

How to Choose a Contractor

BY NEIL MATTHEWS

Perhaps you've been saving for years, or maybe you're borrowing to get started on that long overdue renovation. Either way, renovating is very expensive and your home is your greatest investment. You want the most for your hard-earned dollars, a hassle-free process, and in the end you should feel great about the experience, loving your new space. Hiring the right contractor for the job will be a critical decision. It's really not that hard to do. There are some great tradespeople out there with a lot of talent who care about what they do; you just have to find them. Avoiding pitfalls will be easier if you follow these guidelines.

Ask the right questions

As a contractor, 95% of my work comes from referrals. Start right there. Ask around – family, friends, co-workers, etc. Find somebody that has been through the process lately and **get recommendations**. Get the story from homeowners who are now very educated on the whole process. Here are some questions to ask them:

- Would you recommend the contractor that handled your job?
- Why?
- What went right, or wrong?
- What would you change about the process if you could do it all over?
- Were expectations met or exceeded?
- How was the overall quality?
- Were your home and family treated with respect and courtesy throughout?
- Did the contractor display professionalism?
- Were there any surprises?

Meet with prospective contractors

Be Prepared; I love dealing with clients that have done the research and are well versed with the process when I meet them. They clearly know what they want and are cost realistic. When I meet these people, I know right away that they are serious clients and I'm not wasting my time.

Research and price the products and fixtures you would like to use

Try to have drawings/sketches/magazine clippings, etc. You are trying to set out a clear vision of the project for the contractor. If you are entertaining multiple quotes "compare apples to apples"; define a list of what you are requesting to have priced and convey this accurately to each contractor in the same way.





5 “Musts” in deciding to hire a contractor

Ask lots of questions; you are trying to get to know as much as you can about your prospective contractor in a short period of time to determine character and knowledge, so don't be afraid to ask whatever you deem necessary.

1. Are permits required for this type of renovation?

As a homeowner, it is your responsibility to ensure permits have been obtained. Obtaining a permit is completely in your best interest and is in place for your protection. If you are caught without one, consequences will be at your expense. The cost of obtaining a permit is very reasonable and should not even be a consideration.

Permits are required for almost any type of renovation or construction. There are two main reasons, in my opinion, that I can see for a contractor not wanting to obtain a building permit.

(1) Unfortunately, the inspection process can add up to a week of down time to any project. Delays like this can be expensive for a contractor, and hard to justify passing on to a client.

(2) Greater flexibility in controlling costs. If there are no inspections, it is easier to hide things that are not right, such as structural issues, insulation, or the ability to make otherwise costly changes to mechanical systems such as plumbing, electrical, or HRV. As a general contractor, I am not qualified to make mechanical changes to your home; these are to be done by certified sub-trades, with inspections to follow. It's foolish for you as a homeowner to accept anything less for your investment. **Insist on getting permits.**

2. Do you carry Commercial General Liability Insurance, and are you in good standing with the Workplace Health & Safety Compensation Commission?

As the homeowner, it's your job to request proof of current insurance. All contractors and sub-contractors are required to carry Commercial General Liability Insurance and workers compensation for their employees. If they are not insured, then you as the homeowner could be responsible for accidents that happen on your premises, or even on the way to your job site.

3. Insist on a written “scope of work” document and contract

It would be very foolish to enter into a renovation based on a verbal

conversation and a number scribbled on a piece of paper. A written scope of work clearly defines both the contractor's and homeowner's responsibilities: what materials, fixtures, and services are being supplied and by who throughout the course of the renovation. This is important to clarify so there is nothing to debate if things go wrong or something is missed. A written scope of work from a contractor also helps a client understand what they are paying for and communicates to the client that the contractor has a clear vision of the work that is to transpire.

A written contract will include: insurances to be carried by the contractor; start & finish dates; payment schedule, as well as warranties. A contract or scope of work should also state who is responsible for removal of construction debris. Depending on the size of the job, this can be a huge cost consideration.

4. You are in control!

Establish a clear line of communication with your contractor. Clearly convey to your contractor what is going to be important to you throughout this process so there are no misunderstandings. Be involved with inspections, planning and scheduling on a daily basis. If you see something that you are concerned about, speak up.

Clearly discuss timing and scheduling and have no misconceptions. Ask the contractor if he or she will be running multiple jobs together with yours. If so, how will this affect the timing of your renovation? Will your contractor be doing the work, or will he send employees to do the work? In some cases, a schedule for your job can be attainable.

5. Get references

A good contractor will happily supply multiple references from recent jobs. Call and speak with these people; if they're happy, they will be eager to tell you. Talking to previous clients will give you a good sense of how the contractor conducts themselves in business. 🏠