



ProtectMyHome.net

# What You Should Know About **Hiring a Contractor, Remodeler, or Handyman**

**Are you planning to hire someone to work on your home or property? You need to Hire Smart.**

We don't usually think about financial risks when planning a home repair or remodeling project. Yet each year, L&I hears from hundreds of homeowners who've hired someone claiming to be a "contractor."

The vast majority of Washington contractors are honest, skilled, and focused on satisfying their customers. But they also would agree that consumers need to be careful. The financial consequence of a bad or abandoned job can be devastating for any homeowner.

## **What can you do to protect yourself? Make sure you hire a registered contractor.**

Contractors **ARE** required to be registered in Washington if they are:

- Doing any work that "adds to or subtracts from real estate."
- Providing advice or consultation on a construction project.
- Developing residential property or "flipping" houses.

Contractors **ARE NOT** required to be registered if they are providing services such as:

- Gutter cleaning.
- Pruning or lawn care.
- Window washing.



## **What is a registered contractor?**

A registered contractor must maintain a surety bond, have liability insurance, and have a Washington business license. All information is available online: [www.Contractors.Lni.wa.gov](http://www.Contractors.Lni.wa.gov).

Washington state *does not* require contractors to pass a competency or skills test to become registered (though L&I does test and license electricians and plumbers.) Still, it is not legal for anyone to perform work, advertise, or submit bids without being a registered contractor.



Washington State Department of  
**Labor & Industries**

## If you do choose to open a workers' comp account, here's how:

If you are hiring people for new construction, remodeling work, or a property addition, and choose to have L&I workers' comp insurance for protection, here are the steps:

- Go to [www.BizGuide.wa.gov](http://www.BizGuide.wa.gov) and fill out a Master Business Application. Or visit any L&I or WA Dept. of Revenue Business Licensing Office to get an application in person. (Find a Revenue office: [www.bls.dor.wa.gov](http://www.bls.dor.wa.gov) or call 1-800-451-7985.)
- Make sure you check the box that asks if you are hiring workers.
- The application will be routed to L&I and an account manager will contact you to set up the workers' comp account. The entire process usually takes two weeks. Workers' comp premiums for construction workers vary (from under \$2 per hour to \$6 per hour or more for jobs with a higher risk of injury). The coverage provides full medical benefits for the worker if injured on your job.

**IMPORTANT:** Most homeowner policies do not cover workers, so if you decide to hire someone who is not a registered contractor, check with your insurance agent. If you don't have workers' comp coverage, you could be legally liable for a worker's injury costs and would be unprotected from lawsuits.

Call L&I's Employer Services program for more information: 360-902-4817.

## L&I has offices throughout Washington ready to help you

Aberdeen: 360-533-8200	Port Angeles: 360-417-2700
Bellevue: 425-990-1400	Pullman: 509-334-5296
Bellingham: 360-647-7300	Seattle: 206-515-2800
Bremerton: 360-415-4000	Spokane: 509-324-2600
E. Wenatchee: 509-886-6500	Tacoma: 253-596-3800
Everett: 425-290-1300	Tukwila: 206-835-1000
Kelso: 360-575-6900	Tumwater: 360-902-5799
Kennewick: 509-735-0100	Vancouver: 360-896-2300
Moses Lake: 509-764-6900	Yakima: 509-454-3700
Mt. Vernon: 360-416-3000	

## More resources

### ► Office of the Attorney General, Washington State

*For consumer information or to file a complaint:*

Online: [www.ATG.wa.gov/consumer](http://www.ATG.wa.gov/consumer)

Phone: 1-800-551-4636

### ► Better Business Bureau

*To check out a business or file a complaint:*

Online: [www.bbb.org](http://www.bbb.org)

Phone: 206-431-2222 (western Washington)  
509-838-3841 (eastern Washington)

## Contractor information at L&I

- [www.ProtectMyHome.net](http://www.ProtectMyHome.net)
- [www.HiringAContractor.Lni.wa.gov](http://www.HiringAContractor.Lni.wa.gov)
- Call toll-free: 1-800-647-0982

*Other formats for persons with disabilities are available on request. Call 1-800-547-8367. TDD users, call 360-902-5797. L&I is an equal opportunity employer.*