

Quick Tips



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Home Renovations

- 1.** You may need a building permit for certain renovations, so check with your city or town hall before work begins.
- 2.** Hire a contractor. Get references and check warranties and guarantees carefully.
- 3.** Make sure you know exactly what you want. Changing plans in the middle of a project may add to the cost.
- 4.** Renovations don't automatically add to the value of your home. Don't be talked into unnecessary renovations.
- 5.** Get written, detailed estimates from three or four contractors and stay away from the contractor who quotes flat rates before inspecting your house.
- 6.** Don't be pressured to sign a contract right away in order to take advantage of a door-to-door special.
- 7.** Keep down payments to a minimum – 10 per cent of the total estimate is fair, and never pay the full amount until the work has been completed.
- 8.** Make sure everything you agree to is in writing – the cost, start and end dates, and who is responsible for the cleanup.
- 9.** If a large amount of money is involved, you may want to have a lawyer or a friend go over the contract.
- 10.** If there is a dispute about whether you owe money to the contractor, the contractor may register a construction lien against your property.

Additional consumer protection advice is available at www.mgs.gov.on.ca:

- Your Consumer Rights
 - Buying Merchandise
 - At Home
- Memberships and Services
 - Motor Vehicles
- Personal Finances
 - Travel
 - Scams
- Identity Theft
- File a Complaint



What You Need to Know About Home Renovations

For general ministry information, visit www.mgs.gov.on.ca, or call (416) 326-8555 or toll-free 1-800-268-1142 (in Ontario). TTY/Teletypewriter users only: (416) 325-3408 or toll-free 1-800-268-7095

Please send your comments, feedback and inquiries to: cbsinfo@cbs.gov.on.ca

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Smart consumers are good for business

Ontario is a leader in consumer protection and has set out clear rules for consumers and business. Know your rights – shop smart and protect yourself in the marketplace.

Home Renovations

Complaints about home renovations are the second most common complaint at the Ministry of Government Services. Most involve unfinished work, quality of work and warranties. You are protected under the law when you enter an agreement for your home renovation, and a few precautions can eliminate common complaints.

Quick tips:

- You may need a building permit for certain renovations, so check with your city or town hall before work begins. It is your responsibility to obtain the building permit. If your contractor says you don't need a permit, get another contractor.
- Unless you're a qualified do-it-yourselfer, hire a contractor. Get references and check warranties and guarantees carefully. The contractor's reputation and length of time in business are important.
- Make sure you know exactly what you want. Changing plans in the middle of a project may add to the cost.

- Renovations don't automatically add to the value of your home. Don't be talked into unnecessary renovations.
- Get written, detailed estimates from three or four contractors and stay away from the contractor who quotes flat rates before inspecting your house. Determine if the price includes the cost of materials and labour.
- Don't be pressured to sign a contract right away in order to take advantage of a door-to-door special.
- Keep down payments to a minimum – 10 per cent of the total estimate is fair, and never pay the full amount until the work has been completed.
- Make sure everything you agree to is in writing – the cost, start and end dates, and who is responsible for the cleanup.
- If a large amount of money is involved, you may want to have a lawyer or a friend go over the contract to explain it to you before you sign.
- If there is a dispute about whether you owe money to the contractor, the contractor may register a construction lien against your property.

Your rights:

- Your consumer rights are protected by the law and no one can take those rights away from you.
- The final cost cannot be more than 10 per cent higher than the original estimate; however, a contractor and consumer can agree to change the estimate if additional goods and services are required.

For Additional Information Check Out:

Canadian Home Builders' Association *Hiring a Contractor*. www.hiringacontractor.com

Need Help?

Before you contact the Ministry of Government Services to file a complaint, please take the following steps:

1. Contact the company and explain your specific complaint.
2. Put it in writing and keep proof of delivery of your complaint and any other communication with the company.
3. If you are still not satisfied, file a formal complaint, by visiting our website at www.mgs.gov.on.ca and going to Online Services.

For More Information

To learn more on this and other consumer topics, please visit the website of the Ministry of Government Services at www.mgs.gov.on.ca, or call **(416) 326-8555**, or toll-free at **1-800-268-1142**. TTY is **(416) 325-3408** or toll-free at **1-800-268-7095**.