



Just Ask Bob

You Asked, Bob Answers.

– By Expert Contractor,
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Dear Bob; What is the most reliable way to find a contractor – word of mouth, internet, flyers, or directory?
– Jeniffer, Burlington.

Hands down, the best way to find a contractor is “word of mouth”. However, you still need to screen this contractor yourself. Just because this contractor was good for your friend’s or neighbours’ project does not mean that they’ll have the required skills to complete your project or even have the personality to get along with your family. Word of mouth is just the first of many steps.

As you are looking through flyers, the internet and directories, you must realize that the contractor is writing his/her own content. There are no controls or safety measures in place as far as screening for truthfulness and accuracy, especially when it comes to the internet. With the right amount of money, and sometimes just at ‘the click of a mouse’ these contractors can have anything they wish printed: “30 years in business”, “insured, licensed and bonded”, etc. You should still verify it all yourself. Try doing a Google search for both the contractor’s company name and their

personal name to verify some of what they are claiming, you may be shocked with what you find...

Dear Bob; What should a contractor provide me with before I hire them? – Kim, Hamilton.

The city of Hamilton specifically requires that a contractor have a general building repair master trade license for all work, with the exception of painting. This means the contractor has passed a trade exam with the city and must annually provide proof of liability insurance coverage at each year’s renewal.

Some cities do not require such as license (like the city of Burlington), while Toronto calls it a ‘renovator license’. This can be a complicated process, however keep in mind that all you need to do is make one simple phone call to your city hall and : “What type of city license and/or provincial license does my contractor need in order to perform the (following work) in my home?” (this is also a good time to ask if your project requires a permit).

Ask this question *before* you hire the contractor, not after you have hired them.

Next is the provincial level of licensing which in most cases regulates specific trades such as electricians and H.V.A.C workers (Heating Ventilating & Air Conditioning) that may or may not fall under the regulation of your own city’s building and licensing department.

It has become a big issue lately, with unlicensed electricians – and even the licensed ones, which work for a legitimate firm during the daytime and then on evenings and weekends they illegally moonlight on the side, doing electrical work without a permit or a receipt!

Prior to hiring anyone for electrical work you can verify their credentials by calling 1 877-ESA-SAFE (ESA; Electrical Safety Authority).

A contractor should provide you with references (and I don't mean just three, as even the worst contractor can get it right three times or make up three references). They should also provide you with a Certificate of Insurance (CSIO), proving their liability insurance coverage is in force, and a clearance certificate from the Work Place Safety Insurance Board (WSIB), otherwise they may be deemed as your employee, which makes you responsible for any injuries they may receive while working on your home!

Dear Bob; If I just need someone to do simple tasks at my home (shelves, eavestroughs) do I still need a contractor or can I use a handy-person? Do they still need to be insured or does my homeowner's insurance cover them?
— Andy, Dundas.

I do not wish to paint all handy-persons with the same brush, however I have found that most often they do not carry liability insurance and Work Place Safety Board Coverage and prefer dealing in cash only. Without these two coverages you are on the hook for any damages to your home and/or claimed injuries these workers may incur while on your property.

Your homeowner's insurance will not cover damages they cause to your home and or a neighboring property. If they are hurt they can claim compensation against you and your homeowner's insurance may not cover you.

In this profession titles are meaningless; at the end of the day simply make sure that whomever you are hiring — whether a contractor, handy-person or student painter, has been properly licensed to do the requested, and ensure they carry the proper insurance coverage that ultimately protects you.

Take your time in determining who to hire based on facts and not titles. ■

Bobby Assadourian is the Respectable, Reliable and Reputable contractor and owner of TripleRinc. He is the host of Hamilton Talk 820 AM "Home Renovation Expert" radio show, "Home Improvement" segments on Cable 14 and co-author of "A Contractor You Can Bring Home to Mom", with proceeds benefitting the March of Dimes Canada. Bobby may be reached by calling (289) 649-0196 or visiting www.tripleRinc.ca

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Top 5 questions will win!