

How to Build Your Dream Home



Presented by

Ralph Belisle & Jaime Miller

TQ Construction - GVHBA Member

INTRODUCTION

Welcome & thank you for joining us!

Who we are...

Ralph Belisle – President & Founder, TQ Construction

Jaime Miller – Senior Designer, TQ Construction

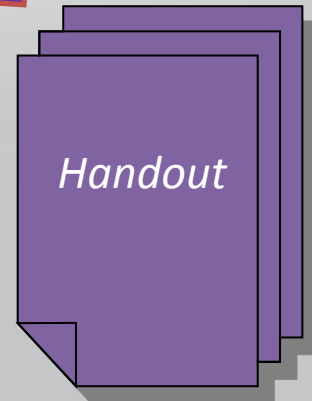
Who you are...

Are you looking to renovate or build new?

Where are you located?

What we're going to discuss... Topics of Seminar + Sources of Content

*This icon indicates
that a handout in
your package
corresponds to the
current slide*



so you want to build or renovate...

Why have you decided that you want to change your home?

What do you want to keep? change?

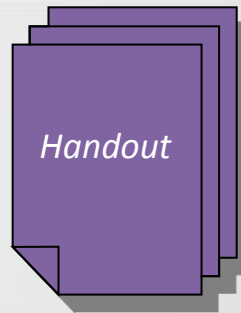
short term – long term

input from all members of the household

Project Options

- makeover
- renovate vs. build new
- addition or re-working existing space

PROCESS



Start your home dreaming by collecting ideas & information...

- **Establish a renovation file** - clippings, photos, brochures, etc.
- **Study magazines and books** - or even better <http://www.houzz.com/pro/tqconstruction>
- **Visit home shows**
- **Visit manufacturers' and suppliers' showrooms**
- **Talk to relatives, friends, and co-workers who have renovated.**
 - What have they learned?
 - What would they recommend?
- **Contact government agencies and industry associations**
 - Canada Mortgage and Housing Corporation (www.cmhc.ca)
 - Greater Vancouver Home Builders' Association (www.gvhba.org)

Consult the Professionals...

The Professional Renovator or Builder - Going from the "ideas stage" to final plans to get pricing from professionals often happens in several steps, as you explore the feasibility of getting what you want within your budget.

The Real Estate Appraiser - If you are concerned about payback on your investment - talk to a professional real estate appraiser before you start.

The Home Inspector - A pre-renovation inspection can help you to evaluate the overall condition of your home, and to set priorities for current and future renovation projects.

PROCESS

Starting a renovation is akin to starting a new relationship – as this is an investment of time, resources and money for both of you, both must be comfortable and confident with the prospect working with each other for the life of the renovation.

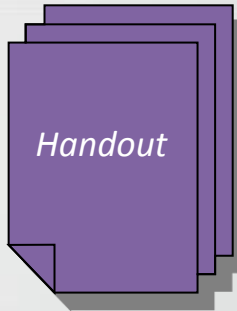
Professional Renovators/Builders - When you're ready to begin detailed planning of your renovation...

- Research the contractors in your area - talk to friends and neighbors, check with the GVHBA and other organizations.
- See what projects the renovators have done in the past - style and location of their work.
- Once you have shortlisted two or three possible renovators, call them for a consultation.
- Discuss your project in detail - including the amount of money you are prepared to spend and the timeframe for desired completion.
- Don't hesitate to ask for advice – professionals can offer ideas to help you stretch your budget or provide you with a better-finished result.
- Understand the Pros + Cons of using different professional service models – independent vs. full service.



PLAN your project through the Design Stage to achieve your Goals in the Build Stage

CONSULTATION



The consultation phase of beginning a project is a series of meetings...

1. **Initial Consultation Meeting** – contractor listens carefully, and asks questions, as client talks – collecting information about needs, problems, goals for the home
2. **Preliminary Proposal Meeting** – contractor presents assessment based on details from 1st meeting – usually a ‘ballpark’ cost is discussed – the assessment is then adjusted until clients are happy with a scope achievable within their budget.
3. **Period of Due Diligence for Client** – homework, references and decision making time
4. **Contract Meeting OR (if contracted at Proposal Meeting) Key Players Introduction Meeting**



Keep in mind that you need to provide the same information to all contractors asked to consult on your project; otherwise, you cannot compare value. If any part of your planned project changes substantially during the consultation process, you should go back to the contractors who you have already met with and ask them to readjust their submissions accordingly.

Envision:

4 - 8 weeks

Planning work to achieve vision & permit readiness.

Envision Budget: Based on scope of work discussed	3500	5500	4500
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Design:

8 - 12 weeks (permit depending)

Development of plan & hard costs associated with project start up.

Design Budget: 4%-5% of construction budget +/-	7000	10000	8500
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Build: Option 1

10 - 12 weeks (standard vs. custom)

*Finalize for Construction***Interior Condo Renovation:**

* Completely demolish, open up and renovate the kitchen:
excluding storage room.

* New tile continuing from the kitchen into the existing nook,
dining area to the living room stairs and the common hall:
excluding the kitchen (kitchen flooring accounted in that line item)
including new baseboards.

* New hardwood flooring in the living room and up the stairs to
the loft: laminate vs engineered hardwood:
including baseboards, excluding loft area:

* New recessed potlights (15) to accommodate the new nook,
hall area: including new drywall:

* Drywall repairs throughout and complete interior painting:
excluding bottom level only.

* New bi-fold doors (3):

Construction Subtotal:**Total Project Budget + GST:****Budget Range**

	low-mid	mid-high	Middle
	60000	100000	80000
	8000	12000	10000
	5000	11000	8000
	4000	6000	5000
	8000	10000	9000
	500	750	625
	85500	139750	112625

96000	155250	125625
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Envision:

4 - 8 weeks

Planning work to achieve vision & permit readiness.

Envision Budget: Based on scope of work discussed	3500	5500	4500
---	------	------	------

Design:

8 - 12 weeks (permit depending)

Development of plan & hard costs associated with project start up.

Design Budget: 4%-5% of construction budget +/-	7000	10000	8500
---	------	-------	------

Build: Option 2

10 - 12 weeks (standard vs. custom)

*Finalize for Construction***Interior Condo Renovation:**

* Completely demolish, open up and renovate the kitchen:
excluding storage room.

* **New hardwood** from the kitchen into the existing nook,
dining area to the living room stairs and the common hall:
excluding the kitchen (kitchen flooring accounted in that line item)
including new baseboards.

* **New hardwood flooring in the living room and up the stairs to
the loft: laminate vs engineered hardwood:
including baseboards, excluding loft area:**

* New recessed potlights (15) to accommodate the new nook,
hall area: including new drywall:

* Drywall repairs throughout and complete interior painting:
excluding bottom level only.

