THE PAINTER CREDIBILITY VERIFICATION CHECKLIST

What to Ask For, How to Confirm It, and What Red Flags Mean Before You Hire Anyone

A painter can have a polished website, a friendly estimate, and a stack of five-star reviews, and still be uninsured, unlicensed, or difficult to hold accountable if something goes wrong. That is not meant to make you paranoid. Most contractors are legitimate. But verifying the basics before you hire someone is one of the simplest, smartest things a homeowner can do.

If a contractor is properly set up as a professional business, they will not be surprised or offended by these questions. In fact, a professional will expect them, and will have the documentation ready before you even ask. The contractors who hesitate, deflect, or cannot produce basic proof are the ones who have given you your answer already.

Use this checklist before signing any proposal or allowing work to begin. Each item takes only a few minutes to verify, and the peace of mind is worth far more than the effort.

How to read each item:

WHAT TO ASK FOR	WHY IT MATTERS	HOW TO VERIFY	RED FLAG
The specific document or information to request	Why this protects you as a homeowner	Simple steps to confirm the information is real	What to watch for if something seems off

1 Contractor License (Where Required)

WHAT TO ASK FOR	WHY IT MATTERS	HOW TO VERIFY	RED FLAG
Ask for their contractor license number and the state or municipality that issued it.	Licensing requirements exist to protect homeowners. A licensed contractor has met minimum standards set by the state and can be held accountable through the licensing board.	Search your state's contractor licensing database online; most states have a free public lookup tool. Enter the license number and confirm it is active, current, and matches the company name on the estimate.	They do not have a number, say licensing 'does not apply' to painters in your area without explaining why, or the number you look up does not match an active record. Note: not all states require painting contractor licenses, but the contractor should know the rules in your state and explain them clearly.

2 General Liability Insurance

WHAT TO ASK FOR	WHY IT MATTERS	HOW TO VERIFY	RED FLAG
Ask for a certificate of general liability insurance and request that it be emailed to you directly from their insurer or agent.	General liability insurance protects you if the contractor accidentally damages your property: a broken window, a paint spill on hardwood floors, a scratch on a fixture. Without it, you may have to pursue them personally for any damages.	The certificate should show the contractor's name, the insurer's name, the policy number, and an expiration date that covers the period of your project. Call the insurer's number on the certificate to confirm the policy is currently active.	They say they are 'covered' but cannot produce a certificate. The certificate they send is expired. The name on the certificate does not match the name on the estimate. They suggest adding coverage is unnecessary for a job 'this size.'

3 Workers' Compensation Coverage

WHAT TO ASK FOR	WHY IT MATTERS	HOW TO VERIFY	RED FLAG
Ask whether they carry workers' compensation insurance and request documentation if they do, or a written explanation of their exemption if they do not.	If a worker is injured on your property and the contractor does not carry workers' comp, you could be held financially responsible for their medical costs and lost wages. This is one of the most overlooked risks in hiring uninsured contractors.	Ask for a certificate similar to the general liability certificate. If they claim a legitimate exemption (such as being a sole proprietor with no employees), ask them to confirm that in writing and verify it applies in your state.	They become evasive or confused when you ask. They say 'it does not matter for a small job.' They cannot explain whether they have employees or subcontractors on site. The certificate they provide does not cover the period of your project.

4 Business Name Consistency

WHAT TO ASK FOR	WHY IT MATTERS	HOW TO VERIFY	RED FLAG
Compare the business name on the estimate, their website, their vehicle, their email address, and any other documents they provide.	A legitimate business operates under a consistent, registered name. Discrepancies between the name they use when quoting and the name on their insurance or license may indicate they are operating under multiple identities or are not properly registered.	Search the business name in your state's business entity database; most states offer a free online search. Confirm the business is registered and active. Check that the name on the estimate matches the name on all insurance documents exactly.	The estimate says one name, the insurance certificate says another, and the website says something different. They explain the discrepancy with a vague reference to a 'doing business as' name but cannot produce documentation. The business does not appear in your state's registry.

5 Verifiable Contact Information

WHAT TO ASK FOR	WHY IT MATTERS	HOW TO VERIFY	RED FLAG
Ask for a physical business address, not just a P.O. box or mobile number, and verify that it matches what appears online.	A contractor without a verifiable physical address is harder to locate and hold accountable after the job is done. While many legitimate painting contractors work from home or a small office, they should have a stable address on record.	Search the address on Google Maps and confirm it is a real location. Search the business name in Google and see whether the address matches what appears in their Google Business profile, Yelp page, or other listings.	They only provide a cell phone number and a P.O. box. The address they give does not match any business listing online. Searching their name returns no consistent contact information across multiple sources.

