



INSTRUCTIONS — NOT PART OF THE AGREEMENT

Before You Begin: This template helps you understand what a strong Washington contractor agreement looks like. It is an educational starting point provided by jaspector.com — not a finished contract, and not legal advice. Washington requires contractors to register with the Department of Labor & Industries (L&I) under RCW 18.27, and requires bond and insurance as conditions of registration. Local jurisdictions may impose additional permit or licensing requirements. Have this document reviewed by a Washington-licensed attorney before use. Use of this template does not create an attorney-client relationship, and jaspector.com assumes no liability for any outcomes arising from its use.

How to Use This Template

1. **Verify the contractor's registration.** Washington requires contractors to register with L&I under RCW 18.27. Use the L&I Verify tool at secure.lni.wa.gov/verify/ to confirm the registration is active, and that the required bond and insurance are current. You can search by business name, UBI number, or contractor registration number (CR#).
2. **Download and print this document.** Fill in all blank fields — do not leave any section empty. Courts have difficulty enforcing contracts with significant blank spaces.
3. **Review each Washington note.** The notes in this template explain state-specific legal protections, including the three-day cancellation right and Washington's lien law requirements. Read them carefully.
4. **Both parties sign.** You and the contractor each receive a signed copy before any work starts or any money changes hands.
5. **Consult an attorney.** This template is a starting point. For large projects or complex scopes, have a Washington-licensed attorney review the agreement before signing.

Field-by-Field Guide

- › **Section 1 (Parties):** Record the contractor's full legal entity name, L&I contractor registration number (CR#), and UBI number. Also record the bonding company, bond number, insurer, and policy number — all visible in L&I Verify. These fields are required under RCW 18.27.114.
- › **Section 2 (Scope):** Be specific. "Bathroom remodel" is not enough — list materials, dimensions, finishes, and what is explicitly excluded. Vague scope is the leading cause of contractor disputes.
- › **Section 3 (Payment):** Washington has no statutory deposit cap for residential contracts. Best practice is to limit the initial down payment to no more than one-third (1/3) of the total contract price. Tie every payment to a completed work milestone — not a calendar date. Consider requesting joint-payee checks for subcontractors.

- › **Section 4 (Timeline):** Get estimated start and completion dates in writing. Fill in the delay credit provisions — these create accountability if the contractor falls behind without a valid excuse.
- › **Section 7 (Warranties):** Fill in the warranty period before signing. One year is a common baseline; negotiate longer coverage on major structural or mechanical work.
- › **Section 9.3 (Cancellation):** If the contractor approached you at your home or negotiated anywhere other than their regular place of business, Washington law (RCW 63.14.154) and the federal FTC Door-to-Door Sales Rule give you three business days to cancel without penalty. The contractor must provide a written cancellation form at signing.
- › **Section 11 (Mechanics' Liens):** Washington's preliminary notice window for subcontractors and suppliers is only **10 days** from first furnishing labor or materials (RCW 60.04.031). The lien filing deadline is **90 days** from the last date of work or materials (RCW 60.04.091). Collect lien waivers with every payment and at project completion.
- › **Section 14 (Exhibits):** Attach plans, specs, the contractor's L&I registration printout, and the RCW 60.04.035 Notice to Customer. Check each box to confirm what is included.

Washington Legal Notes

Section 1 — Contractor Registration (RCW 18.27)

Washington's Contractor Registration Act (RCW 18.27) requires any person or entity that contracts to perform construction work on residential property — for any project of \$1,000 or more — to be registered with the Department of Labor & Industries. Registration requires a current surety bond (\$12,000 for general contractors; \$6,000 for specialty contractors) and proof of general liability insurance. Registration must be renewed annually. A contractor who performs work without a current L&I registration is subject to civil penalties, and homeowners have enhanced legal recourse when the contractor is registered. Always verify at secure.lni.wa.gov/verify/ before signing.

Section 3 — No Statutory Deposit Cap

Unlike California, Washington does not impose a statutory limit on contractor down payments for residential home improvement work. The one-third guideline in this template is a best-practice recommendation, not a legal requirement. Paying a large deposit upfront — especially to an unverified contractor — is a known risk factor in contractor fraud cases. Washington's Consumer Protection Act (RCW 19.86) provides remedies for deceptive business practices, but prevention through careful vetting is far more effective.