* New bi-fold doors (3):

Construction Subtotal:**Total Project Budget + GST:****Budget Range**

	low-mid	mid-high	Middle
	60000	100000	80000
	4000	8000	6000
	0	0	0
	4000	6000	5000
	8000	10000	9000
	0	0	0
	76000	124000	100000

86500	139500	113000
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DESIGN SERVICES AGREEMENT (DSA)

T.Q. Construction Ltd. ("T.Q.") and the Owners of the property at:

agree that T.Q. will provide Design Services on a fee for service basis. The Design Services may include but are not limited to the following:

ENVISION <i>Development of Concept</i>	DESIGN <i>Development of Plan</i>	BUILD <i>Finalize for Construction</i>
Feasibility <input type="checkbox"/> Renovation assessment <input type="checkbox"/> Site Inspection <input type="checkbox"/> Owners' design information <input type="checkbox"/> Design services budget <input type="checkbox"/> Zoning inquiry <input type="checkbox"/> As-built drawings <input type="checkbox"/> Land survey <input type="checkbox"/> Design sketches (1-3 iterations) <input type="checkbox"/> Draft construction budget <input type="checkbox"/> Scope options <input type="checkbox"/> Hazmat review <input type="checkbox"/> Permit drawings	<input type="checkbox"/> Engineering <input type="checkbox"/> Permit application <input type="checkbox"/> Energy assessment <input type="checkbox"/> Selection of finishes <input type="checkbox"/> Supplier inquiries <input type="checkbox"/> Trades consultations <input type="checkbox"/> Budget development <input type="checkbox"/> Phasing options <input type="checkbox"/> Construction drawings <input type="checkbox"/> Interior design <input type="checkbox"/> Permit issue <input type="checkbox"/> Project sign-off	<input type="checkbox"/> Scheduling <input type="checkbox"/> Materials orders <input type="checkbox"/> Foreman's review <input type="checkbox"/> Issue of drawings <input type="checkbox"/> Project hand-off <input type="checkbox"/> Mobilization <input type="checkbox"/> Performance <input type="checkbox"/> Subcontracting <input type="checkbox"/> Change Management <input type="checkbox"/> Inspections <input type="checkbox"/> Checklist <input type="checkbox"/> Close-out

- The Owners retain T.Q. exclusively to provide such materials and Design Services as T.Q. shall determine are necessary for the contemplated project and further instruct T.Q. to continue providing such Services and materials until T.Q. deems that the Envision phase services are sufficient for entry into the Design and Build phase, which is described on this page.
- 'First Steps' tasks may be specified by the Owners by checking the boxes above. These may be "Feasibility" tasks which can be performed with regard to a budget that covers their limited scope. All of the terms of this DSA also apply to 'First Steps'.
- The total cost of Design Services may be in the range of 3% to 4% of the fully developed Construction Budget.
- The Budget will be prepared for discussion purposes only and no warranty or representation as to accuracy is to be inferred or implied. Design Services required but not included in the Budget may be recorded in a design change order and accounted for in a design budget summary sheet, in the TQ design invoice package.
- T.Q. Services rates are adjusted quarterly; however the hourly labour rates shown (following) are guaranteed for the above Design Services for a minimum of 12 months from the date of this agreement.
- In consideration of T.Q. providing the Design Services, the Owners will pay to T.Q. Construction Ltd. the following upon presentation of progress invoices:

For those Services provided by T.Q.'s Employees, standard T.Q. Construction hourly charge-out rates are:

- | | |
|---------------------------------|------------------------------|
| • Planning Co-ordinator \$82.50 | • Interior Designer \$56.75 |
| • Senior Designer \$82.50 | • Design Assistant \$56.75 |
| • Co-ordinator \$62.00 | • Production Manager \$92.75 |

Mileage will be charged at \$0.62 per kilometer.

Construction personnel, if required, will also be charged at their current hourly charge-out rate.

Costs incurred by T.Q. from subtrades or suppliers (e.g., engineers, surveyors, consultants, printing), in provision of such Services, will be charged to the project, plus a 24% mark-up.

- T.Q. reserves the right to terminate this agreement on or after 60 days of account inactivity.
- The Owners may terminate this DSA by providing 7 days notice in writing to T.Q.
- Payments will be made weekly based on invoices provided which are due upon receipt. 1% interest per month is charged on late accounts.

T.Q. acknowledges a first payment in the amount of \$_____ as a retainer on account for Design Services. This is not a fee. The retainer is applied to the Design Services account, and credited to the Owners' invoice on completion of the Design Services.

The work is to begin on or before _____, 201__.

Acceptance this date _____, 201__.

Owners/Agent

Name (print)

Signature *x*

Name (print)

Signature *x*

T.Q. Construction Ltd.

Name (print)

Signature *x*

Register to receive invoicing by e-mail: ☐ Yes

E-mail address: _____

I/We agree to provide feedback to TQ through "Guild Quality" surveys ☐ Yes

BUDGET

Determining how much you want to spend


- ☐ The amount of your **savings**
- ☐ The **costs** associated with renovation, such as new furniture, fixtures, appliances
- ☐ The amount you can, or are willing to **borrow**
- ☐ The **total amount** you are prepared to spend



How are material discounts passed on to the client?

Example of a Cost Plus Budget

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A	B	C	D	E	F	G	H	I	J	K
		Example								
1		TQ construction	PRELIMINARY CONSTRUCTION BUDGET							
2		Estimate / Design / Build								
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4										
5										
6		CODE	DESCRIPTION	NOTES	SUB	MAY	LAB	BUDGET		
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8				General						
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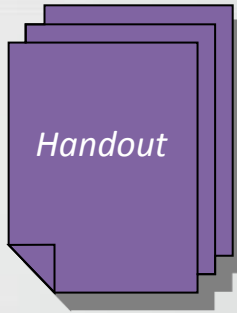
A	B	C	D	E	F
1	TQ construction	Example	H	I	J
2	Envision Design Build	PRELIMINARY CONSTRUCTION BUDGET	K	L	M
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MANY Numbers.

[illegible]

ONE Number.

CONSULTATION



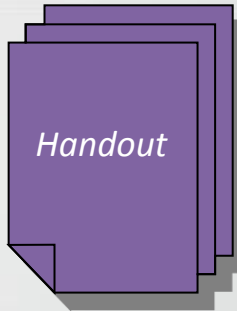
Budgeting – Know your numbers

- What is the difference between Fixed Price and Cost Plus Models?
- Define the Terms
 - Fixed Price
 - Cost Plus
 - Cost Allowances
 - Fixed Elements in Cost Plus Projects
- What about a project makes it better suited to Fixed Price or Cost Plus?
- Does each model produce projects of the same price?
- What does a clients' experience look like in each model?



In the consultation phase communication and setting expectations are crucial. Schedule in this phase is affected by Contractor “control of the process” vs. Client “decision hold-ups”

TECHNICAL



What does a professional contractor do?

Design assistance and plan development. Most projects require detailed plans to help define the job, get accurate pricing and obtain municipal permits. Many contractors provide design and planning services.

