



Happy renovations start here.

15 questions **you need answered** **before choosing a** **renovation contractor**

PART

1

Before getting in touch with a contractor

Avoid doing business with unlicensed contractors and unregistered companies by asking yourself the following questions. It'll save you time and money in the long run!

QUESTION 1

Does the contractor have the required governing license?

TO KNOW

In Quebec, all contractors must have an RBQ licence for each service they provide.

Ontario

In Ontario, this isn't the case: only contractors working in compulsory trades need a licence. That said, some cities require additional licensing, like the GTA (Metro Licence).

A licence protects you in two ways: it demonstrates contractor competency and insures you up to a certain amount. If the contractor deserts the worksite or takes off your deposit, you're covered.

TO DO

- ☒ Make sure the license is valid and in the contractor's legal name and address.
- ☒ Double check, during the renovations, that their license is still valid. If the license expires or is revoked, any protection provided by the bond will be void.



CAUTION!

It's easy to add a licence number to a business card or quote to make it seem legitimate, and some contractors won't hesitate to do so. When checking their licence status, make sure that the legal name and address match the listing perfectly.

QUESTION 2

Was the contractor subject to formal complaints?

TO KNOW

In Ontario, you can find complaints against a contractor through the Better Business Bureau.

However, in Quebec, it's a bit more complicated. While the Office de la protection du consommateur handles most complaints, the RBQ addresses major fraud. That said, the RBQ doesn't make this information available to the general public.

Take some time to read online customer reviews, as well. Just keep in mind that some companies buy fake reviews to make themselves look better.

TO DO



Check with the appropriate governing body whether complaints were filed.



Look for client reviews and comments online.



CAUTION!

Note that some reviews and comments can also be fake complaints written by competitors attempting to ruin a contractor's reputation. Take some time to determine if a review is real or fake.

QUESTION 3

Is the company registered?

TO KNOW

Signing a contract with an unregistered business could mean signing away your money. Take some time to check if your contractor's business is registered with the right authority.

TO DO



Check ServiceOntario (for Ontario) or le Registraire des entreprises (for Quebec) to see if your contractor's business is registered.



ADVISE

If the contractor says they've been in business for over 20 years but their current business have only been registered for less than one, you may want to start asking some questions. It could mean that they change the company name regularly to avoid honouring warranties or that they walk off the job from time to time.

QUESTION 4

Has the contractor been sued by previous clients or suppliers?

TO KNOW

Government databases like Community Legal Education Ontario and Société québécoise d'information juridique have all court cases listed on public record.

TO DO



Take a look at court records to find out if he/she is speaking the truth.



PART

2

Interviewing potential contractors

Now that you're done with the background checks, it's time to interview your contractor. Take note of their responses and determine if they're the right professional for your renovation project.

QUESTION 5

Is it possible to see similar renovations you've completed?

TO KNOW

The best way to judge the talent and skill of a contractor is to see their finished work.

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- ☒ If possible, take a look at their portfolio.
- ☒ Pick a few of their portfolio pieces and ask for the client's contact information.
- ☒ Go visit the client to ensure that they're real projects.



ADVICE

When speaking to references, make sure that they aren't related to or friends with the contractor. You want an unbiased opinion, after all. Be sure to ask about things like punctuality, cleanliness, friendliness, and conflict.



CAUTION !

Some contractors won't hesitate to use stock photos or other contractors' photos to build their portfolio.

QUESTION 6

What would your past clients say about your work?

TO KNOW

You can ask the contractor to provide you with client references so you can contact them yourself.