Section 9.3 — Three-Day Cancellation Right (RCW 63.14.154 / FTC Rule)

If a contractor solicits your business at your home, or if the contract is negotiated anywhere other than the contractor's regular established place of business, the three-business-day cancellation right applies. The contractor must provide a written Notice of Cancellation form at the time of signing. To cancel, sign and deliver that form — or send written notice — to the contractor's address stated in the contract before midnight on the third business day after signing. The contractor must refund all payments within 10 business days of receiving a valid cancellation notice. Failure by the contractor to provide the cancellation form extends the cancellation period indefinitely.

Section 11 — Mechanics' Lien (RCW 60.04)

Washington's mechanics' lien law (RCW 60.04) allows contractors, subcontractors, laborers, and material suppliers who are not paid to file a lien against your property. Subcontractors and suppliers without a direct contract with you must serve a written **Notice to Customer** within **10 days** of first furnishing labor or materials to preserve lien rights (RCW 60.04.031) — one of the shortest windows nationally. The lien itself must be filed with the county auditor within **90 days** of the last date of work or materials (RCW 60.04.091), and any foreclosure action must be commenced within **8 months** of filing (RCW 60.04.141). Washington provides statutory lien release language in RCW 60.04.071. Collect signed lien waivers from the general contractor, all subcontractors, and known suppliers with each payment and at project completion. Consider requesting joint-payee checks to ensure payment flows to those who furnished labor and materials.

Section 12 — Required Disclosures (RCW 18.27.114 and RCW 60.04.035)

Washington requires two key disclosures at or before signing: (1) the **RCW 18.27.114 Disclosure Statement**, in which the contractor provides their registration number, UBI number, bond and insurer information, and subcontractor use disclosure; and (2) the **RCW 60.04.035 Notice to Customer**, which informs homeowners that subcontractors and suppliers may file liens and how to protect against them through lien waivers and joint-payee checks. Both documents should be signed and retained. If the contractor does not provide these disclosures, request them before proceeding.

Section 12.4 — Workers' Compensation (RCW 51.12)

Washington is a state-fund industrial insurance state. Contractors with employees must carry workers' compensation coverage through Washington State L&I (or as a self-insurer approved by L&I) — not through private insurance carriers. This is different from most states. If a worker is injured on your property and the contractor does not have valid industrial insurance coverage, the homeowner may face secondary liability. Verify the contractor's L&I account status as part of the L&I Verify search before any work begins.

About Jaspector

jaspector.com is an AI-powered property advisory service that helps homeowners navigate construction projects, verify contractors, and resolve disputes. If a problem arises during your project — a contractor goes silent, work falls short, or a payment dispute escalates — jaspector.com can help you document the issue and build a resolution strategy.

Learn more at jaspector.com or email hi@jaspector.com to get started.

The instructions above are provided by jaspector.com as an educational resource. They are not part of the agreement, do not constitute legal advice, and do not create an attorney-client relationship or any endorsement relationship between jaspector.com and any contractor or homeowner.

WASHINGTON HOMEOWNER-CONTRACTOR AGREEMENT

Governing law: RCW 18.27 (Contractor Registration); RCW 60.04 (Mechanics' Liens); RCW 63.14.154 (Cancellation Rights); RCW 19.86 (Consumer Protection); RCW 51.12 (Industrial Insurance)

1. Parties

Homeowner (Property Owner)

Name(s) _____

Property Address _____

Mailing Address (if different) _____

Phone _____

Email _____

Contractor

Business Name (Legal Entity) _____

WA L&I Contractor Registration # (CR#) _____

UBI Number _____

Qualifying Individual Name _____

Business Address _____

Phone _____

Email _____

Bonding Company & Bond # _____

General Liability Insurer & Policy # _____

L&I Industrial Insurance Account # _____

2. Scope of Work

2.1 Project Description

Describe the work in specific, measurable detail. Include materials, methods, dimensions, and reference any plans, drawings, or specifications attached as exhibits.

2.2 Work NOT Included

Explicitly list work that is excluded from this contract to prevent scope disputes.