Options and alternatives. Experienced contractors can often help you get the most for your money by suggesting alternative methods and materials.

Hiring and management of subcontractors and trades people. Typically, professional contractors have their own core crew, and hire outside trades people and other subcontractors to perform specialized jobs. The contractor coordinates and manages the work of site workers.

Building permits and zoning variances. Contractors are familiar with municipal permit requirements, local building codes, and the inspection process.

Materials and products. Professionals will help you get the best possible quality and price on the materials specified, ensure that they conform to code requirements, and arrange for delivery to your site when needed.

Insurance and WorkSafeBC coverage. Professionals carry liability insurance to protect against damages to your property and WorkSafeBC coverage for individuals in the company's employ.

Homeowner's warranty. Ask your contractor what is covered.

And perhaps most importantly . . . Professional contractors keep the project on track, meet deadlines, keep a sharp eye on the budget, troubleshoot when needed, and stay in close touch with you throughout the whole project.

If a contractor you are consulting with cannot provide you with certainty about these aspects

... Consider it a red flag



TECHNICAL

Contracts

for both contractors and owners, a sound legal foundation at the beginning of a relationship is akin to an insurance policy

- ✓ Must include: date, names of property owners and contractor, signatures, description of services, value received
- ✓ Must mention: time

TECHNICAL

Permits

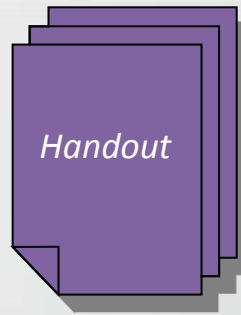
- what requires a permit to be needed
- Outcome for failure to comply
- Types of Permits
- Timelines to obtain

Inspections

- Inspection schedule
- Who can inspect
- What is needed

DESIGN

Summary of issues to take into consideration for the design phase...



Understanding the problem

- why do you want to renovate/build?
- what do you hope to accomplish?
- setting out the program

Do you renovate, build or move?

- is it worth renovating/building?
- what are the conditions and features of the existing building? (**variables)

Finances

- what is your budget?
- are the available funds realistic for the job?

Planning legalities (zoning)

- check with your municipality
- required setbacks
- maximum allowable square footage
- allowable heights
- strata permission/approval

Basic information needed

- plans
- site survey

Design solutions

- to suit your needs
- suitable to the house and lot
- suitable to the existing structure
- materials

Is professional design assistance required?

- contractor – renovator or builder
(many renovation companies offer design/build services)
- architect
- designer
- draftsman

Other issues to consider

- energy conservation measures
- structural upgrades/repairs may be required before can proceed with renovations
- new materials
- health considerations (allergies, sensitivities, etc.)
- phasing and designing for future

DESIGN

Types and Roles of Designers...

- **Décor/Color Consultant** – refreshing, colours, decor, no structural changes
- **Draftsperson** – creates working drawings from design concept sketches
- **Interior Designer** – interior makeover, envelope of building is not touched
- **Architectural Designer** – interior/exterior including re/re of envelope components (some are certified in structural changes)
- **Architect** – designs plans for a home from ground up
- **Engineer** – design and consult on structural and envelope components of the home (when is an engineer needed?)

When interviewing designers, do your homework to ensure that they will 'Design TO Build' ... keeping your budget for the project in mind from the start so that you can afford to build the design.



DESIGN

Style:

CONTEMPORARY
clean sleek lines,
solid colours -
predominantly
muted neutrals,
bold punches of
colour in furniture
and accessories.
Furniture is lower
profile, straight
lines and basic
shapes.



DESIGN

Style:

TRADITIONAL

classic style and symmetry create a calm orderly space. mid-tone colours, fabrics of muted pattern (floral, solids, stripes, plaids). French/British colonial inspirations in furniture and structure.



DESIGN

Style:

TRANSITIONAL

bridges
contemporary and
traditional - history
in some pieces,
updated cleaner
lines in others.
Leather, dark wood
and deeper colours
often featured.



DESIGN

Style:

MODERN

roots in
minimalism.
neutral colour
palette, lacking
'decoration',
finishes polished
and asymmetrical.
Furniture clean and
streamlined.



DESIGN

Trends

- Layout - floor plan/location of rooms
- Open plan/Multi-purpose vs. Compartmentalized
- "Current" - what is coming in/going out?
- Finishes + Materials
- Textures + Colours
- Contours + Cohesion
- Colour Blocking



"A person may desire a contemporary STYLE home, but can still be on TREND by choosing finishings and colours suited to their personal preferences to go along with that architectural style in their home."

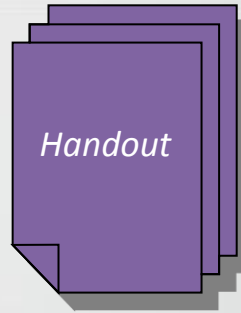
DESIGN DOCUMENTS

Design starts with the 'homeowners design information'.

This includes your own informal sketches, descriptions, and photographs from magazines and brochures. If you are planning to renovate and you have plans of your existing home, please include those at your initial design meeting.

Once the design has been finalized you will have a vision of what the finished project will look like; documents include specifications and working plans prepared to obtain pricing information, negotiate financing, if necessary, and obtain municipal permits.