TO DO

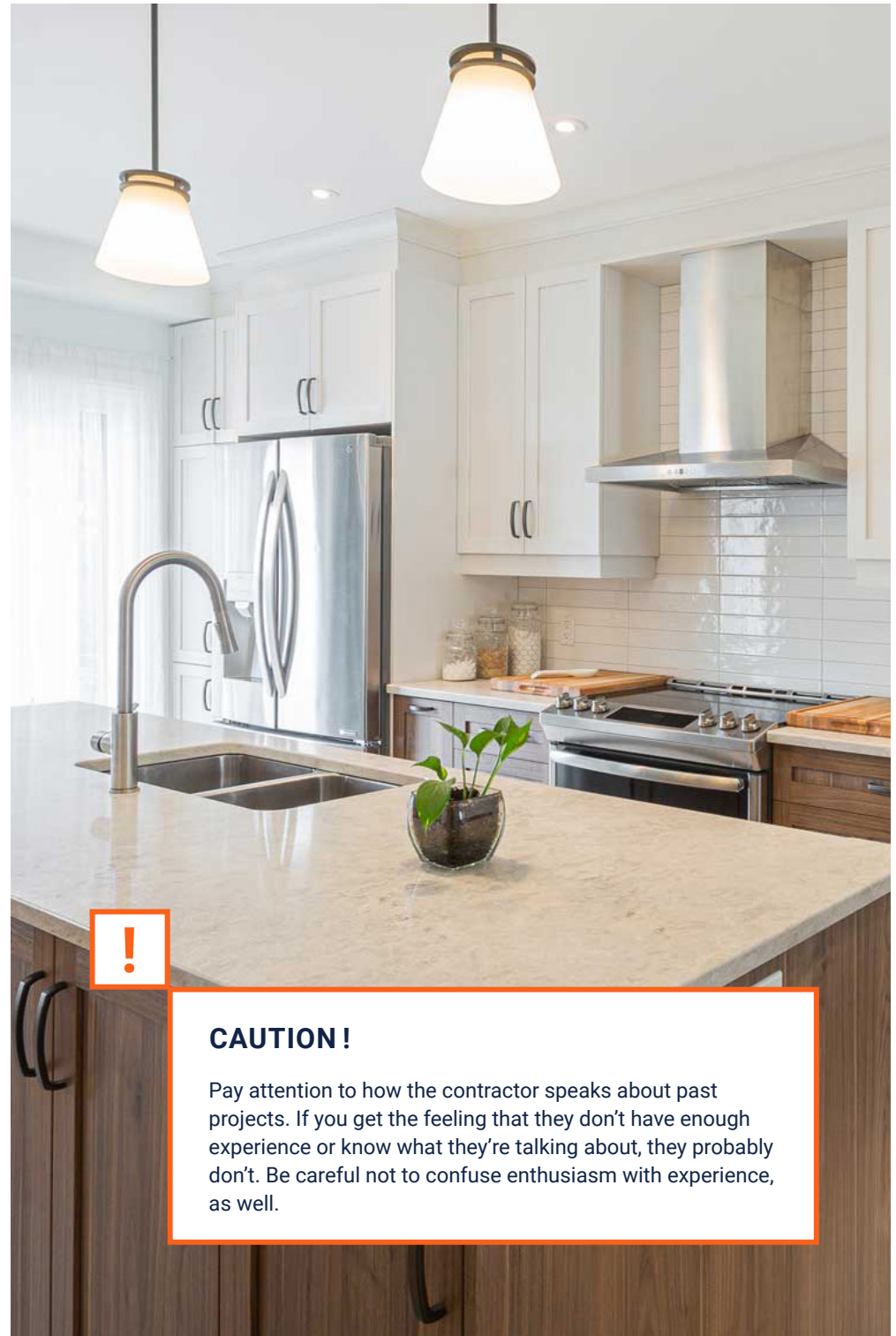


Ask the contractor about their strengths and weaknesses and if they've done projects similar to yours in the past. Also, browse their portfolio and ask for client references.



ADVICE

Talking to past clients is the best way to know how the work went down. Was the contractor late? Were there any conflicts? Feel free to ask questions and if you can see the completed project in person.



CAUTION !

Pay attention to how the contractor speaks about past projects. If you get the feeling that they don't have enough experience or know what they're talking about, they probably don't. Be careful not to confuse enthusiasm with experience, as well.

QUESTION 7

Do you have contractor liability insurance?

TO KNOW

Contractor liability insurance protects you in case someone gets injured, there's water damage, or if an electrical short circuit causes a fire. Your insurance policy doesn't necessarily cover damages that can be caused by contractors.

TO DO

- ☒ Ask to see their insurance certificate, and make sure that the policy holder's name matches the name on the contract. If the contractor is insured as a person but you sign with the company, their insurance policy will not protect you.
- ☒ Feel free to get in touch with the insurance company to make sure the policy is still valid.



ADVICE

Be sure to let your insurance provider know in advance if you plan on renovating. If you don't, they could refuse your claim in case something happens.

QUESTION 8

Who are your main suppliers?

TO KNOW

Suppliers know contractors' purchasing habits, so they can give you insight on the types of projects they usually work on. They can also tell you how reliable a contractor is.

TO DO



Ask the contractor where they get their supplies and how long they've been working with their vendors.