2.3 Permits and Inspections

- Contractor is responsible for obtaining all required building permits
- Contractor is responsible for scheduling all required inspections
- Permit costs are: Included in contract price / Billed separately at cost

2.4 Plans and Specifications

- Attached as Exhibit A (architectural / engineering plans)
- Attached as Exhibit B (material specifications)
- No formal plans — scope defined by Section 2.1 above

3. Contract Price and Payment Schedule

3.1 Total Contract Price

Item	Amount
Total Contract Price	\$ _____
Sales Tax (if applicable)	\$ _____
Permit Fees (if billed separately)	\$ _____
Total Amount Due	\$ _____

3.2 Payment Schedule

Payment	Amount	Trigger (Work Milestone)
Down Payment	\$ _____	Upon signing
Progress Payment 1	\$ _____	_____
Progress Payment 2	\$ _____	_____

Payment	Amount	Trigger (Work Milestone)
Progress Payment 3	\$ _____	_____
Final Payment	\$ _____	Completion and final inspection
Total	\$ _____	

3.3 Payment Terms

- Payments are due within _____ days of written invoice
- Acceptable payment methods: _____
- No payment shall be due for work not yet performed or materials not yet delivered to the job site
- Final payment is due only after: (a) all work is complete, (b) final inspection is passed (if applicable), and (c) Homeowner has had reasonable opportunity to inspect

4. Project Timeline

Milestone	Date
Estimated Start Date	_____
Estimated Completion Date	_____

4.1 Delays

- Contractor shall notify Homeowner in writing within **48 hours** of any event that may delay the project
- Excusable delays include: weather, permit delays, material shortages, acts of God, government orders
- Non-excusable delays exceeding _____ business days entitle Homeowner to a daily credit of \$ _____ (liquidated damages), not to exceed _____% of the total contract price
- If the project is not substantially complete within _____ days of the estimated completion date (excluding excusable delays), Homeowner may terminate this contract under Section 9

5. Change Orders

Any changes to the scope, price, or timeline of this contract must be documented in a written Change Order signed by both parties before the changed work begins.

Each Change Order shall include:

1. Description of the changed work
2. Addition to or deduction from the contract price
3. Impact on the project timeline
4. Signature of both Homeowner and Contractor

No verbal agreements will modify this contract.

6. Materials and Workmanship

6.1 Materials

- All materials shall be new unless otherwise specified in writing
- Specific materials, brands, and grades are listed in: [] Section 2.1 / [] Exhibit B
- Substitutions require prior written approval from Homeowner
- Contractor warrants that all materials comply with applicable building codes

6.2 Workmanship Standards

- All work shall be performed in a professional, workmanlike manner
- All work shall comply with applicable Washington building codes and local ordinances
- All work shall conform to the plans, specifications, and scope described in this contract
- Contractor shall maintain a clean and safe job site

6.3 Subcontractors

- Contractor [] will / [] will not use subcontractors
- If subcontractors are used, Contractor remains fully responsible for their work, licensing, and insurance
- All subcontractors performing construction work for compensation must hold a valid and current Washington L&I contractor registration under RCW 18.27
- Homeowner may request L&I registration numbers for any subcontractor working on the project

7. Warranties

7.1 Contractor Warranty

Contractor warrants all labor and workmanship for a period of _____ year(s) from the date of completion. During this period, Contractor shall repair or correct, at Contractor's expense, any defects in workmanship or materials furnished by Contractor.

7.2 Manufacturer Warranties

Contractor shall provide Homeowner with all manufacturer warranties for materials and equipment installed. Contractor shall ensure installations comply with manufacturer specifications to preserve warranty coverage.

7.3 Warranty Exclusions

This warranty does not cover:

- Normal wear and tear
- Damage caused by Homeowner negligence or misuse
- Damage caused by third parties or acts of God
- Items specifically excluded in writing

8. Insurance and Bonding

8.1 Contractor Insurance Requirements

Contractor shall maintain, at minimum, the following coverage for the duration of the project:

Coverage	Minimum Amount
General Liability	\$ _____
L&I Industrial Insurance (Workers' Comp)	Washington State Fund or approved self-insurer
Automobile Liability (if applicable)	\$ _____

- Contractor shall provide certificates of insurance upon request
- Homeowner shall be named as additional insured on the general liability policy

8.2 Washington L&I Bond Requirement (RCW 18.27.040)

Washington contractor registration requires a surety bond as a condition of registration. General contractors must post a minimum \$12,000 bond; specialty contractors must post a minimum \$6,000 bond. The bond may be claimed against if the contractor fails to pay subcontractors, suppliers, or workers, or causes uncompensated property damage. Verify bond status at secure.lni.wa.gov/verify/.