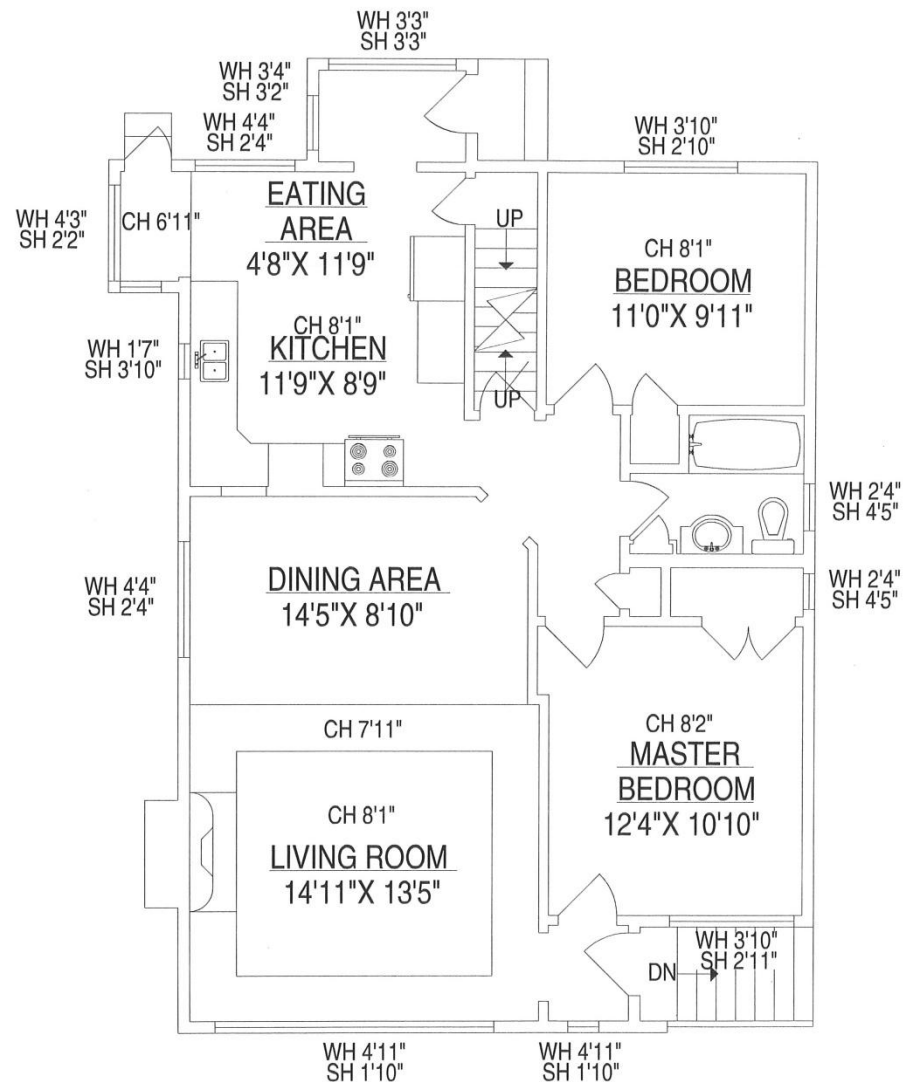
DESIGN DOCUMENTS



- Existing Floor Plans
- Working Sketches
 - Concept Floor Plans
 - Proposed Plan
- Graphic Renders
- Permit Drawings
 - Site Plan/Survey
 - Plan View of all Floors
 - Section Elevations – cut thru
 - Exterior Elevations/Roof Plan
- ID Drawings
 - Finishing Plan
 - Wall Elevations
 - Ceiling Plan - lighting
 - Specifications + materials list
- Construction Drawings
 - Structural + other detail



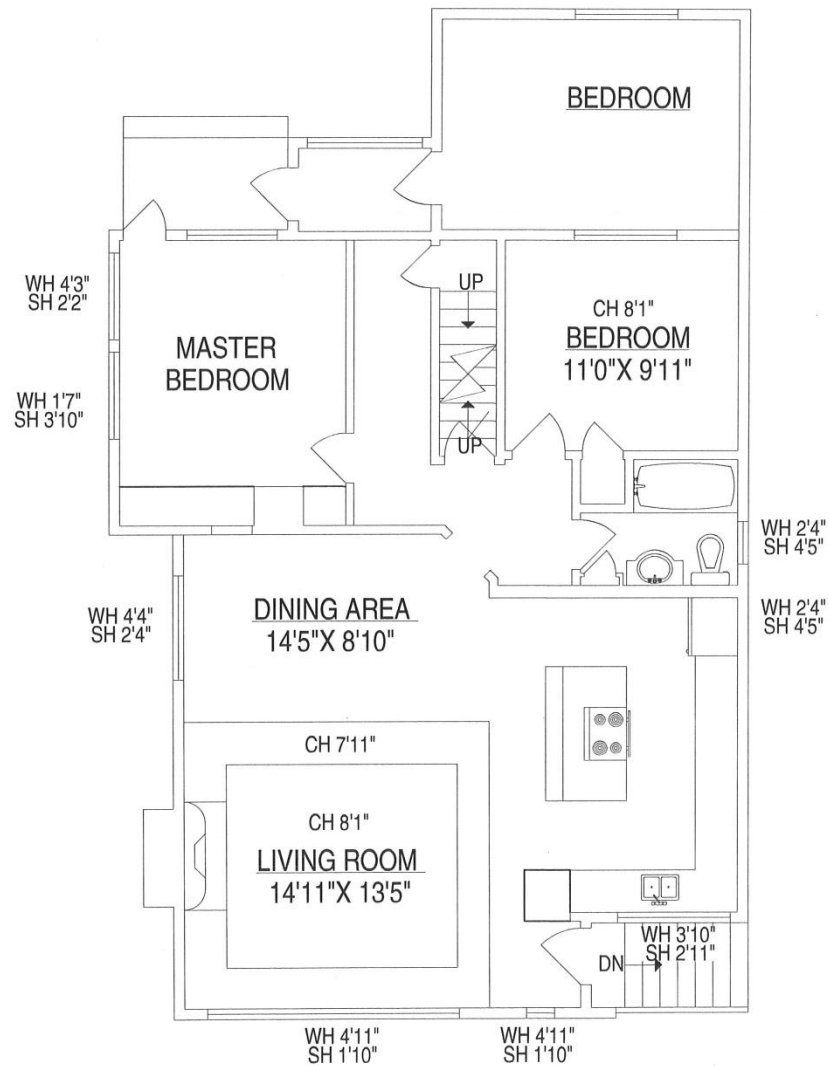
Keep in mind that if you work with an independent designer, once you have these documents in hand, you need to provide the same set of information to all contractors asked to bid on the build of your project; otherwise, you cannot compare value.



