



FREQUENTLY ASKED QUESTIONS

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Where should I go to find a contractor?

The best place is probably through word of mouth. Someone your friends and relatives trust to do professional work is a great place to start. You could also try your local city building inspectors, your local realtor since he/she would have heard of some (as long as there are no kick backs involved), the Better Business Bureau as they will be able to provide you information on their members, or similar resources. Do your homework!

What are the questions I should ask a potential contractor?

1. How long have you been in business?
2. Where are most of your clients located?
3. How many employees do you have?
 - How many employees are in the office? In the field?
 - How many employees are qualified journeymen? Laborers?
 - How long have the employees been with you?
4. Do you have Liability Coverage? How much?
5. Can you provide me with a WCB clearance letter? (*This is important!)
6. Is your quotation firm with no unforeseen extras?
7. When will you start and finish?
8. Are you licensed to work in this city?
9. Will you be taking out a permit?
10. Do you have any pending lawsuits or ever been sued?
11. Are you bonded?
12. Have you had any complaints against you?
13. May I see your list of references?
14. What suppliers do you use?

How long have you been in the business?

You want to ensure that the contractor is experienced and knowledgeable. How can someone supervise if they do not know how something is done themselves?

Where are most of your clients located?

If the contractor has clients in many different areas, how will the renovation be finished on time if the contractor and employees must go between the worksites? How much supervision will be given to the tradesmen?

How many employees do you have?

If the contractor only has a few employees, who else will be contracted out to help?

How many employees are in the office? In the field?

Often you will receive better customer service when there is administrative staff involved as well.

How many employees are qualified journeymen? Laborers?

When deadlines are near you may feel more comfortable to know that your contractor has more qualified employees to lend a hand.

How long have the employees been with you?

This will give you an idea of the employee turnover and whether the contractor is a person others like to work for.

Do you have Liability Coverage? How much?

It is recommended that the contractor have at least \$2 million of Third Party Liability Insurance.

Can you provide me with a WCB clearance letter?

This is to ensure you will not be held responsible for paying the contractors premiums to the Workers Compensation Board. Ask to see their WCB clearance letter. This letter will prove that the contractor is registered and paying premiums.

Note: a homeowner that hires independent contractors is liable in the event of an injury to the worker at their home. The laws in BC state that once a homeowner hires a contractor, the homeowner becomes a contractor and is subject to WCB premiums and coverage. For additional information on this subject please contact WCB at 604-276-3100 in the Lower Mainland or toll-free within B.C. at 1-888-621-7233. Or visit their web site at: www.worksafefbc.com.

Is your quotation firm with no unforeseen extras?

A contractor may provide you with a low bid to get the contract. Once they start the work they may claim that they need to charge extra because of an unforeseen challenge to the job. The quote should be firm without extras unless you decide to request something extra be done.

When will you start and finish?

A good contractor will show you a schedule and follow it so that time management is practiced at the worksite. Too often this is a major problem especially with contractors that only uses sub trades people.

Are you licensed to work in this city?

Often contractors have a license, but do they have one to work in your area? **Again remember that it becomes your liability if the contractor does not have a license to work in your area.**

Will you be taking out a permit?

The city could force you to stop all work in progress if you are found to be in violation of a bylaw and your insurance provider may void your coverage. You could also have a problem when selling your house when a disclosure is made that work was performed without a permit whether electrical, plumbing, gas or building.

Do you have any pending lawsuits or ever been sued?

You may want to research the contractor a little more carefully if he has any pending lawsuits or been sued in the past. It may be a good idea to contact the Better Business Bureau (www.bbbvan.ca) to see if they have information on complaints.

Are you bonded?

If the contractor is bonded, who is the company that holds the bond? Are all the employees or sub trades people that will be used bondable?

Have you had any complaints against you?

It is not necessarily a bad thing to have complaints against you. We have all experienced an unreasonable person, who loves to complain. Ask questions about the complaint. Was the contractor able to resolve the dispute? Find out if anyone has filed a complaint against the contractor with the Better Business Bureau (www.bbbvan.ca).

May I see your list of references?

It is recommended that you check references from someone they did work for at least 3 or 4 years ago, someone as recent as 1 year ago and one that they are working at currently. Other good references to contact are the contractor's banker and the local building inspectors at city hall. Question them on any knowledge they may have on the contractor's work and business practices.

What suppliers do you use?

You may want to contact the contractor's suppliers to ensure he is paying his bills. If you pay a contractor for work, unpaid suppliers could put a lien on your property if they remain unpaid. In order to sell your home or renew your mortgage the suppliers would have to be paid to have the lien removed. This applies to the contractor's sub trades people too.

What can I expect from a good contractor?

- Honesty
 - Good Communication
 - Experience
 - Minimal Inconvenience
 - Accurate Quote
 - On Schedule
 - Warranty on Work
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Honesty -- Do your homework to ensure you are choosing an honest, reputable contractor. As the contractor will be in your home, this endeavor will become very personal. It is always a good idea to check their references and with the Better Business Bureau (www.bbbvan.ca) to ensure there are no complaints against them.

