

*PROTECT YOURSELF AND YOUR HOME
CONSUMER PROTECTION INFORMATION SHEET FOR HOME
IMPROVEMENT PROJECTS*

You have decided and require home improvements to your home and you are unsure about what is involved or you are unfamiliar with working with contractors. This document will help you navigate your home improvement project and help you learn your rights as a consumer, hire a reliable contractor, and protect your home.



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Search the *Consumer Beware List* or the *Better Business Bureau* to check a business' track record before hiring your contractor and signing any work agreements or contracts.

<https://www.ontario.ca/page/search-consumer-beware-list>
<https://www.bbb.org/>

Know Your Rights

The Province of Ontario provides written material for residents to help protect yourself and your home by knowing your rights before starting a home renovation project. Learn how to hire a reliable contractor and what to include in your contract with them.

References:

<https://www.ontario.ca/page/your-rights-when-starting-home-renovations-or-repairs>
<https://www.ontario.ca/page/hiring-roofer>

Hiring a contractor

When you are looking to hire a contractor make sure to:

- make a list of exactly what you want done. Remember that changing plans in the middle of a project will cost extra money
- set a clear budget
- ask for recommendations from friends and neighbours
- know that workers and independent operators in the construction industry must possess workplace safety and insurance coverage. There are some exceptions. For more

- information and to check coverage, contact the [Workplace Safety and Insurance Board](#) (WSIB)
- ask if the tradespeople hired have their certification from the [Skilled Trades Ontario](#)
 - consider dealing with a local company. This may make it easier to check references, enforce a warranty or have follow-up work done
 - get written estimates from at least 3 contractors
 - never accept an estimate over the phone or without the contractor inspecting the area
 - remember that good contractors ask a lot of questions so they can understand and plan out the project. For example, in driveway paving, they should ask if any heavy vehicles will be parked on the driveway
 - not go for a deal that sounds too good to be true

If it's a major project, you might need an architect or engineer to draw up plans and give direction. You will also likely have to get a building permit. Ask your city or town hall how much building permits cost and how to get them.

[Learn about common home renovation scams.](#)

Checking references

Always get at least 3 references and check them, even if someone you know has recommended the contractor to you. Make sure each reference is from someone who has dealt with the contractor personally.

Get references from people who had work done that is similar to the project you have in mind.

Also, get references both from the recent past and further back in time. Sometimes, problems do not show up for a while. For example, you often don't see problems in roofing or paving for about a year or more after a project is done.

Once you have a contractor in mind

A single business operator may run several businesses or change a business' name. So, remember to search for the business and the business operator's name:

- in the [Consumer Beware List](#) to see if there are any complaints or charges against the contractor
- in recent postings of [charges and convictions](#) under the [Consumer Protection Act](#)
- with the Better Business Bureau, Chambers of Commerce and your city for any information they may have on the contractor

Before you sign a contract for home renovations or repairs, make sure you:

- keep down-payments to a minimum (**we recommend no more than 10%**)

- never pay the full amount of the contract before the work is done. This will help ensure that the contractor will finish the job. It will also protect you from losing money if the company goes out of business or declares bankruptcy before finishing your project
- talk to your contractor about how you will deal with any disagreements or disputes. Ideally, this should be addressed in your contract
- check warranties and guarantees carefully. But remember that the contractor's reputation and length of time in business are more important than a warranty or guarantee
- avoid cash deals. Reputable companies meet all legal requirements, like charging and paying applicable taxes. If you do pay in cash, make sure that you get a detailed, signed receipt from the contractor
- if a contractor offers you financing, it may be wiser to arrange your own

Hiring an electrical contractor

Before you hire an electrical contractor, make sure to:

- note their Electrical Safety Authority (ESA)/Electrical Contractor Registration Agency (ECRA) licence number
- check that their work vehicle displays the ESA/ECRA licence number
- get a written cost estimate of the work that includes the ESA/ECRA licence number and ESA permit fees
- check references
- confirm that they will get a certificate of inspection, if necessary, when the work is complete

[Find a licensed contractor using Electrical Safety Authority's database.](#)

Electrical Safety Authority is responsible for administering the Ontario Electrical Safety Code, licensing electrical contractors and master electricians, training inspectors, and conducting safety inspections of electrical installations and electrical incident investigations.