MAIN FLOOR - EXISTING PLAN
SCALE AS NOTED

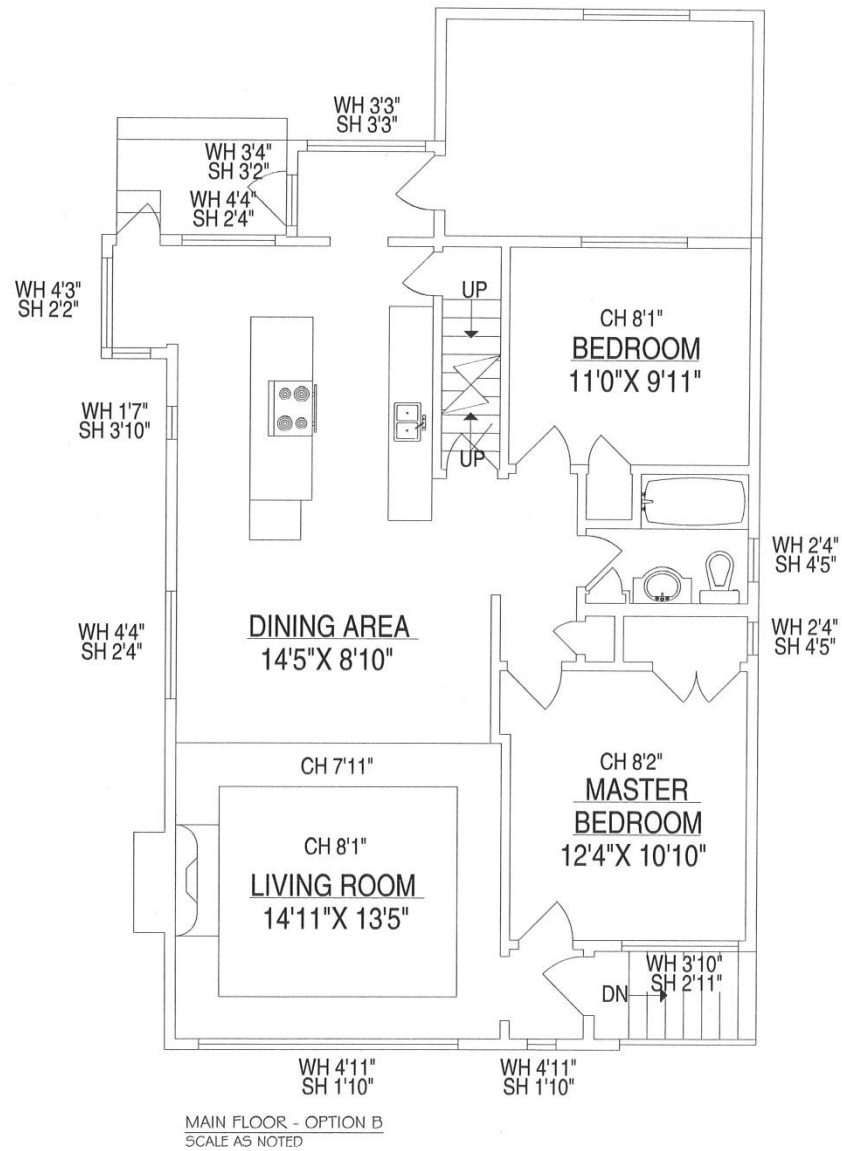
EXISTING

**As the
home
was Before*

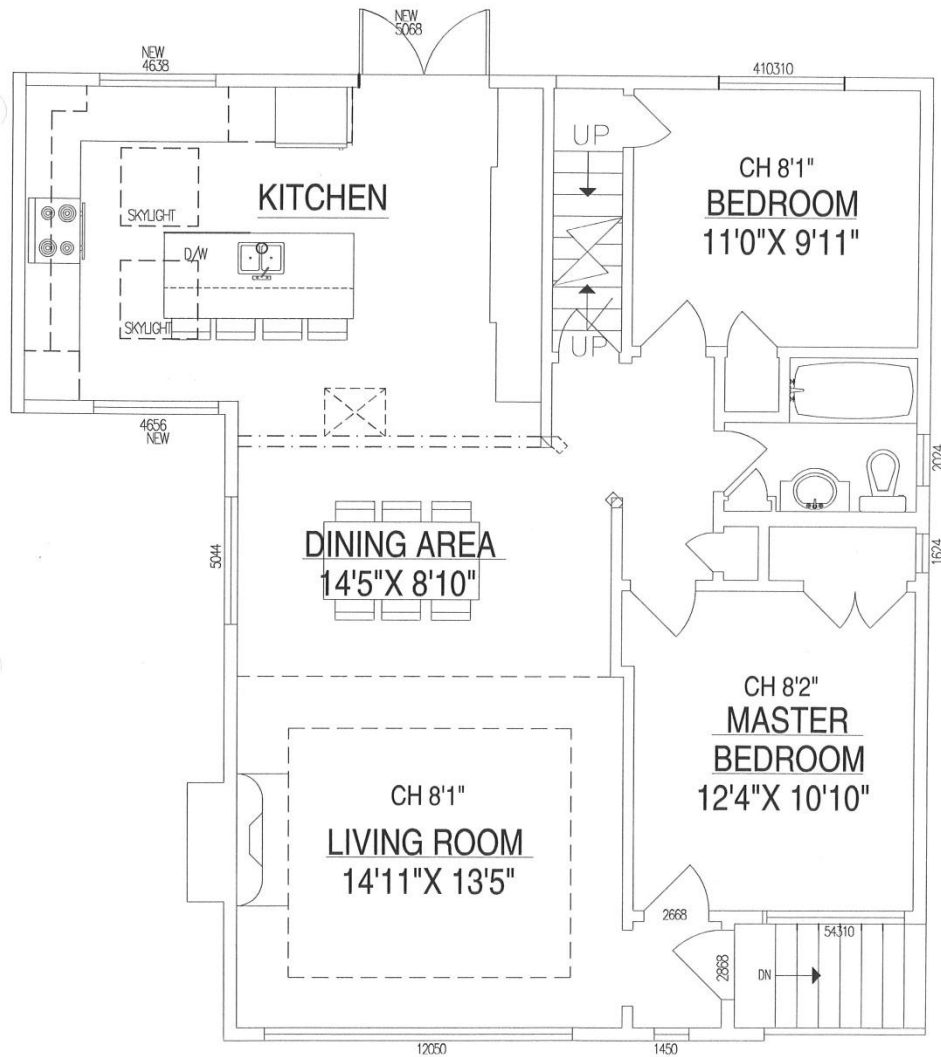


MAIN FLOOR - OPTION A
SCALE AS NOTED

CONCEPT 1



CONCEPT 2



MAIN FLOOR - OPTION C
SCALE AS NOTED

CONCEPT 3

** This was
the chosen
design*

DESIGN DOCUMENTS

Working Drawings are needed for projects involving structural changes, such as moving walls or adding rooms.

They will be needed to obtain the required building permits.

