

# HIRING A CONTRACTOR FOR YOUR HOME

Hiring the right contractor for your home renovations and repairs can reduce stress and save you time and unnecessary expenses. The best candidate for the job communicates well, meets deadlines, and schedules effectively. To ensure your home project goes smoothly, do your research, ask appropriate questions, and select the best candidate for your specific needs. Follow these steps to ensure that your chosen contractor is experienced, reputable, licensed, and insured.

## Inform your insurance broker

Before hiring a contractor, talk to your broker about your home renovation or repair plans. This includes the timeline, scope of work, and budget you had in mind. Your project may require additional changes to your insurance coverage.

This is also a great time to speak with your Risk Services Specialist about ways to protect your home during construction, and overall improvements you can make to reduce the chance of a loss at your home.

## Research

Compile a list of contractors by searching on the internet, reading printed material on local businesses, and taking recommendations from those you know. You can also ask for referrals from local homebuilders or renovator associations, building supply stores, and your municipal building division.

- Search on websites that specialize in connecting you with trusted businesses in your area, such as *Better Business Bureau* (BBB) and *HomeStars*.
- Examine contractors' quality of work in person (if possible) or review website portfolios and social media photos.
- Consider online reviews, comments, and ratings. Ask for the references of contractors' past clients.

## Interview potential candidates

Once you've narrowed down a list of potential candidates, take the time to learn more about the people you may hire. Prepare a list of questions, record the contractors' responses, and compare the information you've gathered to determine the best fit for your home project. Don't pay any deposits or sign contracts until you've chosen a contractor.

As the homeowner, ask all potential contractors the following questions:

- Are you able to provide proof of insurance?
- Do you have liability insurance? If so, please provide details of your coverage.
- Do you have Workplace Safety and Insurance Board (WSIB) insurance?
- How long has your organization been in business?
- How long have you worked in your field?
- What type of work do you specialize in?
- Can you describe your experience working on projects like mine?
- Are you bringing your own staff and/or hiring subcontractors?
- If you're hiring subcontractors, are they insured?
- Which licenses do you, your staff, and your subcontractors hold?
- Which work permits are required for my project and will you take care of getting them?
- What are your standard protocols regarding loss prevention during construction?
- What types of issues can you anticipate with my project and how will you resolve these problems?
- What is your work schedule for this type of project?
- Will you perform cleaning duties after each workday?
- Do you offer warranties and what does it cover?
- Can you provide a detailed estimate, including costs, a description of your work, the materials you're using, and the length of time the project will take to complete?
- Are you able to generate renderings or illustrations of the work to be completed?
- If selected, will you provide a written contract that we can both review and sign?

### Signing the contract

Once you've reviewed a detailed estimate and chosen a reliable contractor, discuss and agree on important details. Ensure these details are included in the written contract before signing. The following are examples of topics to cover in your discussions and to document within your written contract:

- Total costs
- Payment schedule
- Working hours
- Start, progress, and completion dates
- Fire protection of the structure
- Waste disposal plans
- The person(s) responsible for obtaining permits
- How materials and labour are planned and when they are acquired
- How supply chain issues are dealt with

In addition, inform the contractor of any requests or ground rules you may have.

### Municipality

Before starting your project, check your city's website or consult with a bylaw enforcement officer for pertinent information. Consider the following in your research:

- Check if permits are necessary to carry out the type of work needed for your project.
- Check if there are restrictions that prohibit any element of your project.
- Check street parking and staging laws that can interfere with your contractor's work and coordinate accordingly.
- Request a gas locate or other utility locate, if necessary, to avoid interrupting underground utility lines while digging.
- Follow local electrical safety codes, obtain the necessary Electrical Safety Authority (ESA) permits, and ensure your electrical contractors are properly licensed.

When installing or updating items or systems in your home, you may be eligible for rebates from your city or province. Contact a registered energy advisor to conduct a home energy assessment before your renovations or repairs. The advisor can recommend energy-saving upgrades for which you can receive rebates if implemented.

### Loss prevention

As part of your renovation project, consider adding items or systems that can prevent potential damage to your home. Think about adding the following to your renovation plans if they are not already implemented in your home:

- Water sensors
- Automatic water shut-off valves
- Sump pumps and backwater valves
- Tankless water heater
- High-efficiency heating
- Fire alarm and fire suppression systems
- Back-up power systems
- Security systems
- Hail-resistant roofing material

Consult with your Risk Services Specialist as they are an excellent source of information for providing ideas on protecting your home. You can ask your insurance broker to connect you with your Risk Services Specialist or call the Northbridge Risk Services phone number detailed below.

### Summary

A home renovation or repair can be both exciting and stressful. Hiring a contractor is greatly beneficial for reducing stress as you can rely on their expertise and guidance. To select the best candidate, ask the right questions and compare several candidates. During renovations or repairs, consider taking the opportunity to install energy-saving systems and loss prevention systems.

**For more information on making your property safer, contact our Risk Services team at [1.833.692.4111](tel:18336924111) or visit us at [www.northbridgeinsurance.ca](http://www.northbridgeinsurance.ca).**