

How to Hire a Masonry Contractor: Questions, Red Flags, and Straight Answers

**Fifty Years of Watching Homeowners Hire Masons — What
Separates the Craftsmen from the Crews**

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Chapter 1: How to Hire a Masonry Contractor

— Why It's Different from Hiring Anyone Else

In fifty years of Texas brick and masonry work, I've watched thousands of homeowners hire masons. Some got beautiful work that'll outlast them. Some got work that failed in two years and cost twice to fix. The difference was almost never luck and almost never the price. It was the hiring.

Here's what makes hiring a mason different from hiring a plumber or an electrician: masonry is permanent and visible. A bad pipe gets replaced behind a wall. A bad mortar joint sits on the face of your house for thirty years, and fixing it means cutting it out — which risks the brick. You can't un-smear bad masonry work. The hiring decision is the quality control, because after the mortar sets, your options are limited and expensive.

The other difference: in Texas, there's no state license standing between you and a bad mason. None. The State of Texas does not license general contractors or masonry contractors — the Department of Licensing and Regulation covers HVAC and electrical trades, not bricklayers. There is

no state recovery fund if a mason takes your money and disappears. There is no required surety bond. Nobody ran a background check on the man at your door. That doesn't mean every mason is suspect — most of the men I've worked alongside for fifty years are honest craftsmen. It means the vetting is on you, and this book is the vetting manual.

Everything that follows comes from watching the hiring go right and watching it go wrong, over and over, for half a century. The questions that separate craftsmen from crews. The red flags that always — always — cost money later. And how to check a contractor's real track record instead of his sales pitch. Read it before you sign anything.

Chapter 2: The Texas License Truth — What "Licensed" Means Here

Let's get the most misunderstood fact in Texas contracting out of the way first: **there is no Texas state license for masonry contractors.** A man who tells you he's "a licensed mason" in Texas is either confused, licensed in another state, or selling you something. Some Texas cities have local registration or permit requirements for contractors doing work inside city limits — and you should ask about those — but at the state level, the license you're picturing doesn't exist.

This matters because "are you licensed?" is the first question most homeowner guides tell you to ask, and in Texas it's the wrong first question for masonry. It gives you a false sense of security either way. The right first questions in Texas are about insurance, references, and paper — the things that actually protect you where the state doesn't.

What Texas also doesn't have: a contractor recovery fund (some states maintain one to compensate homeowners ripped off by licensed contractors — Texas has no equivalent

for general contracting), no state-mandated surety bond for masons, and no financial or criminal background check performed on general contractors by any state agency. I'm not telling you this to scare you. I'm telling you because the homeowners who get hurt are the ones who assumed somebody was checking. Nobody is checking. That's your job now, and it's not hard — it just has to actually happen.

A few practical consequences. First: when a Texas mason hands you a "license number," ask what it's a license for. It might be a city business registration, an occupational license from another trade, or a home-improvement registration from another state — all fine to have, none of them a Texas masonry license. Second: local matters more here than in licensed states. Ask whether he pulls permits in your city when the work requires it, and whether he's done permitted work in your city before. Permit records are public, and a mason with a history of permitted work in your town has a verifiable track record whether or not any license exists. Third: since the state won't vouch for him, his insurance, his references, and his written contract have to do the vouching. Those get their own chapters, because they're load-bearing.

Chapter 3: Insurance — The Paper That Actually Protects You

If there's no license to check, there's still paper that matters, and insurance is at the top of it. Two kinds, and you need to understand both.

General liability insurance covers damage the contractor does to your property — the scaffold leg through your window, the mortar haze etched into your glass, the landscaping crushed by the lift. Ask for a certificate of insurance (COI) and actually read it: the policy dates (is it current?), the coverage amounts, and the name on the policy (does it match the company you're hiring, or somebody else's policy he's borrowing?). A COI takes a legitimate contractor thirty seconds to produce. Hesitation is information.

Workers' compensation covers the contractor's workers if they get hurt on your property. This is the one homeowners skip, and it's the one that can hurt them worst. Here's why: if an uninsured worker falls off your roof and there's no workers' comp, the injured worker's medical bills and lost wages can come looking for the deepest nearby pocket — and

the nearby pocket is the homeowner who hired the crew. In Texas, workers' comp isn't mandatory for all employers the way it is in some states, which means plenty of small masonry crews don't carry it. That's their business decision until somebody gets hurt on your property — then it's your problem. Ask. Get the answer in writing. If the answer is "we don't carry workers' comp," understand exactly what that means before you sign: it means you're accepting the risk.

A note on verifying: a COI can be faked, and expired policies get presented as current more often than you'd think. You are allowed — expected, even — to call the insurance agent or broker listed on the certificate and confirm the policy is active. Legitimate contractors expect this. It takes five minutes. The contractor who gets offended by verification is telling you something.