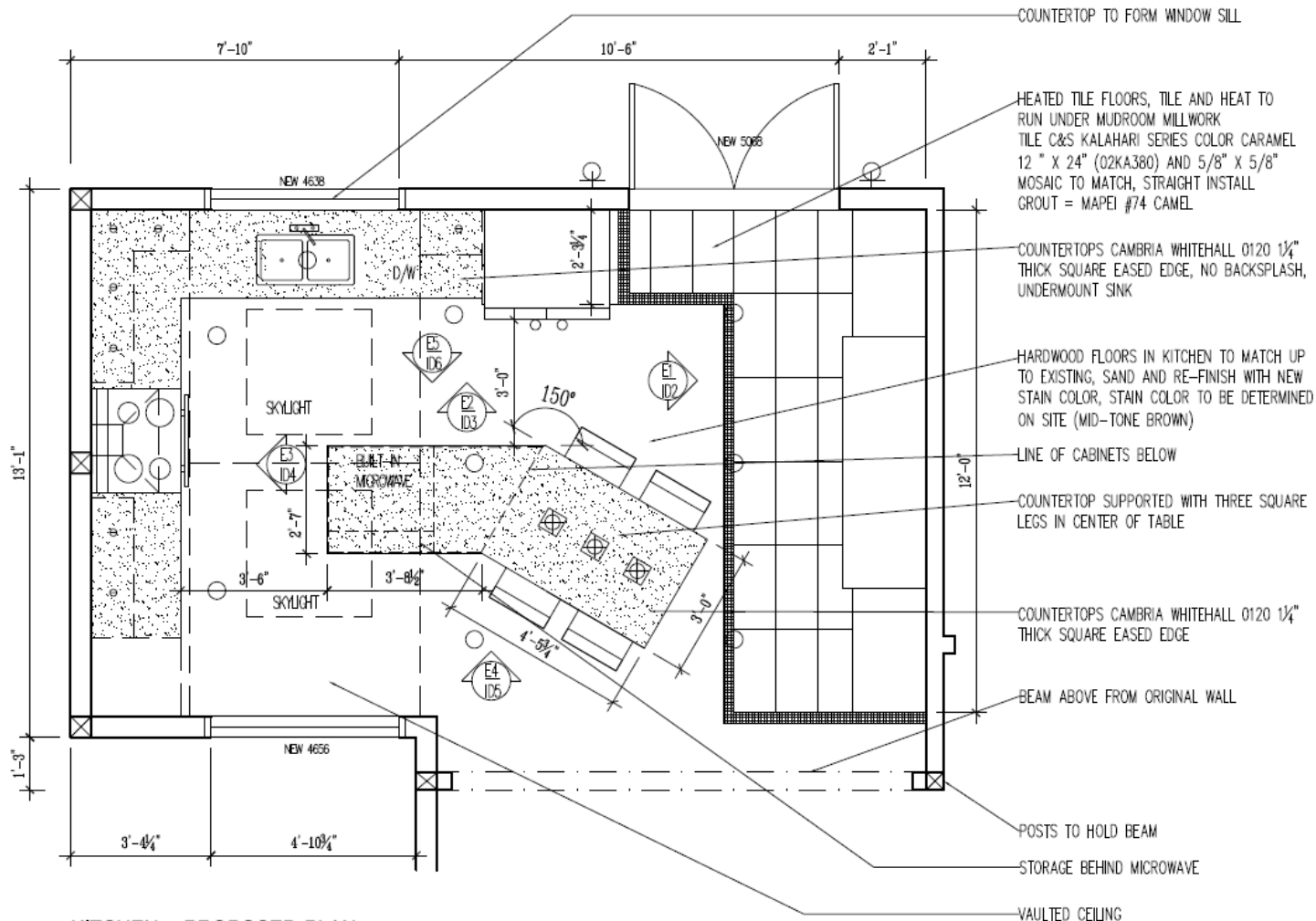
These may include: site and floor plans, elevations, and detailed drawings.

These drawings form the basis for the contractors to accurately bid on the job and perform the on-site work.

Why detailed plans are needed and why professionals/carpenters want them?

"The Story of 92 Change Orders"





KITCHEN - PROPOSED PLAN
SCALE: 3/8" = 1'-0"

SAMPLE RESIDENCE

ADDRESS
1234 SAMPLE STREET
BURNABY, BC



TQ construction
Envision | Design | Build

**106-8988 FRASERTON COURT
BURNABY, B.C.
V5J 5H8
(604)- 430- 9900**

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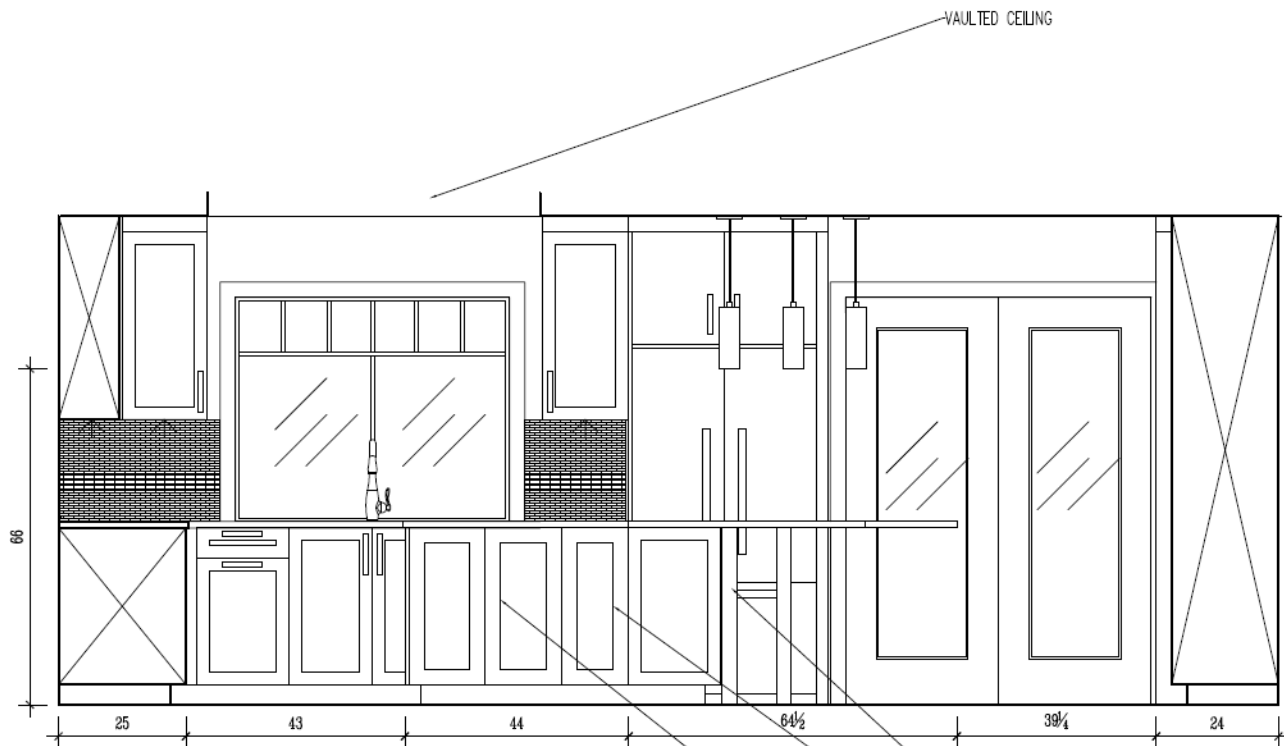
DRAWING DATE: 2012-15-02

NO.	REVISIONS	DATE
1	FOR REVIEW	TBD
2		
3		

DRAWING TITLE
FLOOR PLAN

SCALE: Noted below each drawing
DRAWN BY: T.KARLSON

DRAWING # **ID1 OF 6**



KITCHEN- ELEVATION BACK OF ISLAND

SCALE: $\frac{1}{2}" = 1'-0"$

THREE SQUARE LEGS TO SUPPORT ISLAND COUNTERTOP, LEGS IN ALDER STAINED WALNUT TO MATCH CABINET DOORS

FALSE SHAKER DOOR PANELS TO WRAP ISLAND WHERE THERE ARE NO WORKING DOORS. DOOR PANELS WITH $2\frac{1}{2}"$ RAIL TO WRAP ISLAND, IN ALDER STAINED WALNUT, SAMPLE FOR DESIGNER AND CLIENT APPROVAL
HARDWARE = PRO DECOR 1170120

