

Seattle's climate tests a building envelope every season. Wind-driven rain, salt air near the Sound, long wet winters, then a few hot dry months that bake south and west walls. I have walked more than a few homes where paint looked fine from the street but the sheathing behind the siding crumbled under my screwdriver. When you hire siding contractors in Seattle, licenses, insurance, and warranties are not paperwork formalities. They are the guardrails that keep a project from sliding into expense and frustration.

This guide draws on years of specifying, installing, and inspecting cladding systems across King County. It covers how Washington licensing works for siding contractors, what insurance actually protects you, what Seattle-specific risks affect your coverage needs, and how to read warranties so they mean something five, ten, or twenty years down the road. Along the way, I'll flag red flags I see during Seattle dry rot inspection work, and how those findings should shape your contract for siding replacement services Seattle WA homeowners rely on.

What licensing really means in Washington

Washington does not issue a special "siding" license. Contractors performing siding, exterior trim repair, and related carpentry register as general contractors with the Washington State Department of Labor and Industries. That registration requires a bond and general liability insurance. It also means the contractor is subject to state rules on contracts, lien rights, and workplace safety.

Look for these items when you vet siding contractors Seattle WA:

- Active Washington State contractor registration, not expired or "suspended," and the name on the registration matches the name on the bid and the company on the truck. You can check this on the WA L&I Verify a Contractor portal in under a minute.

Beyond state registration, Seattle has permitting requirements that surface during siding projects. Many siding repairs qualify for an over-the-counter STFI permit if you are replacing like for like, but the moment the job touches sheathing, structural members, window sizes, or insulation, the permit level can change. Houses in environmental critical areas or historic districts demand special care. A contractor comfortable with Seattle's Department of Construction and Inspections saves time at the counter and knows when photographic documentation will satisfy an inspector and when an in-person inspection is unavoidable. If you are comparing siding contractors in Seattle, ask for examples of recent permitted trim and siding repair jobs in your neighborhood.

Electricians and plumbers must hold separate trade licenses if the project requires moving wiring or plumbing. Most siding scopes avoid that, but watch for deck-ledger integration, bathroom fan vents, and exterior receptacle relocations. A solid contractor coordinates these trades under their general contract so you do not juggle liability between multiple firms.

Insurance: what protects you and what doesn't

General liability insurance is the big one. In this region, I recommend contractors carry at least 1 million per occurrence and 2 million aggregate, with products and completed operations coverage. Ask for a certificate of insurance that names you as additional insured for ongoing and completed operations. If that phrase is missing, you might be exposed to claims after the last nail is driven.

Workers' compensation matters just as much. Washington's system runs through L&I. If a worker falls from scaffolding while doing Seattle trim repair on your second-story frieze, you do not want that injury making its way to your homeowner's policy. Verify the company's L&I account is active and that they classify their workers correctly. If they rely on "1099 subs," confirm those subcontractors also show as active and in good standing.

There is a category of insurance people ignore until it bites: pollution or mold coverage. Seattle's humidity and frequent wetting cycles mean failures can lead to mold growth inside wall cavities. Standard liability policies often exclude mold or limit it severely. If your project includes dry rot repair Seattle and you are opening up walls during the rainy season, ask how the contractor handles temporary weather protection and whether their carrier excludes mold. I have seen mold exclusions derail a claim that should have been routine.

Auto coverage is a quieter piece. If a dump truck backs into your retaining wall during demo, you want the contractor's auto policy to respond. This is a simple line item on the COI, but it's worth confirming.

Warranty terms that hold up in a wet climate

A warranty is only as strong as the company backing it and the clarity of the terms. On siding repair Seattle jobs, you typically have three tiers of warranty:

- **Manufacturer material warranty.** Fiber cement from James Hardie usually comes with a 30-year limited warranty on the boards and 15 years on the finish if factory-painted. Cedar or other wood siding warranties come from the mill and often focus on manufacturing defects, not decay due to conditions.
- **Manufacturer system or program warranty.** If the installer is part of a preferred contractor program and follows a full system spec, you may get enhanced coverage. On vinyl and engineered wood, these can stretch to limited lifetime on materials, but read the exclusions around coastal exposure and improper fasteners.
- **Contractor workmanship warranty.** In Seattle, one year is the legal minimum in most cases. Good contractors offer 2 to 5 years on workmanship. The best adjust for Seattle's climate by specifying details that mitigate moisture and honoring longer workmanship terms when they control the full assembly: moisture barriers, flashings, and penetrations. If you only hire a contractor for house trim repair around windows, expect a more modest workmanship term unless the scope includes full flashing integration.