One more paper point: **bonding**. Texas doesn't require masons to be bonded, but some carry a surety bond voluntarily, and larger commercial masons often do. A bond is a financial guarantee backing the contractor's obligations — if he defaults, the bond company pays to make it right, up to the bond amount. It's not a substitute for insurance, and its absence isn't a red flag the way missing insurance is. But its

presence is a green flag: a bonded contractor has passed a surety company's underwriting, which is more vetting than the state does.

Chapter 4: The Questions That Separate Craftsmen from Crews

This is the interview — the questions you ask every mason before you hire him, and why each one matters. Ask them all. Write down the answers. Compare across bids.

"How long have you been doing masonry, and how long under this company name?" You're checking two things: trade experience and business stability. Twenty years laying brick under three different company names in four years is a different story than twenty years under one name. Frequent name changes can mean nothing — or they can mean outrunning a reputation. Ask, and watch the reaction. A straight answer is a straight answer.

"How many jobs like mine have you done in the last year?" Not "how many jobs" — how many like yours. A mason who lays beautiful new brick walls may have never repointed a chimney. A foundation crew that "also does brick" may have never matched mortar on a 1970s veneer home. You want the man whose last twelve months look like your job. Follow it with: "Can I see one?" — and mean a drive-

by address, not a photo. Photos lie; drive-bys don't.

"Who will actually be doing the work — you, your employees, or subcontractors?" The man who sells you the job is often not the man who does it. There's nothing wrong with subs — it's standard in the trade — but you have a right to know who they are, how long he's worked with them, and whether they're insured. The red-flag version of this answer is vagueness: "Oh, I've got guys." Guys who? The green-flag version names names and tenures.

"What mortar will you use, and why?" This is the mason's shibboleth — the question that instantly separates the craftsman from the crew. A real mason answers with a type (N, S, O, lime), a reason tied to your brick ("your 1980s veneer wants Type N — softer than the brick, matches what's there"), and a word about matching ("I'll do test batches because wet mortar and cured mortar are different colors"). A non-mason says "mortar mix" or "whatever the supply house has" or gets annoyed at the question. If he can't tell you what mortar he's using and why, he's not a mason — he's a man with a trowel. Do not hire him for masonry work.

"How will you match the existing mortar?" Color matching is half the craft. The answer should involve test batches or

sample panels — small patches mixed, applied, and left to cure before the job starts. "I'll match it" with no method is not a method.

"What's your cut depth / how do you prep the joints?" For repointing work: how deep does he cut out the old mortar? The honest range is half an inch to an inch-plus depending on condition. "We just scrape and fill" is the cheap-bid tell — surface work that fails early. For rebuild work: what's the demolition scope, and what happens to the debris?

"How do you handle it if you find something worse once you open it up?" Every masonry job has a chance of hidden conditions — rotted framing behind the brick, a flue liner that's shot, a footing that's moving. The honest contractor has a process: stop, photograph, explain, price the change in writing before proceeding. The dishonest one either low-balls the bid knowing he'll "discover" extras, or plows ahead and bills you later. You want the change-order process described before there's a change.

"What's the schedule — start date, duration, and what happens in bad weather?" Masonry is weather-dependent. Mortar can't freeze before it cures and can't bake at 105 degrees without management. A contractor with no weather

plan in Texas doesn't have a plan. Get the start date in writing, the expected duration, and what happens when weather interrupts.

"What does your warranty cover, and for how long?"

Workmanship warranty — the industry-honest range is one to five years depending on the work. Get what it covers and what it excludes in writing. "Lifetime warranty" on mortar is a sales line, not a warranty — mortar has a service life. And a verbal warranty is worth the paper it's printed on.

"Can I have three references from the last two years — jobs like mine?" Recent, similar, verifiable. Then actually call them. (Chapter 8 is the full reference-checking method.)

Ten questions. Thirty minutes. This interview costs you nothing and it's worth more than any single line item on any bid — because it tells you who you're actually hiring.

Chapter 5: Reading the Answers — Specific vs. Vague

The questions are only half the interview. The other half is listening — because the difference between an honest mason and a salesman isn't what he claims, it's how specifically he answers.

Specific is honest. Vague is a warning. That's the whole chapter in one line, but let me show you what it sounds like.

Ask about mortar. The craftsman says: "Type N, site-mixed with [local] sand — your brick is a 1980s Acme veneer, medium hardness, and the existing joints are a standard gray Type N. I'll run three test batches on the north wall where nobody sees it and we'll pick the match after they cure." The crew guy says: "Oh, we use good mortar. Matches fine." One of those men has done this job before. The other is hoping.

Ask about schedule. The craftsman says: "Start Tuesday, three days for the cutting, two for the pointing, weather permitting — if we get a freeze night I'll tent it, that's in the bid." The crew guy says: "Couple days. We'll get it done." One of them has thought about your job. The other is thinking about his

next job.

Ask about hidden conditions. The craftsman says: "If I open that wall and the sheathing's rotted, I stop, I photograph it, I show you, and we price it before I touch it. Here's the change-order clause in the contract — read it." The crew guy says: "We'll cross that bridge." Bridges crossed later get billed later, at whatever price he names when you have no leverage.