STORAGE BEHIND MICROWAVE, ADJUSTABLE SHELVES INSIDE. DOORS WITH HIDDEN TOUCH LATCH

SAMPLE RESIDENCE

ADDRESS
1234 SAMPLE STREET
BURNABY, BC



TQ construction
Envision | Design | Build

106-8988 FRASERTON COURT
BURNABY, B.C.
V5J 5H8
(604)-430-9900

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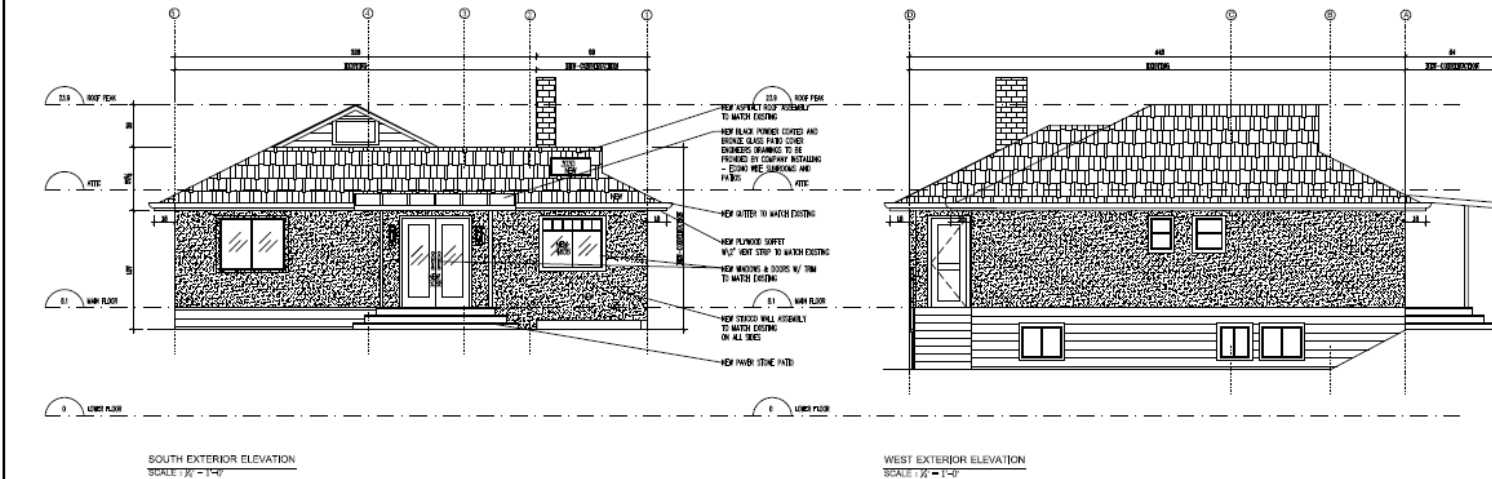
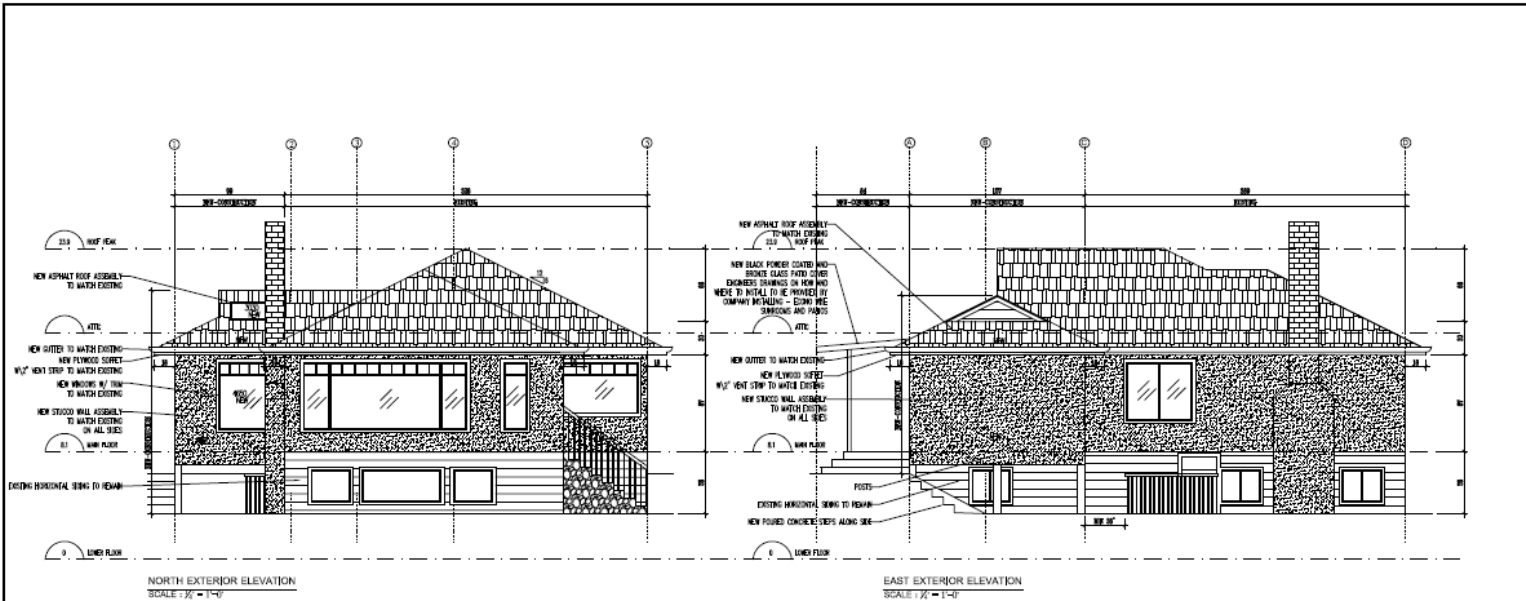
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NO.	REVISIONS	DATE
1	FOR REVIEW	TBD
2		
3		

DRAWING TITLE
ELEVATION

SCALE: Noted below each drawing
DRAWN BY: T.KARLSON

DRAWING NUMBER ID5



SAMPLE RESIDENCE

ADDRESS
1234 SAMPLE STREET
BURNABY, BC



TQ construction
Envision | Design | Build

106-8988 FRASERTON COURT
BURNABY, B.C.
V5J 5H8
(604)- 430- 9900

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DRAWING DATE: 2012-15-02

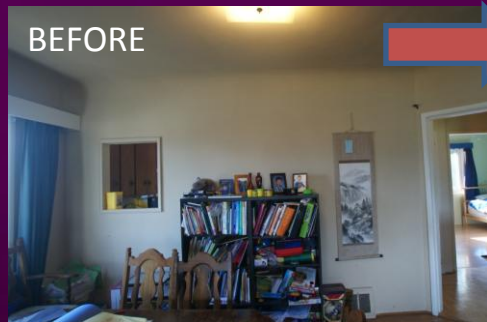
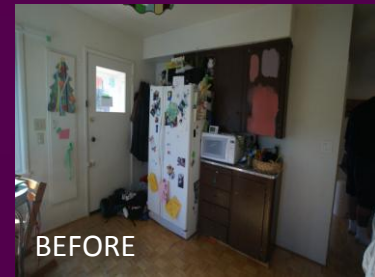
NO.	REVISIONS	DATE
1	PERMIT	2012-08-03
2	FOR REVIEW	2012-03-04
3		

