with more confidence.

Need help finding a contractor?

Visit contractorleadexchange.com to request a contractor match for your project.



Source Notes and Disclaimer

This guide is educational and is not legal, insurance, building-code, or construction advice. Contractor registration, bond, insurance, workers compensation, permit, and trade licensing requirements can change. Always verify a contractor directly with Washington State Labor & Industries and your local building department before hiring.

Washington State Labor & Industries sources reviewed July 9, 2026:

- Verify a Contractor, Tradesperson or Business - [Ini.wa.gov/licensing-permits/contractors/hiring-a-contractor/verify-contractor-tradesperson-business](https://ini.wa.gov/licensing-permits/contractors/hiring-a-contractor/verify-contractor-tradesperson-business)
- Register as a Contractor - [Ini.wa.gov/licensing-permits/contractors/register-as-a-contractor](https://ini.wa.gov/licensing-permits/contractors/register-as-a-contractor)
- Hiring a Contractor - [Ini.wa.gov/licensing-permits/contractors/hiring-a-contractor](https://ini.wa.gov/licensing-permits/contractors/hiring-a-contractor)
- Hire Smart Step-by-Step - [Ini.wa.gov/licensing-permits/contractors/hiring-a-contractor/hire-smart-step-by-step](https://ini.wa.gov/licensing-permits/contractors/hiring-a-contractor/hire-smart-step-by-step)

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Brand message: Connecting homeowners to qualified professionals in Southwest Washington.