This isn't about eloquence. Some of the best masons I've known in fifty years could barely write a sentence — but ask them about mortar and they'd talk for twenty minutes with total specificity, because the knowledge is in their hands. Vagueness isn't a communication style. It's either ignorance or concealment, and neither one should be working on your house.

There's one more thing to listen for: **what he volunteers**. The honest mason warns you about things unprompted — "your chimney crown's cracked, you should know," "that wall's moving, repointing won't fix it," "this bid's good for thirty days, take your time." Warnings cost him nothing and earn him everything. The salesman volunteers nothing but urgency. Which brings us to the red flags.

Chapter 6: Red Flags — The Ones That Always Cost Money Later

In fifty years I've seen every version of the bad hire, and they rhyme. Here are the red flags — each one independently worth caution, and two or more together worth walking away.

The big deposit. Demanding full payment — or a deposit over about 30 percent — before work begins. A deposit for materials is normal; the balance on completion is the rule. The mason who needs all the money upfront is either broke (and your job is financing his last job) or planning not to finish. Either way, your money should follow the work, not precede it. Milestone payments tied to verifiable progress — deposit, mid-job draw, final on completion — are the honest structure.

The today-only price. "I can do it for this price if you sign today." High-pressure, same-day-decision tactics are how bad contractors keep you from getting the second bid that would expose them. A legitimate price is good for thirty days. The man who needs your signature before you think is afraid of

what thinking does to his price.

No company address. Works out of a truck, no fixed business location, no verifiable business presence. When something goes wrong — and sometimes things go wrong even with good contractors — you need to know where to find him. A P.O. box and a cell phone aren't a business address.

Can't or won't produce insurance. Covered in Chapter 3, but it belongs here too: the contractor who can't produce a current certificate of insurance doesn't have insurance. There is no innocent explanation that survives scrutiny.

"We can skip the permit." Where the work requires a permit and the contractor suggests skipping it to save time or money, he's asking you to accept the liability for unpermitted work — which can void insurance coverage, complicate a future sale, and leave you with no inspection record. The permit is cheap. The contractor who won't pull one is expensive.

Verbal-only bid. No written proposal, no scope, no price in writing — just a number spoken at your kitchen table. A verbal bid can change. A verbal warranty doesn't exist. A

verbal scope is whatever he says it was, later. If it isn't written, it isn't real.

The storm chaser. Knocks on your door in the week after a hailstorm, claims your chimney or brickwork has damage you haven't assessed, offers to "handle the insurance." Some of these operators are legitimate roofers working a storm area. Many are transient crews who'll be three counties away when the work fails. The test is the same as any hire — insurance, references, local track record, written contract — applied with extra skepticism, because the business model selects for speed over accountability.

The bid that's half the others. Not 15 percent lower — half. A bid dramatically below the rest isn't a bargain; it's a different job. Something's being skipped: cut depth, mortar matching, access equipment, cleanup, insurance, or the mason's own wages (which means the crew is whoever was available cheapest). The too-cheap bid is the most expensive bid you'll sign — you just pay the rest later, to somebody else, to fix it.

No references, or references that can't be verified. "I've done hundreds of jobs" with no addresses, no names, no numbers. Or references that turn out to be relatives, or

disconnected numbers, or jobs from a decade ago. A working mason has recent customers who'll talk. The absence of them is the presence of a reason.

Won't put the change-order process in writing. This is the sophisticated one. The bid looks fine. But ask how extras get priced and documented, and he waves it off. That's because the business model is the low bid plus the "discovered" extras — and without a written change-order process, every surprise gets priced at whatever he says, when you can't say no. The change-order clause is where honest contractors prove they're honest before there's money on the table.

Cash only, no paperwork. Cash price, no contract, no receipt, no warranty, no recourse. The cheapest bid in Texas is always the one with no paper — because the paper is where your protections live.

Chapter 7: Green Flags — The Quiet Signs of the Real Thing

Red flags get the attention, but the green flags are how you actually pick. These are the quiet behaviors of legitimate craftsmen — none of them flashy, all of them reliable.

The detailed bid, unprompted. He hands you a written proposal with line items — scope, materials, quantities — before you ask for it. He doesn't do this to impress you; he does it because that's how he thinks about the job. Detailed bids come from organized minds.

He offers the insurance certificate. You don't have to ask twice. Better: he includes it with the bid, or tells you to call his agent. The contractor who's proud of his paper shows you his paper.

He pulls permits as a matter of course. Where the work needs one, he handles it — it's in the bid, in the schedule, no drama. Permits and inspections are how a good contractor proves the work, and he knows it.

He tells you what could go wrong. Unprompted, before

there's a problem: "The mortar on the south wall might be deeper-gone than it looks — if I have to cut deeper, here's how that prices." "Your chimney's seen movement — I want to check the footing before I quote the repoint." The contractor who explains the risks before you sign is the contractor who won't surprise you after.