What voids warranties here more than anywhere else is water management. Miss one head flashing on a belly-band trim, skip a back dam under a sill, or run caulk where a weep path should be, and you set the stage for failure. If your bid mentions a manufacturer like James Hardie or LP SmartSide, ask to see the current installation manual pages that apply to your home's exposure. Favor details that shed water, not details that rely on caulk as a primary defense.

The Seattle enemies of siding: water, wind, UV, and time

We talk about rain, but the real culprit is trapped moisture. Wind-driven rain finds joints. Marine air pushes humidity into shaded walls that never fully dry. South and west exposures bake, then cool rapidly, cycling fasteners and sealants. Homes with limited roof overhangs see walls take the brunt. When I open up failure areas on Seattle dry rot repair calls, common patterns appear: clogged or missing drainage planes, face-nailed lap siding with overdriven fasteners, kick-out flashings missing at roof-to-wall joints, and window flanges buried without a proper pan.

This is why Seattle dry rot inspection is not a mere prelude to a quick patch. Probing around belly bands, window corners, and the first two feet above a deck ledger often reveals more hidden damage. A good dry rot repair contractor will suggest exploratory openings sized to diagnose without destroying, then write [dry rot repair](#) a contingency allowance into your contract for sheathing and framing replacement by square foot. That transparency avoids fights later when the rot spreads past the first joint.

When a small repair makes sense and when it doesn't

Not every project needs full siding replacement services Seattle WA homeowners commonly fear. If you have a localized leak from a failed head flashing at a single window, a targeted exterior trim repair and localized house trim repair can stop the intrusion. The key is tying new work into the water-resistive barrier with shingle-style layering. I have replaced a single trim board with two square feet of WRB patching and saved a client from a \$40,000 re-side.

On the other hand, if your lap siding is face-nailed with inconsistent reveals, paint is peeling on the shaded east wall, and you see mushrooms near the bottom edge of corner boards, a sectional repair often wastes money. Once water gets behind, the WRB ages prematurely. Patchwork can chase symptoms rather than causes. If 20 to 30 percent of the envelope has failed, a comprehensive re-side allows you to fix flashings, upgrade WRB to a drainable wrap, add rainscreen furring in critical areas, and reset window integration. Done once, done right, with a single workmanship warranty.

Contract structure that prevents disputes

The best contracts on siding contractors in Seattle jobs do a few things well. They spell out the wall assembly from the studs out, mention brands and model lines for WRB, flashings, tapes, and sealants, and include drawings or manufacturer details for tricky intersections. They also address temporary weather protection. In our climate, plan for overnight protection at all cutouts, with breathable wraps and taped seams, not blue tarps stapled to fresh sheathing.

Pricing should have a line for rot repair. I advise using a per square foot allowance for sheathing and a per linear foot or per unit allowance for framing members like studs, rim joists, and window bucks. Include a small allowance for insulation replacement where cavities get wet. This keeps change orders predictable. For example, a contract might carry

750 square feet of sheathing at a set rate and 20 studs at a set rate. If the contractor opens the wall and only uses half, you get a credit. If they exceed the allowance, you approve the overage with documented photos.

Payment schedules should align with milestones. A common structure is deposit for mobilization and materials, then payments at tear-off complete, WRB and flashings inspected, siding hung, and final punchlist. Tying a payment to an inspection, whether by the city or a third-party envelope inspector, adds discipline.

Materials that earn their keep in Seattle

Fiber cement performs well here. It tolerates wetting, holds paint compared to wood, and resists pests. It is heavy and unforgiving without the right tools, but a trained crew produces clean lines that survive storms. Engineered wood has improved significantly, provided you respect clearances and follow strict flashing. Cedar remains beautiful, and on historic homes it can be the right choice, but it demands a maintenance mindset and careful separation from splash zones and hardscapes.

Drainable WRB is not optional in my book. The micro-grooves that create a capillary break behind siding are cheap insurance. On tight budgets, at least use a rainscreen detail at critical walls: south and west elevations, under long roofline runoff, and above decks. A 3/8 inch furring strip and a vented bug screen at the base and top can double the drying potential of a wall.