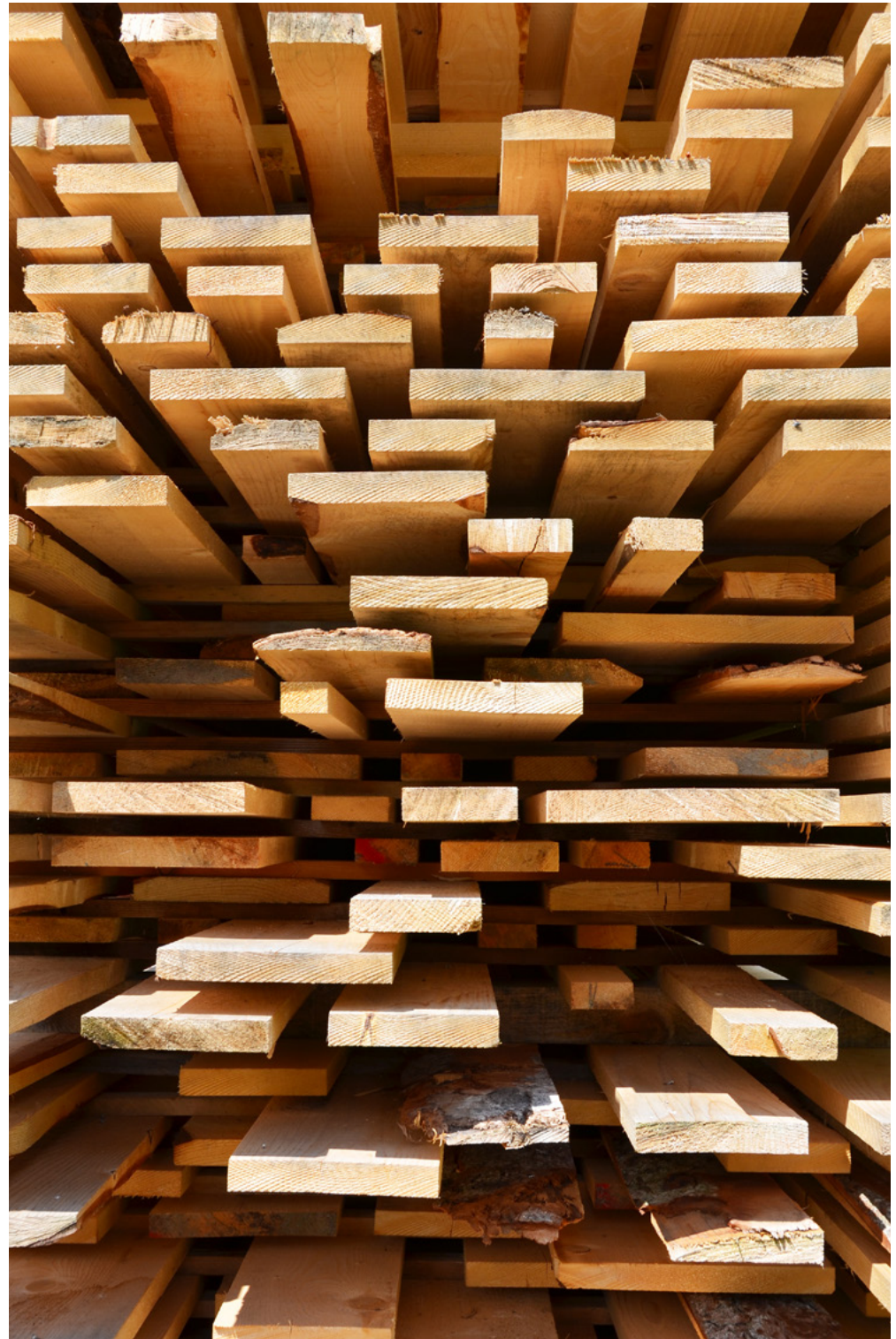


Contact suppliers and ask them questions about the contractor. They can be used as references or even provide you with information on how the contractor does business.



ADVICE

If the contractor has been sourcing supplies from the same vendors for a long time, then they likely have a good business relationship.



QUESTION 9

How long will the work take?

TO DO



It's important to put together a detailed work schedule for your project. If there are any delays or issues, you'll be able to work with the contractor to make up for lost time.



Negotiate any late fees ahead of time. If the work isn't going according to plan and it's the contractor's fault, you'll need to be protected.



QUESTION 10

Can the cost vary throughout the project?