Milestone payments, in writing. Deposit, progress draws tied to completed stages, final payment on completion and your sign-off. He proposes this structure himself, because it's how professionals work — his money follows his work.

A workmanship warranty beyond the minimum. He warrants his work in writing — typically one to five years on masonry workmanship — and he can explain what it covers and what it doesn't. The warranty conversation is specific, not "don't worry, I stand behind my work."

Consistent reviews over years. Not a burst of five-star reviews last month — a steady record over three or more years, across platforms, with responses to the occasional bad one. Manufactured reviews come in bursts. Real reputations accumulate.

He communicates in writing. Emails, texts, written

summaries after verbal conversations. Not because he's formal — because he's accountable. The contractor whose word and whose writing match is the contractor whose work matches his bid.

He introduces the crew and keeps a clean site. On day one, you meet the people working on your house. The site gets protected before work starts and cleaned at the end of each day. Respect for your property during the job predicts respect for the work itself.

He measures. This one's my personal favorite, and it's worth a book of its own: the honest mason measures your walls. Square footage, joint condition, access heights — numbers, not glances. Per-square-foot pricing without measuring is guessing. The mason with the tape measure is the mason who's pricing your job, not somebody's job.

None of these is hard to fake individually. Together, over the course of an interview and a bid, they're nearly impossible to fake — because they're not sales techniques, they're work habits. Hire the habits.

Chapter 8: Checking the Track Record — Beyond the Sales Pitch

The interview tells you who he says he is. The track record tells you who he actually is. Here's how to check, in order of reliability.

Drive by his work. Ask for two or three addresses of recent jobs similar to yours — not photos, addresses. Then go look. Photos lie: they're cropped, lit, and selected. A drive-by shows you the work in daylight, in context, after weather has had its say. Look at the mortar joints: are they uniform, properly tooled, matched in color? Look at the edges and transitions: clean or sloppy? A mason's recent work, viewed in person, is the single most reliable predictor of your job's outcome. If he won't give addresses, ask yourself what his recent work looks like that he doesn't want you to see.

Call the references — and ask the right questions. "Were you happy?" gets you "yeah, fine." Ask instead: Did he start when he said he would? Did the price change, and if so, how were the changes handled? Did the crew show up consistently? How was the cleanup? Would you hire him

again — and have you? That last one is the killer question. A reference who hired him twice is worth ten who hired him once.

Read the reviews like an investigator. You're not counting stars — you're reading patterns. Consistent reviews over three-plus years across Google, BBB, and trade platforms. Read the bad ones first: what went wrong, and how did he respond? A contractor who answers complaints specifically and professionally is showing you his character under pressure. A contractor with no bad reviews at all in ten years is showing you either perfection or curation — and perfection doesn't exist in construction. Also read the good ones for specifics: "great work" tells you nothing; "repointed our 1970s chimney, matched the mortar perfectly, crew was here three days, cleaned up like they were never here" tells you everything.

Check the BBB — and know what it tells you. The Better Business Bureau record shows accreditation status, complaint history, and how complaints were resolved. Zero complaints over years is a good sign. A few complaints, all resolved, is normal business. A pattern of unanswered complaints is the record talking. (For what it's worth:

accreditation is a paid membership, not a government endorsement — treat it as one data point, not a seal of infallibility. The complaint record matters more than the letter grade.)

Check court records. This is the step nobody takes and everybody should. County court records are public and increasingly searchable online. You're looking for patterns — multiple lawsuits from customers, judgments, liens — not a single dispute, because even good contractors get sued sometimes. A mason with three customer lawsuits in two years is telling you something his references won't.

Verify the business exists. Secretary of State business entity search — is the company registered, and for how long? A company that's existed under one name for fifteen years has a different risk profile than one formed last month. Longevity isn't proof of quality, but fly-by-nights don't age.

Trade associations. Membership in a trade body like the [Mason Contractors Association of America](<https://www.masoncontractors.org>) isn't a license and doesn't guarantee quality — but it signals a contractor who invests in the trade beyond the next job. It's a green flag, not a credential. Treat it accordingly.

Do all of this and you've spent maybe two hours. The bad hire costs thousands and months. The math isn't close.

Chapter 9: The Three-Bid Method — Done Right

"Get three bids" is the most repeated and most misused advice in home improvement. Here's how to do it so it actually works.

Three, not one, not five. One bid is a price with no context. Five bids is a part-time job that produces noise — with five, you're comparing five different scopes, five different assumptions, and you'll pick wrong out of exhaustion. Three bids from vetted contractors (vetted by Chapters 4 through 8 first — don't waste anyone's time otherwise) gives you a real range with comparable scopes.

Bid the same scope. This is where most three-bid exercises fail. If you describe the job differently to each contractor — or if each contractor scopes it differently — you're comparing three different jobs. Write down what you want: which walls, what's wrong, what "done" looks like. Hand the same description to all three. Then let each one measure and propose. The proposals will still differ — that's the point — but they'll differ on approach and price, not on what planet

the job is on.

