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Sidestepping the pitfalls of home renovation

The buyer-beware adage applies to the purchase of services as well as supplies. Experts on renovation offer some tips

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"Eight out of 10 contractors do not know what they're doing," says Mike Holmes. And he should know.

As host of the popular Holmes on Homes show that airs on HGTV Canada, Holmes goes into homes to fix the home renovation mistakes made by other contractors.

Holmes splits contractors into three categories: the good, the bad and the ugly. The good make up about 20 per cent of the total.

"Not only are they professionals, they have a heart and they have integrity," he said. "These are the guys you want to be looking for."

The bad, which make up the bulk at 70 per cent, don't mean to rip you off but they lack two things: "They don't know enough and they don't care enough."

The ugly are the lowest percentage, but highest on the list of those to avoid.

Over the years, Holmes has seen homeowners make the same mistakes time and again when hiring a contractor: They assume the contractor is experienced, they don't ask for enough references and they rush into hiring someone.

"First and foremost, you want to slow down," Holmes said.

He advises taking your time and finding the right contractor the first time.

Second on the list of to-do's: Educate yourself as much as you can – not only about how the job should be done, but what types of different products are out there and how they can benefit you.

"You do all this before you even talk to a contractor," Holmes said.

The next step is to call in a few con-

tractors and make sure they have a major list of references.

"For some reason, this magic number of three across Canada is acceptable," he said. "I'll never understand that because a good contractor has done at least a thousand jobs; he should be able to give you a minimum of 20 references."

Holmes strongly advises homeowners to phone each and every reference and ask a thousand and one questions: Did the contractor start on time? Did they finish on time? Were they courteous? Were they clean? Did they charge you more at the end than you expected?

"These are all very valid questions on dealing with the right contractor," he said.

So how can you avoid hiring an incompetent contractor?

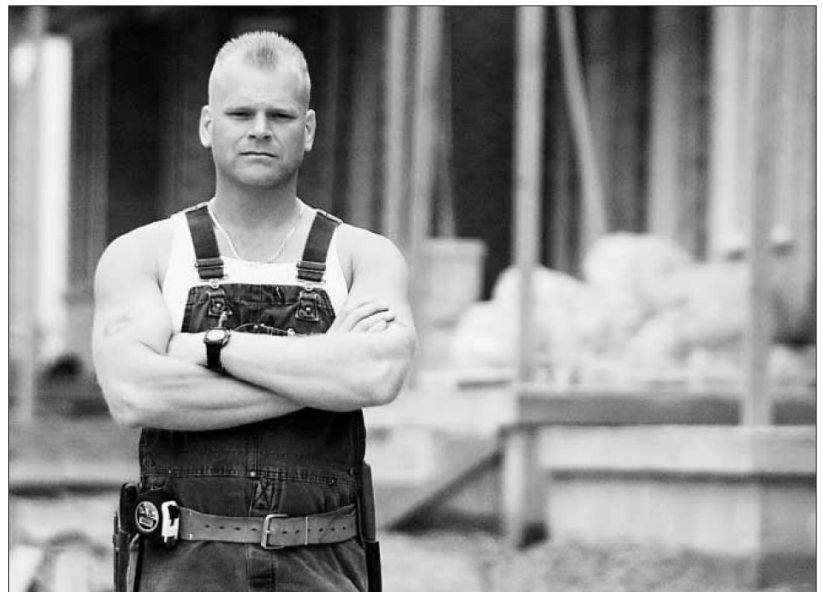
Specific things to look for are whether the contractor is licensed, insured, bonded and covered by CSST. Under the Building Act, contractors in Quebec are required to hold a licence issued by the Régie du bâtiment du Québec. But it is up to the consumer to check with the Régie that the licence number is valid.

"A lot of contractors carry a number even if it's fake or not valid," said Walter Assi, president of Renovco Renovations.

Not surprisingly, that can pose problems.

"If they are licensed and you have problems with them, the Régie can help you as long as the contractor still has his licence," said Pierre Plante of the Régie du bâtiment du Québec.

The Régie can help resolve disputes between consumers and contractors by dispatching an inspector to verify whether the work was done properly. If it wasn't, they can request that the contractor make the



COURTESY OF HGTV

Muscular Mike Holmes cuts an imposing figure on his HGTV show, Holmes on Homes. An experienced contractor himself, he has no patience with those who deliver less than professional service – and he is adamant that homeowners need to educate themselves before embarking on any renovation project.

necessary changes. But the Régie is not empowered to obligate the contractor to comply.

"If the contractor still says: 'I don't agree to do it again,' then you will have to take the contractor to court," Plante said.

The Régie's inspector will act as an expert witness on your behalf.

"But if the contractor is no longer licensed, we can't do anything," Plante said.

Assi also advises hiring a contractor who is accredited by a viable association such as CAA Québec, APCHQ, or the Owner's Association of Quebec. That way, "if something happens and you have a big conflict, you have these mediators that can get involved," he said. "They're neutral and objective."

Otherwise, he added, "the customer and the contractor can fight all they want until they're both blue in the face."

One of the pitfalls many homeowners fall into is assuming the contractor knows how to do everything.

"Most contractors are a jack of all trades and a master of none," Assi said.

Holmes warns that unless the contractor brings in licensed plumbers, electricians, framers, etc., the homeowner will run into problems later if such things as plumbing and electrical work are done wrong.

"If it's not 100-per-cent correct, you will have problems," he said.

One important aspect of home renovation that few homeowners are aware of is their obligation to obtain the proper permits from Access Montreal.

Permits are needed for anything from

demolishing walls to changing the configuration of plumbing, finishing a basement, building an extension or changing windows.

"Most people don't want to get a permit because they don't want the city to know that they're doing work," Assi said. Homeowners, he explained, are afraid the

city will then increase the value of their house and their property taxes.

That's patent nonsense, according to Holmes.

"Truthfully, taxes will be raised no matter what," he said. And the permit, he added, is there to protect you.

Before you take on that next renovation project

If you're planning to have building or renovation work done, here are a few pointers that may help you avoid problems:

Before contacting a contractor, decide on the precise nature and scope of work to be done. Put it in writing; if need be, draw a plan that is as detailed as possible. For major building work, it is better for you to have plans and specifications drawn up by a professional.

Ask three contractors, holding the appropriate licence for the type of work planned, to submit tenders. Contact a contractor's past customers to find out if they're satisfied with the contractor's work and after-sales service.

In a contract with the contractor, ensure that the work is described as precisely as possible. Insist on a timetable for the work and keep in mind that the contractor's obligations are limited to the work described in the contract. Give the lowest amount possible as a down payment.

When work not anticipated in the contract is required, demand a written agreement with the contractor regarding the additional work and its cost. This will ensure there are no surprises when you receive the bill.

Some associations of contractors offer guarantee plans covering building and renovation work. Not only should you find out the type of coverage offered, but you should also check with the association offering the plan to see whether the contractor is really accredited and has declared the work to the plan's administrator.

Never make the final payment until all work has been completed. While the work is under way, you or a professional of your choice should monitor it and point out to the contractor anything not done to your satisfaction.

Source: www.rbq.gouv.qc.ca/dir/English/construction/renovateurs_maihonnetes_en.asp