6 Consistent Online Presence

WHAT TO ASK FOR	WHY IT MATTERS	HOW TO VERIFY	RED FLAG
Search the contractor's name, business name, and phone number across Google, Yelp, Facebook, and the Better Business Bureau. Compare what you find.	A legitimate business with years of operation will have a consistent digital footprint: the same name, same phone number, and reviews that span real time. Contractors who appear suddenly, use multiple names, or have no online history may be newer operations or may have changed names to escape past complaints.	Look for the date the Google Business profile was created if visible. Check whether reviews span multiple years or all appear in a short burst. Search the phone number independently to see whether it is associated with the same company name across different platforms.	The business appears to have no online presence before six months ago. Reviews are all very recent with similar language. The phone number comes up associated with a different business name. They have no presence on any platform other than a basic website.

7 Written Estimate with Full Company Details

WHAT TO ASK FOR	WHY IT MATTERS	HOW TO VERIFY	RED FLAG
Request a written estimate or proposal that includes the company's full legal name, address, phone number, and if applicable, license number.	A professional estimate that lacks basic company identification is not a professional document. The information on the estimate is what you would use to contact, verify, or pursue the contractor if the project went poorly.	Compare the company information on the estimate to what you found during your online and licensing research. Everything should match. A signed document creates a paper trail that protects both parties.	The estimate is a handwritten note or a simple number texted to you with no company information. The business name on the estimate does not match the name on their insurance or licensing records. They resist putting things in writing.

8 References from Recent, Similar Projects

WHAT TO ASK FOR	WHY IT MATTERS	HOW TO VERIFY	RED FLAG
Ask for two or three references from homeowners who had a similar project completed within the last 12 to 24 months.	References from recent customers give you a direct, unfiltered account of what working with the contractor actually looks like, including communication, schedule, quality, and follow-through after the job.	Call the references personally. Ask specific questions: Did the project start and finish on time? Was the final price close to the estimate? How did they handle any issues that came up? Would you hire them again? Listen for hesitation, vague answers, or any reluctance to speak freely.	They cannot provide any references. The references they provide are all from years ago with no recent examples. The references you reach give only brief, vague answers. Any reference sounds like they are reading from a script or is clearly a friend or family member.

WHAT TO SAY IF YOU NEED TO ASK FOR PROOF

Many homeowners feel awkward asking for credentials, as if they are accusing the contractor of something. You are not. You are doing your job as a homeowner protecting your property. Any professional contractor will respect the question. Here are simple, natural ways to ask:

Asking for insurance documentation	*"Before we move forward, I like to collect insurance certificates from contractors I hire. Could you have your insurance company send me a certificate of general liability and workers' compensation? My email is [your email]. Thank you."*
Asking about licensing	*"I want to make sure I have everything on file before we start. Are you licensed to do contractor work in this state? If so, could you share your license number so I can confirm it is current?"*
Asking for references	*"I always like to speak with one or two recent customers before making my decision, especially for a project this size. Could you share a couple of references from jobs you completed in the last year or two?"*
Asking for a written proposal	*"Before I can say yes, I need everything in writing: the scope of work, materials, timeline, total price, and your company information. Is that something you can provide before we schedule anything?"*
If something does not add up	*"I noticed the name on the estimate is different from the name on the insurance certificate. Can you help me understand which one is the registered business name? I just want to make sure my records are consistent."*

What to Do If Something Feels Off or Cannot Be Verified

- **Do not proceed until you are satisfied.** A legitimate contractor will not pressure you to approve a project before you have had time to verify their credentials. If someone is pushing you to sign quickly, treat that pressure as a signal, not a reason to hurry.
- **Ask once more, clearly and directly.** If a contractor initially could not produce a document, give them one opportunity to follow up with it. A professional who simply forgot to include something will send it immediately. One who stalls, deflects again, or makes excuses has given you the answer you need.
- **Contact your state licensing board if you have concerns.** Most states have a contractor licensing board or consumer protection office where you can file a question or look up complaints. If a contractor's license number does not check out, this is your next step.
- **Move to the next contractor on your list.** You do not owe any contractor an explanation for why you chose someone else. If the verification process raised serious doubts, the most practical response is to hire someone whose credentials you were able to confirm without friction.
- **The right contractor makes this process easy.** A professional who is properly licensed, insured, and established as a legitimate business will welcome your questions. The ones who resist or become defensive are telling you something important about how they will behave throughout the project, and after.

A contractor who is confident in their credentials will never make you feel bad for asking to see them.

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