Throw out the outliers — then interview the middle. If one bid is dramatically lower or higher than the other two, set it aside first. The low outlier is cutting something (Chapter 6). The high outlier might be gold-plating — or might be the only one who scoped the hidden condition honestly. Don't discard the high one without asking what the extra buys; sometimes it's the real price and the other two are the fantasy. Then interview the middle bid properly — the questions from Chapter 4, the answers judged by Chapter 5.

Compare line items, not totals. Two bids at \$4,000 can be different jobs. One includes scaffolding, mortar matching with test batches, full cleanup, and a written warranty. The other includes "repoint chimney" and a handshake. The totals match; the jobs don't. Line-item comparison is the only comparison. (If you want the full method for reading masonry bids line by line, that's a whole separate book — and I've written it.)

Ask the outliers to explain themselves. Before you discard that low bid, ask: "Your price is well below the others — what's different about your scope?" The answer is revealing. Sometimes it's legitimate — he owns his scaffolding, his crew

lives nearby, he's efficient. More often it's the tell: "Oh, we don't need all that prep" or "we'll match the mortar close enough." The explanation, specific or vague, makes the decision for you.

Give every bid the same decision timeline. Tell all three when you'll decide — two weeks is fair — and decide on schedule. Contractors remember who jerked them around, and the good ones are choosing you as much as you're choosing them. The best masons are busy. Decisiveness is respectful, and it keeps your start date.

Chapter 10: The Contract — What Must Be in Writing

The contract is where the hire becomes real, and it's where unprotected homeowners get hurt. In Texas, with no state license and no recovery fund behind you, the contract is your protection. Here's what must be in it.

The parties. Full legal company name, business address, phone, and the name of the person authorized to sign. Not a first name and a cell number — the business, on paper.

The scope, in detail. Exactly what work, where, in what quantities. Square footage of repointing with locations. Number of bricks to replace. Crown rebuild with the spec (thickness, slope, overhang, drip edge). Cap replacement with material and size. Every line item from the bid, carried into the contract verbatim. "Fix chimney" is not a scope. If it's not described, it's not included — and "I thought that was included" is the most expensive sentence in contracting.

Materials. Mortar type and matching method. Brick source for replacements. Cap material and gauge. Flashing metal. Sealant products where they matter. The materials are half

the job's quality; unnamed materials are the contractor's choice, not yours.

Price and payment schedule. Total price, what's included, and when each payment is due — tied to milestones, not dates. Deposit on signing (for materials — modest, not half the job). Draw on defined progress (demolition complete, repointing complete). Final payment on completion and your walkthrough sign-off. Never the full amount upfront. Never final payment before the walkthrough.

Schedule. Start date, expected duration, and what happens with weather delays. Masonry is weather work; the contract should say so and say how delays are handled.

The change-order process. This deserves its own clause, and its absence is a red flag (Chapter 6). How are unforeseen conditions handled? The honest process: work stops on the affected area, the contractor documents with photos, provides a written price for the additional work, and you approve in writing before it proceeds. No verbal authorizations. No "we'll figure it out." The clause should also say that you can decline a change order — and what happens then (usually: the original scope completes, the extra waits for a separate agreement).

Cleanup and protection. What's protected (windows, landscaping, AC units, vehicles), how the site is left daily, and final cleanup standards. Mortar work makes dust and debris; the contract should say whose problem that is. (It's his.)

Warranty. Workmanship warranty term, what it covers, what it excludes — in writing, on the contract. The exclusions matter as much as the coverage: no honest mason warranties against foundation movement, new water intrusion from other sources, or acts of nature. The warranty covers his work, not your house's other problems.

Permits and inspections. Who pulls the permit, who schedules inspections, who pays the fees. Where permits apply.

Termination. How either party can end the agreement, and what happens to money paid and work completed. Nobody plans to use this clause. Everybody's glad it's there when they need it.

Signatures and dates. Both parties, dated. A contract signed by only one party is a proposal.

One page can hold all of this for a small job. A bigger job gets more pages. Length doesn't matter — completeness does. And

read it before you sign it. Actually read it. The homeowners who get hurt are the ones who signed at the kitchen table while the contractor waited. Take the contract, take 48 hours, read every line. The honest contractor expects this. The dishonest one is counting on you not to.

Chapter 11: Money — Deposits, Draws, and the Final Payment

Money is where the hire gets tested, because money is where the bad actors operate. Here's the honest structure.

The deposit. A deposit on signing is normal — it covers materials the contractor has to order or stage before day one. What's normal is modest: enough to cover materials, typically well under a third of the job. What's not normal is half upfront, or full payment upfront, or a deposit demanded in cash with no receipt. Your deposit should be receipted, applied to the contract total, and refundable under the contract's termination terms if the job never starts.

Progress draws. On multi-day jobs, draws tied to verifiable milestones: demolition and prep complete, pointing complete, cleanup and walkthrough. Each draw follows completed work, not calendar dates. "Pay me Friday" is not a milestone. "Repointing of the east and south walls complete" is. You verify the milestone — walk the wall, look at the joints — then release the draw. This is your leverage, and it's the entire point of the payment structure: your money follows his

work.

