FRESH TECH MAIDS · HOMEOWNER RESOURCE

The Chicago Homeowner’s Cleaner Verification Kit

Five questions that reveal who is responsible for the cleaner in your home - before the first visit, not after something goes wrong.

WHAT’S INSIDE

1. Five questions with an answer decoder
2. A copy-and-paste certificate-of-insurance request email
3. A ten-point red-flag scorecard
4. A one-page guide to the household-employer trap

A practical 10-minute check for Chicago homeowners who want a trained, insured, and accountable cleaning service.

KEEP THIS KIT HANDY WHEN COMPARING CLEANING COMPANIES

PART 1

The five questions - with an answer decoder

Ask these exact questions. A clear, documented answer is the signal you want; a pivot or vague reassurance is a reason to keep digging.

1. “Are the people you send W-2 employees of your company?”

✓ “Yes - every technician is on our payroll, and I can confirm that in writing.” Payroll is the least secret thing about a real employer.

✗ “All our cleaners are insured.” That is a pivot, not an answer. General liability insurance does not cover a worker’s own injury, and Illinois workers’ compensation only exists for employees.

✗ “They’re independent professionals we partner with.” Translation: 1099 contractors - the company accepts none of an employer’s duties.

2. “Can you email me a certificate of insurance showing both general liability AND workers’ compensation?”

✓ The COI arrives the same day, listing both coverage types with current policy dates. This is a routine one-page document carriers issue on request.

✗ “Our cleaners carry their own insurance.” Almost no solo cleaner carries workers’ comp - ask to see that too, and expect silence.

✗ A COI arrives showing general liability only. That protects your countertops, not the person on your stairs.

PART 1 · CONTINUED

Three more questions that reveal accountability

3. “Who trains your cleaners, and on what method?”

A specific answer: named trainers, a set program length, and a defined methodology. Only employers can legally run one - the IRS treats training on how to do the job as strong evidence of employee status.

“We only work with experienced professionals.” That means no training - because training their contractors would build the IRS case against them.

4. “Will I generally see the same person or team?”

“Yes, that’s how our routes are built.” Consistency is a byproduct of employment and retention.

“We’ll send whoever is available.” Expect to re-explain your home - which door sticks, where the baby naps - every single visit.

5. “Who do I contact if something is damaged or goes wrong?”

A named manager, a written resolution policy, and the company answers for its people.

“You can rate the cleaner in the app.” A platform that connects you to strangers is not accountable the way an employer is.

THE FASTEST CHECK

Ask for written W-2 confirmation and a current COI showing both general liability and workers’ compensation. A legitimate employer can usually provide both without hesitation.

PART 2

Copy-and-paste COI request email

Send this to any cleaning company before the first visit. Legitimate employers handle it routinely.

Subject: Certificate of insurance request before booking

Hi [Company name],

Before I schedule service, could you please email me a current certificate of insurance (COI) for your company showing:

1. General liability coverage, and
2. Workers’ compensation coverage for the cleaners you send.

Please make sure both policy numbers and effective dates are visible. I’d also appreciate written confirmation that the cleaners assigned to my home are W-2 employees of your company.

Thank you - happy to book once I have this on file.

[Your name]
[Your address or neighborhood]

WHAT TO CHECK WHEN THE COI ARRIVES

Both coverage types should be listed, the policy dates should be current, and the company name should match the business you are hiring. General liability alone is not workers’ compensation.

Tip: Save the response and attachment with your booking records.

PART 3

Red-flag scorecard

Check every statement that is true of your current or prospective cleaning arrangement. Then total your checks.

- [ ] Payment is requested in cash or a personal payment app
- [ ] Scheduling happens by text from a personal cell number
- [ ] A different person shows up at most visits
- [ ] No company uniform, vehicle, or branded supplies
- [ ] The company would not confirm W-2 employment in writing
- [ ] No certificate of insurance was provided on request
- [ ] The COI shows general liability but no workers’ compensation
- [ ] No one can describe a training program
- [ ] There is no named contact for damage or problems
- [ ] You set the schedule and method, and provide the equipment

YOUR TOTAL _____ / 10

GREEN 0-2	Green - score 0-2. Your arrangement shows the signals of a real employer. Keep the COI on file and re-verify yearly.
YELLOW 3-6	Yellow - score 3-6. Ask the five questions before the next visit, starting with W-2 status and the COI.
RED 7-10	Red - score 7-10. Insurance protection is likely missing. Your homeowners policy may be the only backstop. Get the COI or reconsider.

This scorecard is a practical screening aid, not a legal classification test.

PART 4 · ONE-PAGER

The household-employer trap

When hiring a cleaner directly, control matters more than the label you use.

THE RULE

Under IRS Publication 926, if you hire someone to do household work and you control not only what work is done but how it is done, that worker may be your household employee. Cleaning people, housekeepers, and maids are on the IRS's own list of examples.

WHAT IT CAN TRIGGER

Once annual wages pass a threshold the IRS updates each year, you may owe Social Security and Medicare taxes on those wages, reported on Schedule H with your Form 1040 - plus possible federal and state unemployment taxes, and Form I-9 employment-verification duties.

THE ESCAPE HATCH

IRS guidance is equally clear the other way: when an agency provides the worker and controls what is done and how it is done, the worker is the agency's employee - not yours. Hiring a company that employs its cleaners moves the entire employer burden off your kitchen table.

DO THIS

If you already pay a cleaner directly and direct her work, talk to a CPA before tax season, not after.

Before anyone cleans your home, ask whether they are a W-2 employee covered by workers' compensation - and ask for the document that proves it.

This kit is educational only and is not tax or legal advice.