

B2B MEMBERS CORNER:

GARYS HOME IMPROVEMENT: Contractor Red Flags (WWW.GARYSHOMEimprovements.ca)

Words that mean trouble:

“We happened to be in your neighbourhood.” Be wary of anyone who comes knocking at your door looking for work. Driveway paving and roofing companies may solicit business this way, but make sure you check the company out thoroughly before agreeing to have any work done. Never hire anyone who says the offer is only good if you sign up right now, or who can't provide references. Homeowners and reputable contractors agree: the best way to hire someone is by word of mouth.

“We require payment in full before we start work.” Any pressure tactics to make the full payment or a larger than normal deposit before work begins should set off alarms, even if the contractor claims they need the money to buy materials. A reputable contractor won't need to pay for materials in advance because he'll have an account with his regular suppliers. The Canadian Home Builders' Association (CHBA) recommends a prepayment of 10 to 15 percent of the total price.

“We can offer a special deal if you pay cash and we skip the paperwork.” While it can be tempting to save money on your renovation by paying cash, always get an agreement in writing. The contract protects you from certain liabilities, and proves what you and the contractor have agreed to in terms of the scope of the work, the work schedule, warranty, and the price and payment schedule. You should also steer clear of any contractor who can't justify why his quote is much higher or much lower than the others. A very low price may leave you liable for accidents, injuries or damages caused on the job.



“Custom made custom size.” While sometimes you will do a custom job—to create the kitchen of your dreams or a built-in cabinet in an oddly shaped nook—the word “custom” usually means dollar signs.

Lies about business records and insurance. Before you meet them, check your potential contractors out with the Better Business Bureau and your local Home Builders' Association to see if anyone has lodged a complaint against them. If they aren't registered with at least one of these, cancel the meeting. During the meeting, be sure to ask about their record, as well as proof of Worker's Compensation coverage and Contractor Liability insurance.

Not asking any questions at all. A good contractor should listen to what you want, but also tell you what you need and ask about things you may not have considered. He should bring to the table expertise about how best to do the job, where you might be able to cost-share, and what you need in terms of permits or permission from the neighbours.

Not mentioning the cooling off period. Even after the contract has been signed and the deposit paid, there is a “cooling off” period (normally 10 days) during which you can cancel the contract and get your deposit back. A professional contractor should mention your right to cancel.

Actions speak louder than words. Your prospective contractor may be a fly-by-night operation if the quote he gives you is printed on plain paper instead of letterhead, if it doesn't have an itemized breakdown of all costs involved in the project, or if he hasn't bothered to spend the nominal fee to put the company name on his truck.

So to finalize, when looking for a contractor, keep your radar on and your ears open for anything that just doesn't sound right. Be a smart, informed consumer and never let your lack of knowledge of the industry deter you from investigating further or asking questions. A contractor might suggest you cut corners or try a temporary solution, but in the end, you'll be the one left footing the bill to get the job (finally) done right.