The final payment. Held until the walkthrough is complete and you're satisfied. This is non-negotiable. The final 10 percent or so is the only leverage you have after the crew leaves, and legitimate contractors expect you to hold it — it's how they prove the job is done. Paying in full before the walkthrough converts your leverage into a hope. Hopes don't fix mortar.

How you pay. Check or electronic payment with a record — never cash without a receipt, and frankly never cash at all on a contracted job. You want a paper trail: contract, payments, receipts, change orders, all documented. If there's ever a dispute, the paper trail is the dispute.

The price-change conversation. Legitimate price changes happen — hidden conditions, scope you added, material price swings on long jobs. The honest version: written change order, priced before the work, signed by you, per the contract's change-order clause. The dishonest version: a surprise on the final invoice, or work performed without authorization and billed after. The rule is absolute: no written authorization, no payment. If he did work you didn't authorize, that's his donation, not your debt. (Say it kindly.

Mean it completely.)

The "pay my supplier directly" request. Occasionally a contractor in cash trouble will ask you to pay his material supplier directly. Don't. Your contract is with him, your payments go to him, and his supplier relationships are his business. Direct-to-supplier payments entangle you in his finances and can complicate lien rights. If he can't float his own materials on a residential masonry job, that's information about his business stability — and it's worth knowing before you're mid-job, not after.

Chapter 12: The Masonry-Specific Traps

General contractor advice gets you halfway. Masonry has its own traps — the ones that only exist because brick and mortar are permanent, visible, and technical.

The handyman with a trowel. Repointing looks simple. It's not. The most DIY-regretted and handyman-butchered job in masonry is repointing, because the materials cost almost nothing and the skill costs everything. A handyman, a painter who "also does brick," a general laborer with a grinder — none of them are masons, and the difference shows up in the mortar. Wrong mortar type against your brick (too hard — Type S where Type N belonged) doesn't just look wrong; it destroys the brick faces within a few years. The mortar must be softer than the brick, always. Hire a mason for masonry work. Ask how many repointing jobs he's done. Ask to see one. Ask what mortar he'll use and why. (Chapter 4.) The answers tell you everything.

The mortar mismatch. Even among real masons, matching is where jobs succeed or fail visibly. Your 1990s buff mortar with gray repointing joints looks like racing stripes. The trap:

"matching mortar" in the bid with no method behind it. Real matching means test batches, cured and compared, before the job starts — because wet mortar and cured mortar are different colors, and the sand is half the color. A mason who mixes one batch and goes is guessing with your walls.

The shallow cut. Proper repointing cuts failed mortar out to real depth — half an inch to an inch or more, down to sound mortar. The trap bid cuts shallow: grinds the surface, smears new mortar over the top. It looks fine for a season. Then it pops, because new mortar doesn't bond to failed mortar — it bonds to sound mortar, and sound mortar is down deep. Ask the cut depth. Get it in the contract. The cheap bid is almost always the shallow bid.

The coating-as-repair. Sealers and coatings have their place — on sound masonry, as maintenance. The trap is selling a coating as a repair for failed mortar: "we'll seal the joints" instead of cutting and repointing. Sealing over crumbling joints traps water behind the sealer and accelerates the damage. Coating is maintenance; repointing is repair. Don't buy one when you need the other.

The disappearing mason. Masonry is dusty, noisy, multi-day work, and some contractors sell three jobs for every crew

they have. The trap: your job starts, then the crew vanishes for a week to another site, then returns — or doesn't. The contract's schedule clause (Chapter 10) is your defense, but the better defense is the reference check: "Did the crew show up consistently?" (Chapter 8.) Ask it. Every time.

The "while we're here" upsell. Legitimate version: the mason is on your chimney, sees the cracked crown, mentions it, prices it — that's a professional doing his job. Illegitimate version: the upsell is the business model — the low bid gets him on site, and the "discoveries" double the price. The defense is the change-order process in writing (Chapter 10) and the discipline to say "put it in writing and I'll decide" — never decided at the roofline, under pressure, with the crew waiting.

The painted-brick cover. Sometimes a bid proposes painting the brick — often to "seal" it or to hide mismatched repair work. Paint on brick is a whole separate decision with real moisture consequences (paint traps water vapor; brick needs to breathe), and it's sometimes proposed to hide work that didn't match. If matching was the problem, paint is the cover-up, not the fix. Be skeptical of any bid where paint solves a masonry problem.

Chapter 13: Storm Chasers and Door

Knockers

Texas gets hail. After hail comes the knock — and the knock deserves its own chapter, because the door-knocker economy is where more homeowners get hurt than anywhere else in masonry hiring.

How it works. A storm hits. Within days, crews from out of town — sometimes out of state — are working the damaged neighborhoods, knocking on doors, offering free inspections, and finding damage. Some are legitimate contractors following the work; storm restoration is a real business. But the model selects for speed: the money is in signing as many roofs and chimneys as possible before the adjusters finish, and the crews are often transient — here for the storm, gone for the next one.