Fasteners must match the system. Stainless near salt air, ring-shank nails with correct head size, or manufacturer-approved screws on engineered wood. Overdriven fasteners remain a top cause of warranty denials. I still see nail heads cratered into fiber cement. That compresses the board and creates a small dish that holds water. Use depth-controlled guns and spot-check.

Caulk is not a fix, it is a last line. I prefer using flashing to reduce reliance on sealant. Where sealant is necessary, go for high-quality, paintable, class 25 or better, and respect joint design. Most failures I see involve skinny beads smeared on cold, wet days. Seattle's climate rarely gives you perfect caulking weather. Plan the sequence so sealant happens in a dry window, or tent the area and warm the substrates.

Permits, inspections, and the rhythm of a Seattle job

Timing matters. Tear-offs in late October live dangerously if you cannot close walls daily. The city's inspection calendar gets tight when storms roll through and crews juggle tarps. On larger projects, phase work by elevation and schedule weather protection as a task, not a reaction. Ask your contractor how they plan to handle a week of rain in the middle of your job. They should talk about breathable wraps, cap fasteners, taped overlaps, and the order in which they open and close sections.

Seattle's inspectors look for WRB lapping, window flashing sequence, and roof-to-wall transitions. If your home sits under tall firs, expect debris and needles on scaffolding and in kick-out flashings. A tidy crew reduces clogged drains and water falling behind new work. I often advise clients to coordinate gutter cleaning during siding work and to add larger downspouts or diverters where wall staining shows a history of overflow.

How dry rot hides and how to find it

Dry rot is a misnomer here, since the decay fungi need moisture. The pattern is predictable: bottom edges of trim, inside corners, siding ends that meet against a butt joint without a slip sheet, and anywhere a horizontal trim board interrupts drainage. On Seattle dry rot repair calls, I carry a moisture meter and a sharp awl. Readings above 20 percent in wood indicate trouble. Tap and listen for a dull thud compared to the bright ring of sound material. Probe up from the lowest point of suspect boards. If your house has belly bands, gently pry the lower edge and look for blackened paper and powdery sheathing.

When you catch it early, exterior trim repair may be enough. Replace the board, install proper Z-flashing with a drip edge, add end dams at terminations, and back-prime all cuts. When decay reaches the sheathing, widen the scope. The sooner you replace compromised sheathing and framing, the less chance of mold, pests, and structural issues. Your dry rot repair contractor should document everything with photos and mark each replacement area on a drawing. That record supports warranty claims and helps future work.

Coordinating windows, decks, and penetrations

Siding does not live alone. Most water finds its way in where assemblies meet: windows, doors, decks, roof-to-wall intersections, hose bibs, light fixtures, vents. If your siding shows age and you plan window replacements within five years, consider doing them together. Integrating new flanges, sill pans, and flashings with a continuous WRB makes for a healthier wall. Piecemeal window swaps after a re-side can work, but you must cut and repair the WRB and interior trims. That costs more per window than doing it during the siding project.

Deck ledgers deserve special attention. I still see ledgers lagged tight against sheathing with no flashing, which dumps water into the wall. If your siding contractor demurs on touching the ledger, bring a carpenter who will. The ledger flashing should kick out above any belly band and drain over, not behind, the WRB. The small metal L that prevents years of trouble costs tens of dollars and saves thousands in rot.

Penetrations, from dryer vents to mini-split lines, need sleeves or boots, not caulk alone. A good contract names the brand of flashing boots and details how they integrate with the WRB.

What to ask during bids and references that matter

Most homeowners ask for price, schedule, and references. Useful, but incomplete. What you want are answers that reveal the contractor's process thinking, especially in Seattle's climate.

Here are five questions that separate pros from pretenders:

- When you find unexpected rot, how do you price and manage that work, and how do you document it for me?
- What brand and model of WRB do you prefer here, and will you use a drainable wrap or rainscreen furring on my south and west walls?
- How will you handle weather protection if we get a week of rain after tear-off? Walk me through your daily close-up routine.
- Which manufacturer installation manual will you follow for my siding and trim, and will you provide those detail sheets with the contract?
- Can you show proof of general liability and workers' compensation today, with me listed as additional insured for ongoing and completed operations?

When you call references, ask about communication when surprises appeared. Seattle projects often uncover extra work. A contractor who handled that with clear photos, fixed prices per unit, and predictable scheduling will do it again.

