



How to pick a home renovator

If you've been dreaming of adding an extra room to your house or repaving your driveway this fall, now's the time to book contractors – just make sure you do your homework first.

Get references

Check on a renovator's references before you hire him or her.

Don Johnston, senior director of technology and policy at the Canadian Home Builders' Association in Ottawa, says most renovators will tell you about recent clients on their own.

Meet with previous clients in person so you can see the work that was completed, he says. Ask about the predictability of the budget and how changes were handled, he suggests.

"Inevitably, there's going to be unexpected things along the way and how those were handled is a good indication of how they'll be handled on your project," he says.

Most importantly, he says, asks how the company and its representatives treated the home.

"Good renovators know that relations with their customers and respect for the house are what's expected today."

Don't obsess over bids

While some home owners think they need to get several bids and award a contract to the renovator who proposes the lowest price, Mr. Johnston says it shouldn't be the key determinant of who you hire.

Instead, he suggests you interview several contractors and find out which you're most comfortable with.

"There's no substitution for a trustworthy relationship with your renovator, because often there are unforeseens and all sorts of issues that come up with a project," he says.

"You try to go with a low bid based on some general concepts of what you want to do and in the end it really doesn't give you any protection. It's who's building that's much more important than how you bid."

Ensure both parties have proper insurance

If you're satisfied with your contractor's experience and projected budget, the next step is to make sure both you and the company have the right insurance.

The contractor should have protection through the provincial workplace safety and insurance body. The average figure he recommends is \$2-million in liability insurance.

"You also have to inform your own insurance company that work is under way on your house," he says. It's unlikely you'll need to take out more insurance, but the company will let you know if there's anything extra that needs to be done.

"If you're taking down trees and there's a risk, you need to be covered [for] the unforeseens," he says.

Get it in writing

"Often, if a contractor is reluctant to sign a contract with you, it's a good sign that he or she is not a legitimate company," Mr. Johnston warns.

Some contractors may also persuade you to do an upfront cash deal so that they can save you money by avoiding taxes, but be leery of such offers, he says. If the contractor takes off before the project is complete, you'll have no protection.

When you draw up a contract (you can find draft ones on the Canada Mortgage and Housing Corp.'s website), clearly lay out a timeline and goals of the project.

"When we've got the roof on, we'll release a third of the payment, when you've finished the interior, another third." You can specify over a period of time based on milestones," he says.

*And don't do this...turn down a good contractor because he asks for a deposit - no contractor should be expected to pay for supplies before starting work