

WHEN LIFE GETS LEGAL

Hiring a Contractor

July 8, 2026
12pm - 1pm EST



Session Notes

Below is a summary of the topics and items discussed on the July 8, 2026 session of **When Life Gets Legal: Hiring a Contractor**, presented by Ashby Pope from Riddick & Pope.

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SESSION TOPICS

Hiring & Vetting a Contractor | Comparing Bids | Contract Essentials
Payment Practices | Permits & Inspections | Dispute Resolution

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WHEN HIRING A CONTRACTOR

- Verify licensing through Virginia's DPOR, and understand the Class A / B / C tiers, which are tied to project size and insurance requirements.
- Confirm the business is legitimate through the State Corporation Commission (SCC), and check reviews and the Better Business Bureau.
- Require a certificate of insurance with active coverage that exceeds the value of the project.
- Match the contractor's experience to the actual work — a bathroom specialist may not be the right choice to pave a driveway.

COMPARING THE BIDS

- Get a minimum of three written estimates; a wide spread in pricing may signal the need for a fourth.
- Compare bids on equal terms — who buys the materials, the labor rate, and whether work is being subcontracted.
- A vague, non-itemized quote is a red flag, as is any high-pressure "offer good for 48 hours" tactic.
- Expect realistic timelines — reputable contractors are often booked 45 to 90 days out.

ESSENTIAL CONTRACT TERMS

- A clearly defined scope of work, materials (included versus owner-supplied), and project timeline.
- Express and implied warranties covering both workmanship and materials, spelled out in writing.
- A written change-order process, signed with the same formalities as the original contract.

SMART PAYMENT PRACTICES

- Never pay the full amount up front; a common structure is thirds tied to project milestones.
- An initial deposit typically covers the materials the contractor must purchase before work begins.
- Pay in a traceable format such as a bank transfer or certified check — never undocumented cash.
- A demand for full payment up front is a strong signal to walk away.

PERMITS AND INSPECTIONS

- Requirements vary by city and county; new structures and major renovations usually require permits.
- The contractor generally carries liability for unpermitted work and often pulls the permits directly.
- A contractor who suggests skipping required permits should be treated as a serious red flag.
- Final payment should wait until the work is complete and has passed any required inspection.

PROTECTING YOUR RIGHTS

- Keep thorough records: contracts, change orders, receipts, photos, and written communication.
- Start with a good-faith letter before filing suit; mediation and arbitration are alternatives to court.
- In Virginia General District Court handles disputes up to \$50,000; larger amounts go to Circuit Court.

KEY POINTS

- Verify a contractor's license through Virginia's DPOR and confirm the business is legitimate through the State Corporation Commission before signing anything.
- Always get at least three written, itemized estimates and compare them on the same terms — who supplies materials, labor rates, and subcontractor use.
- Never pay the full amount up front; tie payments to project milestones and always pay in a traceable format.
- Put every change in writing through a formal change order — the most common source of member disputes.
- Confirm permit responsibility up front; skipping required permits is a serious red flag.

Q&A HIGHLIGHTS

1. If someone is injured on my property during the work, what happens?

Notify your homeowner's insurance right away, whether the person is a handyman or a formed company. Your insurer will determine whether the claim is theirs to pay or falls to the contractor's professional liability coverage.

2. Can I record my conversations with a contractor?

It's legal in Virginia as long as one party knows the conversation is being recorded, but doing so can make a contractor uneasy. A follow-up email summarizing what was discussed is usually the better and more useful written record.

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**Tenant Rights and
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August 12, 2026
12pm - 1pm

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3. What if a contractor won't share a copy of their insurance?

That's a major red flag — insurance isn't private or proprietary, and providing it is standard practice for larger jobs. If it can't be verified, vote with your dollar and hire someone else.

4. Is a 50% deposit up front a red flag?

Not automatically. It depends on how material-heavy the job is, since the contractor has to carry those costs. A 50% / 25% / 25% structure can be reasonable — feel free to ask why the deposit is set where it is.

5. What recourse do I have with a big-box-store installer like Lowe's or Home Depot?

You're in "privity of contract" down the chain, but pursuing a large out-of-state corporate entity can be complicated. For anything above roughly \$5,000, a licensed local Virginia contractor is easier to hold accountable.

ABOUT OUR SPEAKER:



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Ashby Pope is a Partner Attorney at Riddick & Pope, a general-practice law firm with offices in Smithfield and Portsmouth. Her practice spans civil litigation, family law, traffic and criminal matters, and estate and elder law. Riddick & Pope is a longtime participating Legal Resources plan law firm.

DISCLAIMER: This summary highlights key webinar points and questions. For comprehensive details, view the full seminar at [LRSeminars.com](https://www.LRSeminars.com).

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