

What Should You Look For in a Contractor?

When you have an electrical or plumbing problem, the last thing you want to do is hire the wrong contractor – a bad contractor can turn an inconvenience into a nightmare. However, finding a contractor, especially a good one, could be harder than you expect.

In the [State of the Canadian Home](#) survey, 50 percent of those responding reported having some type of problem with hiring a contractor. Problems included jobs costing more than the initial estimate, 11 percent; concern about finding a trustworthy contractor, 8 percent; a contractor not showing up on time or at all, 7 percent; difficulty getting in touch with a contractor, 7 percent; poor quality work done by the contractor, 7 percent; jobs taking longer than estimated, 6 percent; and overall bad experience, 4 percent. Another 33 percent of homeowners had difficulty even finding a contractor.

If you haven't worked with a contractor before, choosing one when you're dealing with leaky pipes or faulty wiring might feel overwhelming, especially if you're in a hurry to have your home repair issues addressed. However, you should choose a contractor carefully because you'll have to live with their work.

Registered and insured

Your first step is to make sure any contractors you're considering are licensed. For example, plumbers in some provinces must either go through an approved apprenticeship course or have prior experience and be certified through a Trade Equivalency Assessment. You can check with the local apprenticeship organization and search for members.

You also want to be sure your contractor has liability insurance and worker's compensation – otherwise, if the contractor or their employee is hurt on the job, you may be responsible. A good contractor should be glad to show you their insurance certificate, allow you to check to see if their insurance is current and discuss what their insurance covers. You should also be aware of what their insurance will cover and what your homeowner's insurance will cover, so give your insurance agent a call as well.

Cover all the bases and check prospective contractors' Better Business Bureau rating. You can [call your local BBB office](#) and ask if there are any open complaints against the contractor.

Up to Code

When you have work done, even a repair, you likely will need a building permit, which ensure that any work done meets our local provincial codes and municipal zoning.

Steer clear of a contractor who tells you they can do the work for cheaper without a permit. Permitting can be complex and address issues that may not occur to you.

While you may be allowed to have an experienced layperson submit a project design, some projects will require a registered or qualified designer, meaning either an architect or engineer. Your contractor should be able to guide you through this process. If the permits are missing or incorrect, you may not be able to have the renovation or repair approved by our building inspector. That can lead to problems getting your utilities reconnected or selling your home later.

A good contractor knows the local codes and regulations – and the building inspector should know them. If you're not sure to where to begin looking for a contractor, ask the building department for recommendations – they are inspecting the work of local contractors regularly.

Understand what you're paying for

A contract can never be too detailed when it comes to home repair.

You should have a start and completion date, information on building permits and fees and a line item list of what you are paying for, including materials, equipment rentals, if applicable, and labor costs. Expect materials to make up approximately 40 percent of the cost of the repair, and you can and should ask the brand and type of material be specified in the contract.

A good contract also should include [information about your warranty](#). Don't be shy when asking about the extent and length of a warranty – after all, even the best contractor can make a mistake or inadvertently use flawed materials, and you shouldn't have to live with it. If a contractor is cagey or vague about a warranty, that's a red flag.

Clear communication

You should be in [daily communication](#) with your contractor; trade cell phone numbers and decide on your preferred means and time of communication.

There are several things that you'll need to communicate with your contractor about, and they may not be covered by the contract. You'll need to let your contractors know what bathrooms they may access and where they can park. Do you not allow smoking in your home? You need to tell your contractor. Where can the contractor take deliveries of larger items? You may need to ensure your driveway is clear.

Items that may or may not be covered in your contract include whether you will need to hire a furniture mover or move furniture yourself – many contractors won't move furniture because it opens them up to liability if something is broken – and what you can expect to be cleaned up at the end of each day and at the conclusion of the work.

Finding a contractor is an involved and complex process, but it's one you want to do right.

This content was provided through a partnership with Service Line Warranties of Canada. For information about SLWC, please visit their website at www.slwoc.ca.