



PLANNING TO BUILD OR RENOVATE? THINGS TO CONSIDER BEFORE YOU HIRE A CONTRACTOR



1. **GET REFERRALS.** Friends, neighbours, local suppliers are a good source for referrals. Don't get frustrated if a contractor doesn't call you back right away. The good ones are busy and if you don't hear from them within 48 hours, call again. Sometimes there are transmission issues with cell phones in cottage country and the entire message doesn't come through the first time. Make sure your message contains your return phone number slowly so it can be easily heard.



2. **MAKE SURE THE CONTRACTOR IS PROPERLY INSURED.** Contractors must have business insurance and WSIB coverage for their employees. Sub-trades must be insured as well. Lack of adequate insurance puts you at risk if there is an accident on your property or materials are stolen or damaged. Ask to see proof of insurance. Check with your insurance broker to see what is covered by your home owner policy.

3. **MAKE SURE THE CONTRACTOR IS USING LICENSED TRADES PEOPLE.** Septic system installers, plumbers and electricians must be licensed. Carpenters, drywall installers don't need to be licensed so you need to ask about their training and experience.

4. **MAKE SURE YOU CHECK SEVERAL REFERENCES.** Good contractors are proud of their work. Ask for names and contact information for jobs done recently and several years ago. It's important to know if people are still satisfied five years or more after the completion of the job.



5. **MAKE SURE YOU GET ALL REQUIRED PERMITS AND PAY THE FEES.** Municipal building inspectors are accountable for the quality of their work and are an important part of overall quality control. It is their duty to inspect the work at specific intervals of building and renovations.

6. **MAKE SURE YOU CLEARLY DESCRIBE WHAT YOU WANT DONE.** In order to get an accurate quote, you need to spell out exactly what you want done. You have expectations you want met and cheapest isn't always best. Three quotes should be plenty and make sure you are comparing “apples to apples” in each quote.



7. **GET A DETAILED WRITTEN CONTRACT BEFORE YOU BEGIN.** The contract should identify, in detail, the work to be done, the materials, the dates for completion of various stages, the completion date of the project (and the definition of what "complete" means). The contract should also include the payment terms and schedule. Check out www.hiringacontractor.com



8. **AVOID THE TEMPTATION TO LOWER COSTS BY PAYING CASH.** Good contractors have established businesses and pay their taxes. *By paying cash, your ability to pursue your contractor for damages through the courts should your contractor not complete the work properly or completes the work negligently is extremely compromised.*

9. **CONSIDER USING A LOCAL CONTRACTOR.** Haliburton-area contractors have better knowledge of ground conditions and how to work around problem areas. Local contractors have a great relationship with local suppliers and trades. They work together for the community they all call home.



10. **DON'T BE YOUR OWN GENERAL CONTRACTOR UNLESS YOU ARE QUALIFIED.**

11. **IF YOU ARE BUILDING A NEW HOME, BE SURE YOU USE A GENERAL CONTRACTOR WHO IS REGISTERED WITH "TARION".** In order to obtain the protection of the new home warranty program offered in Ontario through Tarion, your contractor must be registered as a builder in that program. You can confirm your contractor's registration with Tarion by using the Tarion website www.tarion.com.

Disclaimer:

The County of Haliburton provides the within brochure for information purposes only and encourages any and all readers to obtain their own legal advice concerning the specifics of any contract.