DRAWING TITLE
EXTERIOR ELEVATIONS

SCALE: Noted below each drawing

DRAWN BY: T.KARLSON

DRAWING NUMBER **A5**



BUILD

(types of jobs)

New Build

- ☐ Small +/- 2500 – 3000 sqft on small lot
- ☐ “Full Size” +/- 4500 – 5000 sqft on large lot
- ☐ Rural/Large Lot
- ☐ Laneway Home
- ☐ Accessory Building

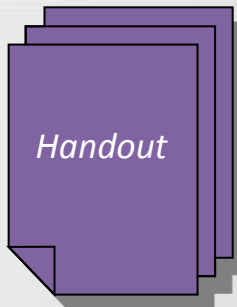
Renovation

- ☐ Makeover – surface
- ☐ Facelift – surgery
- ☐ Addition – top, side/rear, all levels or one
- ☐ House Lift – or dig down

Reno vs. New Build

- ☐ Waste
- ☐ Development
- ☐ Projections
- ☐ Markets
- ☐ Sweet Spot

BUILD



Project Management Options:

Contractor as prime consultant - This approach potentially offers maximum cost control on project. It is suited to all sizes and types of projects. This option depends on the comfort level of the homeowner in the integrity of the renovator offering the service, as there is no impartial third party involved on the project.

Client/Contractor - Agreement

Contractor – offers full design – provides consulting services – provides construction services

Architect as prime consultant - This is the traditional architectural “full service”. It provides unbiased, independent service to the owner, including impartial dispute resolution.

Client/Architect – Agreement – Review Bids

Architect – prepares design – prepares plans – prepares specifications – drafts contract documents – coordinates with specialty consultants as needed – calls for tenders and receives bids – reviews progress billings – reviews progress of construction

Client – Signs Contract with Builder

Client is prime coordinator - This approach relies on the comfort level and time availability of the owner to handle a project. It may be the direction taken when owners plan to do their own contracting (arranging for the subtrades, and actually doing some of the work).

Client – selects architect or designer to prepare plans – makes arrangements for documents – selects contractor(s) independently based on plans/specifications – is responsible for all decisions – is responsible for acquiring all permits, insurance, licenses – specific assistance required is obtained by owner as needed



Refer to the ‘Participants in the Construction Process’ handout to see the trades that will be needed and the level of coordination necessary to be your own contractor

BUILD

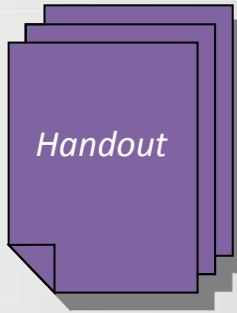
Construction Process

1. Progression of conditions of the House
2. Client cycle of emotions

The Builder is responsible to adhere to the Construction Schedule, but during the build period it is important to know that schedule AND budget are affected by 'Changes to the Plan' – to ensure staying on budget and being completed on time the Client must understand to stick with their decisions.



HOMEOWNER



Responsibilities ... for a smooth experience...

- ✓ **Clear work areas of furniture, drapes, valuables and art.** Away from harm and dust.
- ✓ **Be Decisive - Make early product selections.**
- ✓ **Be available to your renovator on short notice.** (or work may fall behind schedule).
- ✓ **Keep changes to a minimum.** Changes affect budget and schedule.
- ✓ **Discuss your concerns as they arise.** don't wait for "the right moment".
- ✓ **Provide payment as agreed upon.** Pay your contractor promptly according to the payment schedule set up in the contract. Agree with your contractor on their handling of the builders' lien act requirements. (Contact the provincial government or your lawyer for information.)
- ✓ **Accept the unpredictable with grace.** Foul weather, unavailable products, and unforeseen complications . . . these can be part of the construction experience and will be dealt with by your contractor in a professional manner.

A great client is well prepared, solution oriented, and decisive



HOMEOWNER



Handout

INSURANCE INFORMATION: What You Need to Know + Do to Protect Yourself

Contractors Business Insurance

What happens if a contractor you hired to work on your home accidentally damages your property, or the property of your neighbour? What if construction work on your property causes an injury?

1. **Ask for a Certificate of Insurance — proof that coverage is in place — as part of your contract.**

Homeowners Insurance Policy

The contractor repairing your plumbing accidentally starts a fire in your home. The workers repairing your roof drop a bundle of shingles on your neighbour's car. Who pays for the damage?

2. **Before starting any work on your home, contact your insurance broker or agent. Explain the work you plan to have done, who will be doing it, and ask if your present insurance policy provides adequate coverage. If it doesn't, update your policy.** You need adequate insurance even if your contractor is fully insured.

Workers' Compensation Coverage

Workers' Compensation gives workers injured on the job financial support and, if required, pays for their rehabilitation. Workers' Compensation programs operate provincially, and enrolment is mandatory for most workers and employers. Homeowners usually don't have to think about Workers' Compensation, which is the responsibility of the contractor they hire.

3. **Ask your contractor for a Letter of Clearance from your province's Workers' Compensation program.**

HOMEOWNER

Living through your renovation or build...

Its all about communication and setting expectations...

- ✓ **Discuss the requirements for the work.** Coordination of access to utilities, delivery of materials and disposal of waste
- ✓ **Determine the rules of the house for the work crew.** Addressing which parts of the house are off limits, access to facilities and eating areas, kitchen privileges, if any; smoking policy, telephone access, and attitude toward music.
- ✓ **Verify that municipal permits and approvals have been obtained as needed.** The contract may stipulate that your contractor will do this; however, ultimate responsibility rests with the homeowner.

YOUR PROFESSIONAL CONTRACTOR WILL...

- ✓ **Schedule work to minimize inconvenience and avoid disruptions.** For instance, additions will be built and partially finished before the connecting walls are removed. Temporary hook-ups for water and electricity will allow you to continue your daily cooking and cleaning routines.
- ✓ **Keep you informed at all times.** Naming a contact person for your project - who will stay in touch with you throughout the project, with regular updates on the progress of the work, and what to expect.
- ✓ **Meet deadlines** including the schedule and deadlines to which your contractor will work clearly outlined in the contract. If the work gets off-track for unforeseen reasons, the contractor will discuss the situation with you and find ways to correct it.
- ✓ **Daily clean-up** of the work site at the end of each day is the sign of a professional... be sure to discuss your expectations with your contractor.

QUESTION + ANSWER

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*For more information, feel free to contact
us or the association...*

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