TO DO

- ☒ Ask your contractor under which circumstances your project's cost can go up.
- ☒ Make sure that the quote/contract is as detailed as possible. It should specify which materials will be used, if debris disposal is included, and more.
- ☒ "Complete kitchen renovation" is not an adequate project description for a quote.



CAUTION !

Some untrustworthy contractors will attract clients by low-balling prices and then charging them for a bunch of extras.

If you live in Quebec, untrustworthy contractors can use "Legal Hypothec" against you, allowing them to use your house as collateral. When you sell your house, they'll get paid before you.

QUESTION 11

Who will be my main contact during the renovation?

TO KNOW

You need to know if the person you're signing the contract with will be your main point of contact throughout the job.

TO DO



Be sure to meet the person who will be running your project and ensure that you get along. After all, you don't want to feel intimidated by workers throughout the renovation.



ADVICE

It's best to have one main point of contact throughout the renovation process. It'll help avoid any potential miscommunications that could lead to mistakes.

QUESTION 12

Will my project be partially or completely subcontracted?

TO KNOW

A contractor can hire subcontractors to get the job done. Sometimes this is a good thing, while other times not so much.

TO DO

- ☒ Make sure that the use of subcontractors is mentioned in your contract.
- ☒ Although the contractor you sign with will be responsible for the subcontractors' work, it's good to look them up if they're doing an important part of your project.



CAUTION !

Some contractors will take your signed agreement and hand it off to a cheaper subcontractor. Just when you think you're doing business with one contractor, another shows up and does all the work.

QUESTION 13

How will the work wrap up?

TO KNOW

Not all contractors consider the project done at the same time. Some will add the finishing touches, while others will consider it complete when the basics are done.

TO DO

- ☒ Define what project completion looks like in your contract.
- ☒ Make sure that your contract states that the final payment (10–15% of the total project cost) will be issued when the project is complete and you're satisfied with the results.



ADVICE

Keep in mind that if a penalty needs to be applied, it can put strain on your relationship with your contractor. This is why it's important to pick the right contractor from the get-go.

QUESTION 14

How will payment work?

TO DO

- ☒ Opt for a contract that allows you to pay in installments. It'll help mitigate the risk of your contractor finishing up quickly and leaving the work site.
- ☒ If you make your first payment more than two months before the project is scheduled to begin, ensure that your contractor has a trust account. Your cheque will be issued to «(business name) in trust», and if the contractor's financial situation changes, you'll be compensated.



ADVICE

Beware of contractors that ask for a significant down payment before the work begins. If possible, provide them with a symbolic down payment, then plan to give a larger sum when the work actually begins.



CAUTION !

If you pay in cash, make sure to get a receipt and keep it in a safe place. Also, be sure to pay taxes. No-tax agreements won't hold up in court.

QUESTION 15

Will there be a written contract?

TO KNOW

A written contract is essential and must contain the following:

- The contractor's name and address
- Their licences and licence numbers (if applicable)
- The project's start and end dates
- A statement declaring that the contractor agrees to respect municipal regulations and Building Code standards
- The contractor's liability insurance provider and policy number
- A detailed description of the work to be done, as well as the materials to be used
- A clause indicating who is responsible for debris disposal
- A clause stating that the contractor must have your written approval before doing any work that isn't included in the agreement
- The total cost and the payment installations and/or conditions

TO DO



If the work timeline is important to you, have a clause in the contract that states the following: "The work must begin by (date) at the latest. Otherwise, the contractor must return the deposit."



Be sure to negotiate a penalty clause if the work is delayed for an unreasonable amount of time.



CAUTION !

If the contractor has chosen not to provide a full description of the work in the contract, don't pick them for your project. Statements like «Complete bathroom renovation: \$15,000» don't provide enough information and can lead to problems. The more specific your contract, the better – it'll protect both parties in case of conflict.





POINT VERIFICATION
PROCESS
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Want to mitigate risk and save time?

RenoAssistance has already vetted thousands of renovation professionals for you! Each of our Verified Contractors meets our standards for judicial history, insurance coverage, licences, customer reviews, and more. It's our way of ensuring that the contractors we bring to your project are experienced and trustworthy.

You also won't have to navigate your project alone. An experienced Renovation Advisor will help you every step of the way, asking questions and offering advice to help you plan your renovation.

After assessing your needs and budget, they'll recommend up to 3 Verified Contractors best suited for the job. After you pick the one you like, it's time to bring your project to life!

Happy renovations
start here!



You can reach our renovation
advisors by telephone from
Monday to Friday from 8:30am
to 8:00pm.

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