Good Communication -- Communication is a two-way street in the renovation process. You must be clear about your expectations and the contractor must be a good listener and vice versa. A good contractor should provide you with a contract upfront detailing all the work necessary to get the job done, the timeframe involved and the final cost. Open communication through the entire process is also important as unforeseen obstacles could occur as each house and every project is unique.

Experience -- A valuable contractor is one who has been in the industry for years. You obviously want to find someone who has done your type of renovation before, hopefully many times. Ask for a list of references before you decide which contractor to go with. Once you have a good feeling about someone, and a good referral you have accomplished one of the biggest and most difficult steps to the renovation.

Minimal Inconvenience -- You need to maintain a certain level of normalcy when the contractors are in your home. Life does go on. Whether the project is to take a day or last a month, the following issues will need to be agreed upon: the time work is to occur during the day, what washroom workers have access to, how to protect children and pets from fumes and mishaps, and the cleanliness of the worksite. A good contractor will discuss these issues upfront and keep as clean a worksite as possible so your life will be as normal as possible.

Accurate Quote -- A good contractor will provide a contract that goes over all details of the work, type and quantity of materials, hours required to do the job and the cost. You should also be aware of the little things such as who will be moving the furniture before and after the work is done, who will be responsible for removal of the rubbish, and details of the of the daily and extra clean up of the worksite at the end of the week. A good contractor should be able to foresee most problem areas before entering into a contract with you. If the contractor is able to provide you with a fixed quotation, then the price should include all unforeseen circumstances. If the contractor is unable to provide you with a fixed quotation on the entire project, then you should receive a fixed quote on what is seeable plus an estimate on the unforeseen.

On Schedule -- Having the renovations completed on schedule is obviously important. Too often a hired contractor disappears for hours or days on end, and misses deadlines as a result. A good contractor communicates to you upfront when the project will begin, adding some time for unforeseen obstacles and detail when it will be completed. He will ensure the workers are on time and bring in others as required ensuring the project will be completed in a timely fashion. If a situation arises when timelines must be changed, a good contractor will tell you as soon as possible and have suggestions and solutions for any potential repercussions.

Warranty on Work -- Good contractors will have a warranty on their work for at least one year. Having said that remember that it is buyer beware! All good warranties are only as good as the signature behind them. Don't be fooled by those that offer ridiculous warranties as they are worth nothing if the contractor is out of business tomorrow.

What is the Better Business Bureau and how can they help me?

The Better Business Bureau's (BBB) objective is to "Promote, develop and encourage an ethical marketplace." They are a nonprofit, private organization that provides information to the public about businesses. They can also help resolve a dispute, provide warnings, give consumer information, and promote businesses that join their organization and pay the membership dues.

Note: if a business is not a member of the BBB, it does not mean that the business is not reputable. It simply means they are not paying the membership dues of the BBB. If on the other hand they have had a complaint filed against them at the BBB that is a different story. Their website is www.bbbvan.ca.

What are the questions I should ask a contractor's references?

1. Why did you choose this contractor?
 2. Did the contractor communicate well with you throughout the entire project?
 3. Did the crew show up on time?
 4. Was the worksite area clean?
 5. Were you comfortable with the employees or the sub trades people the contractor subcontracted to?
 6. Was the job completed on time?
 7. What did you think of the finished product?
 8. What do you think of the contractor's business practices?
 9. If there were challenges were they handled professionally?
 10. Would you use the contractor again?
 11. Is there anything else you could tell me about this contractor?
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What is the difference between an estimate and a quote?

An estimate is just that, an estimation of the cost and time necessary to do the renovation. An estimate is not a firm cost, 99% of the time you will pay more than the estimate. Ensure the contractor does not work with "extras" too often; this is where they make their money after low-balling the quote to get the job. Estimates will generally explain the work involved.

A quote is very detailed and will include an exhaustive list of the work involved. The costs should be firm without extras unless you decide to request something additional to be done.

Should I be paying up front for the contractor's services?

For a small job, that doesn't require a lot of materials the contractor is usually paid once the work is completed. If the job is larger and time consuming, a payment schedule should be outlined in the contract. Ensure the job is done to your satisfaction before you make your final payment to the contractor.

What should I do if I have a problem with my contractor?

Talk to your contractor so you can understand why the problem exists. Often there was a breakdown in communication; if you are open, you may be able to resolve the issue. If there is a company involved, you may want to write a letter to the person in charge (the owner of the company). You could also speak to the Better Business Bureau to file a complaint. If this is not helping the situation, you may want to send a letter to the licensing body of your contractor such as city hall. Of course as a last resort, you can always get a lawyer involved but usually this is a costly route that does not necessarily produce great results especially if the contractor has left town or has no money to pay. The best advice is to avoid getting to this point by doing your homework upfront.

Remember, if your gut feel is not good...follow it!