



5 Questions to Ask your Contractor to Avoid a Home Building Disaster

You deserve to feel confident and excited about your new house when you decide to build. The key to your confidence lays with a competent and trustworthy contractor. The right contractor can mean the difference between a comfortable home building experience and a frustrating, drawn-out mess - or even a law-suit.

The problem is, how can you tell the difference between a contractor you can trust and someone who will cut corners? One way is to ask the right questions.

Working in the construction industry can be a dangerous profession, with the perilous combination of powerful machinery, loud noises and distractions. Pair this with the wrong crew, and you have a disaster waiting to happen.

Because of these potential hazards, provincial and local governments have worked together to put rules and regulations in place to help keep contractors, employees and clients safe.

To protect yourself from the risk of fines or possible legal action, before you get started, ask these 5 questions to your potential contractor:

1. Do you have the appropriate permits for the job?

Most people know that for major builds, a permit issued by the municipality is legally required. But do you know the full list of jobs that require a permit? Moving forward without all of the right paperwork in place can cause major fines and delays - you might even have to reverse an addition or renovation made to your house if your contractor doesn't have the proper paperwork prepared! Your contractor should be able to tell you all of the permits required for your project and have a copy of each on site.

2. Does your contractor have the insurance you need to avoid a lawsuit?

Your contractor needs to provide a Proof of Liability Insurance Certificate with coverage of at least two million dollars in order to start a job. Without this, you will be the liable party and could be sued for damages in the event of an injury or accident. Further to this, if you're considering a new build, your contractor by law needs to be registered with Tarion. Tarion is a third-party organization that handles the registration and warranties of new homes built in Ontario. You can actually check into the status of a contractor's registration and history on their website. Be aware of contractors who ask you to register the build for them or call themselves a "project manager" to avoid registering the build. This is illegal building!

3. Is your contractor in good standing with the Workplace Safety and Insurance Board (WSIB)?

Legally, your contractor needs to be registered and in good standing with the WSIB. They should be able to prove with a certificate that they have valid coverage, called a "clearance certificate". Without this, you could even be liable for any of the contractor's missed WSIB dues! At the very least, your contractor will not be able to continue with your build until they are in good standing with the WSIB.

4. Can your contractor tell you what forms are required on site at all times?

There are many reasons why the Ministry of Labour can put a stop work order on your project. Just one of these reasons is if your contractor fails to keep copies of necessary forms on site for all different kinds of workers on site. Without these forms, you could be fined, and the Ministry of Labour could halt your project until they are satisfied.

5. Is your contractor up to date on all the required safety training?

With the numerous risks present at a construction site, there are a series of safety training certifications that each worker on site must have completed. Without proof of this training, the Ministry of Labour is within their right to put a stop order on the build and hand out fines.

With so much on the line when it comes to choosing the right contractor, it's easy to feel overwhelmed. You deserve to feel confident about the integrity, honesty and quality that your contractor will bring to your new home.

As third generation home builders who have built our business on our family name, we want to make sure that everyone considering investing in a new build or renovation knows the right steps to take to ensure their dream home doesn't become a nightmare. Ask these 5 questions to your potential contractor to save yourself trouble!