Sweet Apple
HOME MANAGEMENT

How we vet a contractor

The checks we run before anyone works on a home we look after. Twenty minutes, mostly on the phone — and the twenty minutes that separate a good experience from a story you tell at dinner for years.

> A contractor's quality is hard to judge from the porch. Their paperwork isn't. People who keep their license, insurance and contracts in order tend to keep their work in order too.

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1. License — and which trades need one

- Georgia licenses **electricians, plumbers, and heating-and-air ("Conditioned Air") contractors** at the state level, and **general and residential contractors** for any job over $2,500. Look the license up yourself at **sos.ga.gov** under Licensing — by name or number. It takes two minutes and shows status and any discipline.
- **Roofing, painting, landscaping, and handyman work under $2,500 need no state license.** That's not a reason to skip the check — it's a reason the next two items matter more for those trades.
- If a license number is on the truck or the quote, verify it anyway. Numbers get borrowed.

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2. Insurance — the certificate, not the promise

- Ask for a **certificate of insurance (COI)** for general liability and workers' compensation, **sent to you directly by their insurance agent**, with your name and address as the certificate holder. A photocopy from a glovebox can be a year expired or someone else's.
- General liability of $1 million is normal. Workers' comp matters most: without it, a worker hurt on your property can become your claim.
- A one-person company may be legally exempt from workers' comp. Fine — but then no one else works on your job.

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3. Three questions on the phone

1. **"Who will actually be in my house?"** Your employees, or subcontractors? If subs, are they covered under your insurance?
2. **"Who pulls the permit?"** Electrical, plumbing, HVAC, roofing in some cities, and anything structural need a permit in Roswell, Milton, Alpharetta and Cobb County. The contractor pulls it, in their name. If they ask you to pull it, that's a contractor who can't.

3. **"What's the warranty, and is it in writing?"** Labor and materials are separate warranties. Get both on the quote.

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4. The written estimate

A quote is not a number. It's a document that has:

- The **scope** — what's included, and, just as important, what isn't.
- **Materials by brand, model, and grade** ("architectural shingle, 30-year, GAF Timberline HDZ" — not "shingles").
- **Start and finish dates**, and what happens if they slip.
- A **payment schedule**. A third at signing, a third at the midpoint, a third on completion is reasonable for a big job. Never the full amount up front, never cash, and the last payment only when the work is done and the site is clean.
- How **changes** are priced and approved — in writing, before the work, every time.
- **Cleanup and haul-away** included.

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5. References — the right kind

- Two recent jobs and **one from more than a year ago**. Anyone can produce happy customers from last month; the older reference tells you whether the work held up and whether they answered the phone afterward.
- Drive past a current job. A tidy site at 4 p.m. tells you most of what you need.

Red flags — any one of these ends the conversation

- A "cash discount," or a price that's only good today.
- No street address in Georgia, or a truck with no name on it.
- "We have leftover materials from a job down the street."
- Asking you to pull the permit, or saying one isn't needed when it is.
- A deposit of more than half, or a request to pay in full up front.
- An offer to waive or "work with" your insurance deductible.

Afterward

Put the contract, the certificate of insurance, the permit and final inspection, and the receipts together in the home file. On any job over a few thousand dollars, ask for a **lien waiver** with the final payment — it's

your proof the subcontractors and suppliers were paid, so none of them can come to you.