The specific risks. The work is sold on insurance money, which distorts every incentive: the bid isn't competing on price or quality, it's sized to the claim. The crew doing your chimney may have been hired last week. The "lifetime warranty" is backed by a company that won't exist in your

county next quarter. And the diagnosis — "your flashing's destroyed, your chimney needs rebuilding" — comes from a man whose income depends on finding damage. Some of it's real. Some of it isn't. You can't tell at your front door.

How to handle the knock. Don't decide at the door. Ever. Take the card, take the flyer, and run the full hiring process from this book — insurance, references, local track record, written contract — with extra skepticism. Ask: how long have you worked in this area? (Not "how long in business" — how long here.) Where's your local office? Can I drive by a local job from before this storm? The storm chaser fails these questions by definition. The legitimate storm-restoration contractor answers them.

The assignment-of-benefits trap. Some door knockers ask you to sign an "assignment of benefits" — signing your insurance claim rights over to the contractor, who then deals with the insurer directly and keeps what he collects. This instrument has a troubled history: it removes you from your own claim, and disputes between contractor and insurer can leave you in the middle with a lien on your house. Be very cautious with any document that transfers your claim rights. Your claim is yours. Keep it that way until a trusted advisor

— not the man at your door — tells you otherwise.

The honest version. Here's what legitimate post-storm masonry help looks like: your own roofer or mason — someone with a local track record you verified before the storm — inspects, documents with time-stamped photos, and gives you a written scope you submit to your insurer. The documentation matters because insurance covers sudden damage (hail, wind) but not deferred maintenance — and the photos are what prove which one yours is. If you don't have a trusted mason yet, this book is the hiring manual. Use it before the storm, and the knock never gets to be your first interview.

Chapter 14: When to Walk Away — and How

Sometimes the right hire is no hire — at least not that one. Here's how to recognize the moment and handle it cleanly.

Walk away when: you've hit two or more red flags (Chapter 6). When the answers stay vague after direct questions (Chapter 5). When the references don't check out, or there are no references. When the bid won't go in writing. When you feel pressured — trust that feeling; it's data. When the contractor badmouths every competitor — the mason who's selling against others instead of selling his own work is telling you his work doesn't sell itself. And when your gut says no after the paper says maybe: the paper is the floor, not the ceiling. You're inviting this man onto your property for days. Comfort matters.

How to walk away before signing: you don't owe an explanation, but a short honest one costs nothing: "We've decided to go another direction." That's it. Don't debate the bid, don't explain the red flags, don't give him a chance to "fix" the price — the price wasn't the problem. Be polite, be brief, be final. And don't sign anything at the walkaway — no

"let me just leave this with you," no cancellation forms for a contract that doesn't exist.

How to fire after signing: sometimes the red flags show up after the ink dries — the crew doesn't show, the work is wrong, the change orders pile up. First, read your contract's termination clause (you made sure it has one — Chapter 10). Document everything: photos, dates, what's wrong, what was promised. Communicate in writing — email, text, anything timestamped. Give him a written chance to cure the problem with a specific deadline; this isn't just fair, it's what courts and mediators expect to see. If he doesn't cure it, terminate per the contract, in writing. Don't withhold payment for work properly completed — pay what's owed, dispute what's not, and keep the paper trail clean. Your leverage is the documentation, and documentation you didn't create doesn't exist.

The dispute ladder. Talk first — directly, specifically, in writing. Then mediate: many contracts include a mediation clause, and county dispute-resolution centers handle contractor cases affordably. Then the licensing board — limited help in Texas for masons, but relevant if other trades are involved. Then small claims court for amounts within its

jurisdiction — straightforward, no lawyer required, and the paper trail you've kept is your case. Then an attorney for larger disputes. Most disputes never pass the first rung, because most disputes are misunderstandings — which is why everything in writing from day one matters so much.

The review. After it's over — good or bad — leave an honest, specific review. "Great work" helps nobody; "repointed our chimney, matched the mortar, three days, cleaned up, honored the warranty when a joint cracked" helps everybody. And the honest bad review, factual and specific, is a public service — it's the track record the next homeowner checks in Chapter 8. The system only works if homeowners feed it.

Chapter 15: After the Hire — Managing the Job Without Micromanaging It

You hired right. Now don't un-hire yourself by mismanaging the job. Here's how to oversee masonry work like an owner, not a foreman.

Day one: the walkthrough. Before work starts, walk the job with the mason. Confirm the scope — which walls, which areas, what's being done. Confirm protection — what's covered, what's moved. Confirm the point of contact and how you'll communicate. Confirm where materials get staged and where the crew parks. Fifteen minutes on day one prevents fifteen misunderstandings later.