Cost ranges and what drives them

For a typical Seattle single-family home with two stories and 1,800 to 2,400 square feet of wall area, full fiber cement re-siding with new WRB, flashings, and painted trim often lands in the 18 to 35 per square foot range, including paint, depending on complexity, access, and finish level. Rainscreen assemblies add roughly 2 to 4 per square foot. Engineered wood can be similar or slightly less on materials, sometimes more on labor if you add architectural trim packages. Cedar costs more up front and on maintenance.

Localized trim and siding repair varies widely. Replacing a handful of rotted trim boards with proper flashing can be 800 to 3,000. A targeted repair around a failed window that includes sheathing replacement and flashings can be 2,500 to 6,000 for a single opening. Once you move beyond a few openings, full elevation work often makes more sense.

These ranges assume clean site access. Tight lots, steep slopes, tall gables, and scaffolding push costs up. So do change orders from hidden rot. The more your contract anticipates and prices those realities, the closer your final bill will sit to the [dry rot repair cost](#) original estimate.

How to evaluate “siding contractors Seattle WA” search results without losing a week

Online search turns up companies from one-truck shops to large outfits with multiple crews. The size of the contractor matters less than the fit to your scope. For trim and siding repair, a nimble crew that lives on ladders and knows how to

blend new with old can outperform a big company geared toward full re-sides. For a whole-house re-clad, scale brings schedule certainty and manufacturer relationships that help with warranties.

Look for a portfolio that resembles your house, not just the prettiest homes. Craftsman bungalows require different trim sensibilities than mid-century boxes. Ask to see a fiber cement job where the contractor navigated belly bands, wide window casings, and lattice vents. If your home is on a bluff or within a mile of salt air, ask for a reference in a similar microclimate.

Local presence counts when weather hits. A contractor based in Everett can do fine work in Ballard, but if their crews spend an hour each way in traffic, your rain windows get narrower. This is not a deal-breaker, just one of those small real-world factors that shows up in response times.

Maintenance and monitoring after the work

Even the best assembly needs care. Schedule a walkaround twice a year, spring and fall. Look under kick-out flashings for staining, check caulk joints at penetrations, and brush debris from horizontal trim. Keep plants off the walls by 12 to 18 inches so air can move. If you see paint blistering on the shaded side, test moisture content. Early detection lets you call the contractor while the workmanship warranty still applies.

Gutters matter more than people think. A single clogged downspout can soak a wall for weeks. Clean them, add leaf guards if your trees demand it, and watch for the wash mark on the siding that means overflow. When you hire a contractor for seattle trim repair or siding repair seattle follow-up work, ask whether the failure traces back to blocked gutters. Knowing the cause helps you protect the rest.

Why insurance and warranty language must match the assembly

A final point ties the whole picture together. Your paperwork should reflect your wall. If your contract promises a five-year workmanship warranty on siding replacement services Seattle WA homes need, it should list the WRB, flashing, fasteners, and sealants by brand, and reference the manufacturer's install guide version. Your insurance certificate should list you as additional insured for ongoing and completed operations. Those two pieces, the contract and the insurance, work together. If a leak appears in year three and the contractor is still in business, you have a clear path to a fix. If the contractor disappears, your documentation supports a claim against a bond or a material warranty.

Poorly drafted contracts with vague scope and thin insurance leave you chasing responsibility while your wall keeps getting wet. Strong documents do the opposite. They make it obvious who does what, how, and under what conditions.

A short, practical checklist you can use tomorrow

- Verify the contractor's WA L&I registration and workers' comp status, and request a same-day certificate of insurance naming you additional insured for ongoing and completed operations.
- Demand a written scope that names WRB, flashings, fasteners, sealants, and references the manufacturer installation manual for your chosen siding and trim.
- Build in unit pricing and allowances for rot repair, with photo documentation requirements before any overage is billed.
- Align payments to milestones, ideally with a WRB and flashing inspection before the largest progress payment.
- Schedule work with weather in mind, and insist on a daily close-up protocol that uses breathable wraps and taped seams rather than tarps alone.

Seattle's homes can stand up to our climate for decades, but not by accident. Whether you need a precise seattle dry rot repair, a larger trim and siding repair, or a full re-clad, the right combination of licensing, insurance, and warranties gives you leverage and peace of mind. Pair that with assemblies built to drain and details that shed water, and you will not be calling me for emergency rot repair five years from now. You will be calling to say the paint still looks crisp, the joints are tight, and the walls are dry. That is the outcome worth paying for.

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