9. Termination

9.1 Homeowner's Right to Terminate

Homeowner may terminate this contract at any time by providing written notice to Contractor. Upon termination:

- Homeowner shall pay for all work satisfactorily completed and materials delivered to the job site as of the termination date
- Contractor shall provide an itemized accounting of all work completed and materials delivered within **10 business days** of termination
- Contractor shall not charge a cancellation penalty exceeding the actual costs reasonably incurred

9.2 Contractor's Right to Terminate

Contractor may terminate this contract if:

- Homeowner fails to make a payment due under this contract within _____ days of written notice of default
- Conditions at the job site make the work unsafe or illegal to continue

9.3 Three-Day Right to Cancel (RCW 63.14.154 / FTC 16 CFR Part 429)

If this contract was solicited and agreed to at the Homeowner's residence or at a location other than the Contractor's regular place of business, the Homeowner has the right to cancel this contract until midnight of the **third business day** after the date of signing, without penalty or obligation. To cancel, the Homeowner must sign and deliver the written Notice of Cancellation form provided by the Contractor. Cancellation may be delivered in person, by mail, or by any method that provides written evidence of the date of delivery to the Contractor's address stated in this contract. Upon valid cancellation, the Contractor must refund all payments within **10 business days** and retrieve any materials from the property. Failure by the Contractor to provide the required Notice of Cancellation at the time of signing extends the cancellation period indefinitely.

10. Dispute Resolution

10.1 Informal Resolution

The parties agree to attempt informal resolution of any dispute by written notice describing the issue. The other party shall respond in writing within **15 business days**.

10.2 Mediation

If informal resolution fails, the parties agree to submit the dispute to non-binding mediation before a mutually agreed mediator. Mediation costs shall be shared equally.

10.3 L&I and Attorney General Complaints

Homeowners may file a complaint regarding contractor registration violations with the Washington Department of Labor & Industries at Ini.wa.gov. Consumer protection complaints may be filed with the Washington Attorney General's Consumer Protection Division. Washington's Consumer Protection Act (RCW 19.86) may provide treble damages and attorney fees in successful actions. Filing a complaint does not prevent the homeowner from pursuing separate legal remedies.

10.4 Legal Action

If mediation fails, either party may pursue legal action in the Superior Court of the county where the property is located. Washington Small Claims Court handles claims up to **\$10,000** (RCW 12.40.010). The prevailing party may recover reasonable attorney's fees and costs where authorized by contract or applicable statute, including the Consumer Protection Act (RCW 19.86).

11. Mechanics' Lien Notice

Washington law (RCW 60.04) allows contractors, subcontractors, laborers, and material suppliers to place a mechanics' lien on your property if they are not paid for work or materials furnished. A claim of lien must be filed with the county auditor within **90 days** after the last date labor, materials, or equipment were provided (RCW 60.04.091). A recorded lien can affect your ability to sell or refinance your property.

11.1 Protecting Against Mechanics' Liens

- Request **lien waivers** from the Contractor and all known subcontractors and suppliers with each progress payment
- Request a **final unconditional lien waiver** from the Contractor and all known subcontractors and suppliers upon final payment
- Consider requesting **joint-payee checks** made payable to the Contractor and major subcontractors or suppliers to ensure payment flows to all parties who furnished labor and materials
- Require Contractor to provide a list of all subcontractors and material suppliers at the start of the project
- Keep all Notice to Customer notices (RCW 60.04.031) on file — these are protective filings, not claims

11.2 Preliminary Notice — Notice to Customer (RCW 60.04.031)

Under Washington law, subcontractors and material suppliers who do NOT have a direct contract with the homeowner must serve a written Notice to Customer within **10 days** of first furnishing labor, materials, or equipment to preserve their lien rights (RCW 60.04.031). Washington's 10-day window is among the shortest in the country. If you receive such a notice, it does not mean there is a problem — it preserves the sender's right to file a lien if they are not paid by the general contractor. Keep all such notices on file and verify that the general contractor is paying subcontractors and suppliers as the project progresses.