Daily: the five-minute check. You don't need to supervise. You need to observe. Each day, take five minutes: is the crew here when expected? Is the site protected and reasonably clean? Does the work in progress look like the scope? You're not inspecting mortar joints with a magnifier — you're confirming that the job is proceeding as agreed. Problems caught on day two are conversations. Problems caught on day five are confrontations.

The mortar check — your one technical moment. Early in the job, look at the test batches or the first completed section. Does the mortar color match? Are the joints tooled to match the existing profile? This is the moment to speak up — color and tooling get harder to correct with every square foot. "That looks a little gray compared to the old joints" on day one is a small adjustment. On day four it's a re-do. Trust your eyes; you live with these walls.

Change orders: the discipline. When something unexpected comes up — and on masonry jobs it sometimes does — the process is: stop, document, price in writing, you approve in writing, then proceed. Never authorize verbally. Never approve under time pressure at the job site. "Put it in writing and I'll decide tonight" is the complete sentence. The contractor who respects this process is the contractor you hired. The one who pushes past it is showing you who he really is.

The final walkthrough. Before the final payment, walk the entire job with the mason. Every wall, every joint, the cleanup, the protection removed. Bring the contract and the bid — check scope against reality. Look at the mortar in daylight. Check that windows are clean, landscaping intact,

debris gone. List anything incomplete or deficient, in writing, with a deadline for correction. Then — and only then — release the final payment. This isn't adversarial; it's the completion ritual, and good contractors welcome it because it's how they get paid and get the review.

After: the warranty clock. File the contract, the warranty, the payment receipts, and the before/after photos somewhere you'll find them. Note the warranty expiration. If a joint fails within the warranty period, call — in writing, with photos. The warranty you documented is the warranty you can use.

Chapter 16: Questions Homeowners Ask Me

Should I hire a general contractor or a masonry contractor for brick work? A masonry contractor — a mason — for masonry work. A general contractor is a coordinator; he'll hire a mason and add his margin. If the job is purely masonry — repointing, rebuilds, chimney work — hire the mason directly. If the masonry is one part of a larger project (an addition, a full exterior renovation), the GC coordinates, but make sure the mason he hires would pass this book's interview. Ask who the mason is. Interview him yourself.

What about the guy my neighbor used? A neighbor's recommendation is a starting point, not a vetting. Run him through the same process — the interview, the insurance check, the references, the written bid. Your neighbor's job and your job may differ, your neighbor may have lower standards, or your neighbor may have gotten lucky. Trust, then verify. Every time.

How much should I expect to pay? Enough that the mason can do it right. I won't give you a number here — that's a

pricing book, not a hiring book, and masonry prices depend on scope, access, and matching. What I'll tell you is the shape of the honest price: it covers real cut depth, real mortar matching, real access equipment, real cleanup, real insurance, and a real warranty. The bid that's missing two of those is the bid that's too cheap. Price the job, not the number.

Can I negotiate? You can always ask. Honest negotiation is about scope, not squeezing: "What if we do the chimney this year and the walls next spring?" is legitimate. "Do it for half" is not negotiation — it's asking him to cut something, and he'll cut the parts you can't see. The mason who drops his price 30 percent without changing the scope just told you the scope was fictional. Negotiate the work, not the worth.

What if only one mason serves my area? Rural Texas is real — sometimes there's one mason within an hour. The process doesn't change; the leverage does. Be extra thorough on references and the written contract, since you can't play bids against each other. And consider whether the job can wait for a scheduled trip — some good masons batch rural work, and a short wait for the right man beats a quick hire of the wrong one.

Do I need to be home during the work? Not all day, but be reachable and check in daily (Chapter 15). The five-minute daily check doesn't require your presence at 7 a.m. — it requires your attention. An engaged homeowner gets better work; contractors know who's watching, and the good ones prefer it.

What if the work is bad but the contract is signed and he's halfway done? Document, communicate in writing, and invoke the contract — the scope clause, the materials clause, the change-order clause. Give him the chance to cure it, with a specific deadline, in writing. Most halfway problems are fixable when they're named early and specifically. The ones that aren't get the termination clause and the dispute ladder (Chapter 14). The contract you read before signing is the contract that protects you now.

A Final Word Before You Sign

You've now got what most homeowners never get before hiring a mason: the right questions, the ability to read the answers, the red flags that predict the expensive outcomes, and the paper that protects you where the state doesn't.

Use all of it. Interview like you mean it. Check the track

record like it's your money — because it is. Get it in writing like the handshake isn't enough — because in Texas, for masonry, the handshake legally isn't. There is no license board coming to save you. There's you, this book, and the discipline to use it.

The mason you want is out there. He's the one with the tape measure, the test batches, the insurance certificate he offers before you ask, and the bid that reads like a work plan instead of a price. He's not the cheapest. He's not the fastest talker. He's the one whose answers are specific, whose references check out, and whose recent work looks right in daylight.

Hire him. Pay him fairly. Hold the final check until the walkthrough. And when he's done, leave the specific, honest review that makes the next homeowner's hiring easier than yours was.

That's how the trade stays honest — one good hire at a time.

About the Author

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