



# Hiring a Contractor

*Most people who own their own homes will eventually need to hire a contractor to carry out a renovation or make a few repairs. Home renovations can be a stressful and expensive experience. But hiring the right contractor for the job can help keep your renovation on time and on budget, making sure your project goes as smoothly as possible.*



## How to find and choose a contractor

When choosing a contractor, start by **asking for referrals** from family, friends or neighbours who've had similar work done on their homes. You can also find the names of qualified contractors from your local home builders' or renovators' association, building supply stores, through your local municipal building department or on the Internet.

Once you have a list of recommendations, meet with a few contractors in person and ask them any questions you can think of, including these:

- How long have you been in business?
- What kind of work do you specialize in?
- Do you have experience with similar homes or projects?
- What work are you or your subcontractors licensed to do?
- Will you use your own crew, or will you subcontract part or all of the job?
- Do you anticipate any problems with the renovation? If so, how will you deal with them?
- What kind of work schedule will you follow?
- How and when do you clean up (especially fine dust)?
- Do you carry workers' compensation and liability insurance?
- Will you take out all the required permits?
- What kind of warranty do you provide and what does it cover?
- Will you provide a written contract?
- Can you give me the names and contact information for at least three previous clients who've had similar work done?

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These first meetings are mainly just to get to know the potential candidates and their work. So do some research first to find out what to ask, and take notes so you'll remember how each contractor answered your questions.

A contractor who can't or won't answer your questions, they may not be the right person for the job. After all, this is a big decision. Don't feel rushed into anything, and never sign anything or pay any money until you're sure who you want to hire.

Once you've made your shortlist, call the references each of the contractors gave you, and ask them a few questions about how their projects went, for example:

- Were they satisfied with the quality of the work?
- Did the contractor keep them informed throughout the project?
- Did they run into any problems?
- Was everything completed on schedule?
- Did the contractor go over the originally quoted budget?
- Would they use the contractor again, or recommend the contractor to their family and friends?

It can also be a good idea to check with your local [Better Business Bureau](#) to be sure the contractors you're considering are all members in good standing. It's important then to check with your municipal building department to find out if the work can be done, and whether any special permits or zoning approvals are required.



## Getting estimates

When you've decided which contractors might be a good fit, ask them for a detailed written estimate that spells out **the work that will be required** to do the job, how long it should take to complete and how much the project will cost. Getting a good idea of the costs up front will help you decide whether or not you want to go ahead with the project before you invest too much time in it.

There are no hard and fast rules for how many estimates you should get, but most homeowners find that **three detailed estimates** are usually enough to make an informed decision. The important thing is that you feel you have enough information to make the right choice.

When asking for estimates, **be as specific as you can** about exactly what you're looking for—for instance, what kind of finishes do you want? What style or look do you prefer? Do you want a roof that will last for 10 years, or 30?

The cost of a project can vary considerably depending on the **type, quality and brand of materials**. Being specific about what you want will help make sure the estimates you get are all based on the same requirements.

Once you receive the estimates, **compare them carefully** to make sure everything you asked for is included. Assume anything that isn't specifically listed in the estimate will involve an extra cost and possibly take more time to complete. And avoid the temptation to automatically go with the lowest price.

What you really want in a contractor is someone you can communicate with, who will provide good quality work at a fair price, and give you the best overall value for your money.

## Get it in writing!

Finally, once you've decided who you're going to hire, **always get a written contract**. While the offer of a discount if you pay in cash may be tempting, without a written contract, you could lose your deposit, end up with poor quality work, or find yourself being charged much more than you expected.

Once you have the contract, make sure it includes a **construction schedule** with a start and end date, as well as a **payment schedule** that sets out how much you'll have to pay at each stage of the job, and when.

**Remember:** don't sign anything until you've read the contract carefully, are sure you understand what it says, and are satisfied that it describes exactly what you want—and includes everything you've been promised.





## FIND OUT MORE

For more information and answers to any other questions you may have about owning, renovating or maintaining your home, visit the CMHC website at [www.cmhc.ca](http://www.cmhc.ca).

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