12. Additional Washington Requirements

12.1 Washington Contractor Registration Compliance Checklist (RCW 18.27)

Confirm that this contract and supporting documents include:

- Contractor's full legal name, business address, L&I contractor registration number (CR#), and UBI number
- Bonding company name and bond number (verified at L&I Verify)
- General liability insurer name and policy number
- L&I industrial insurance (workers' comp) account number confirmed active
- Disclosure of whether subcontractors will be used and whether they are registered under RCW 18.27
- A description of the work to be performed and materials to be used
- Total contract price and payment schedule
- Estimated start and completion dates
- No blank sections left unfilled at the time of signing

12.2 Required Notice to Customer (RCW 60.04.035)

Washington law requires that for residential construction contracts of \$1,000 or more, the contractor must provide the homeowner with a written Notice to Customer before work begins. This notice informs the homeowner of the right of subcontractors and suppliers to file liens, and how to protect against them through lien waivers and joint-payee checks.

“Washington law provides that by recording a lien against your property, unpaid contractors, subcontractors, laborers, materialmen, and others can secure payment for labor and materials provided for construction

performed on your property. This lien can result in you paying for the same work or materials twice.” —
Paraphrased from RCW 60.04.035 required disclosure

12.3 L&I Registration Statement (RCW 18.27.114)

Contractor represents and warrants that, as of the date of this contract, Contractor holds a current and active contractor registration with the Washington State Department of Labor & Industries as required by RCW 18.27, and that the required surety bond and general liability insurance are in force. Contractor agrees to maintain registration, bond, and insurance in good standing throughout the duration of this project. Washington contractors are regulated by L&I. Questions may be directed to: Washington State Department of Labor & Industries, P.O. Box 44400, Olympia, WA 98504-4400. Phone: 360-902-5800. Website: lni.wa.gov.

12.4 Workers' Compensation Statement (RCW 51.12)

Washington requires contractors with employees to carry industrial insurance (workers' compensation) through Washington State L&I or as an approved self-insurer. Private workers' compensation policies generally do not satisfy Washington's requirement. Contractor represents that all required industrial insurance coverage is in place and will remain in force throughout the project.

13. General Provisions

13.1 Entire Agreement

This contract, including all exhibits and change orders, constitutes the entire agreement between the parties. No prior verbal or written representations shall be binding unless incorporated herein.

13.2 Severability

If any provision of this contract is found unenforceable, the remaining provisions shall continue in full force and effect.

13.3 Governing Law

This contract shall be governed by the laws of the State of Washington.

13.4 Notice

All notices under this contract shall be in writing and delivered to the addresses listed in Section 1, by personal delivery, certified mail, or email with confirmed receipt.

13.5 Assignment

Neither party may assign this contract without the prior written consent of the other party.

14. Exhibits and Attachments

- Exhibit A: Plans and Drawings
- Exhibit B: Material Specifications
- Exhibit C: Notice of Cancellation Form (if Three-Day Right to Cancel applies)

- Exhibit D: Contractor's L&I Registration Printout (from L&I Verify)
- Exhibit E: Certificates of Insurance and Bond Documentation
- Exhibit F: RCW 60.04.035 Notice to Customer
- Additional: _____

Signatures

By signing below, both parties acknowledge that they have read, understand, and agree to all terms of this contract.

Homeowner

Signature _____

Printed Name _____

Date _____

Homeowner (if jointly owned)

Signature _____

Printed Name _____

Date _____

Contractor

Signature _____

Printed Name _____

Title _____

WA L&I Registration # (CR#) _____

Date _____

Washington Homeowner Pre-Signing Checklist

- Verified contractor's L&I registration is active at secure.lni.wa.gov/verify/
- Contractor registration number (CR#) confirmed and recorded on this contract
- Bond status confirmed — bonding company and bond number recorded
- General liability insurance confirmed — insurer and policy number recorded
- Workers' compensation / L&I industrial insurance coverage verified (Washington State fund)
- Down payment limited to no more than one-third (1/3) of total contract price (best practice)
- Three-Day Right to Cancel notice provided if contractor solicited at your home (RCW 63.14.154)
- RCW 60.04.035 Notice to Customer received and filed (lien rights disclosure)
- RCW 18.27.114 Disclosure Statement received from contractor
- All blank fields in this contract are filled in — no blank spaces
- Both parties have signed the contract before any work starts or money changes hands
- Received a fully signed copy of the complete contract
- Payment schedule tied to work milestones, not calendar dates
- Plans, specs, and material lists are attached or described in Section 2.1
- List of subcontractors and suppliers requested from Contractor
- Lien waiver process confirmed — waivers to be collected with each payment (10-day preliminary notice window; 90-day lien deadline in Washington)
- If using subcontractors: confirmed they are registered with Washington L&I under RCW 18.27