This means that in Ontario:

- a person can't operate an electrical contracting business without an electrical contractor licence issued by ESA
- a person can't take on the responsibility of a master electrician without a master electrician licence issued by ESA

If you suspect that an electrical contractor or master electrician is operating without an ESA licence, [contact the Electrical Safety Authority](#). This helps prevent unsafe practices that can result in injury to people and damage to property.

[File a complaint about a contractor.](#)

Estimates and contracts

Always get at least 3 written estimates from different contractors.

Estimates should have a description of the work to be done, an itemized list of products and services and their prices. Make sure that everything you're expecting is listed.

Once you select a contractor, make sure they include the estimate as part of your contract. This way, the contractor cannot charge you more than 10% above the estimated cost – [unless you have agreed to new work or a new price and have signed a change to your contract](#).

Under Ontario law, any home renovation contract worth more than \$50 must be in writing. Be prepared to pay for any extra materials or any work that are not in the contract. If something isn't written in your contract, you may not get it.

Make sure your contract includes:

- the contractor's name, address and contact information
- a thorough description of the project with details of the work to be done and the materials to be used
- a clear description of any warranties
- the total cost and terms of payment
- a work schedule, including start and completion dates
- a payment schedule, including the deposit amount
- who is responsible for clean up after the job is finished
- all sub-trades that will be contracted out and who will pay for those sub-trades

[Learn more about your rights when signing a contract.](#)

Your rights and responsibilities

Under the [Consumer Protection Act](#) (CPA) if an estimate is included as part of a home renovation contract, the final price for all goods and services cannot be more than 10% over the original estimate unless you have agreed to new work or a new price.

This means that it's important for you to insist that the written estimate is included in your contract. If new work comes up, your contractor should discuss it with you and ask you to approve and sign a change to the contract, including a new estimate.

[Read more about your rights under the Consumer Protection Act.](#)

If your contractor has told you that the work being done qualifies for a government rebate or credit, it is your responsibility to make sure that you qualify for it. Check with the government ministry, department or agency offering the tax credit, rebate or grant.

If you are doing major renovation work:

- it's best to have a lawyer go over your contract, explain it to you and advise you on your rights before you sign
- check with your city or town hall whether you will need a building permit. It's your responsibility to get building permits and meet any legal requirements you'll need to renovate. If you want the contractor to get permits on your behalf, make sure it's spelled out in the contract and don't allow construction to begin until you've seen them
- check with your city about zoning by-laws and rules

Signing a contract in your home

If you sign a home renovation or repair contract worth \$50 or more in your home, **you have the right to a 10 calendar-day cooling-off period**. You may cancel this contract for any reason and without having to pay any cancellation fees within these 10 days.

However, if you hire a contractor and the work was started during the cooling-off period, you can cancel the contract but you will be responsible for reasonable compensation for work and materials that the contractor has provided.

If you feel that your rights under the Consumer Protection Act, 2002 (CPA) have been violated, you can [file a complaint with Consumer Protection Ontario](#).

Common home renovation scams

The Door-to-Door Game

In this scam, a door-to-door salesperson offers you a “good deal” because “we just happen to be in the neighbourhood with all our material and equipment.” The contract usually has to be signed right away to get the special price.

Or, a salesperson may offer to “inspect” your furnace, chimney or roof, free of charge. Afterwards, you are told that immediate and expensive repair work must be done. The individual then offers to do the work and has a contract ready for you to sign.

The Disappearing Contractor

Never let a contractor talk you into making a large down payment “to pay for materials.” The contractor may cash in the deposit and never finish – or even begin – the job they were hired to do.

Keep down-payments to a minimum (we recommend 10%) and never pay the full amount of the contract before the work is all done. Remember, legitimate home renovation companies have enough credit to buy the materials they need.

The Paper-Free Deal

Not having the right paperwork – estimates, contracts, professional licences, building permits – is a warning sign that a contractor is not reputable.

A contract is your best protection as a consumer.

It's also a good idea to avoid cash deals. Although they can be appealing, if anything goes wrong with your project, you won't have proof of payment without a receipt.

Remember, reputable companies comply with the law. A professional licence shows that a contractor is qualified to do the work you're hiring him or her to do – like plumbing or electrical. Building permits allow your municipality to make sure that any work you have planned meets the Building Code standards and by-laws.

Ask the right questions

- Can I get references from people who have had a similar work done in their homes?
- Will my estimate be included as part of my contract?
- Will you get any building permits on my behalf? Can you say so in my contract?
- How will we handle any disagreements or disputes? Can you include that in the contract?
- If I cancel my contract after the work is started, will I have to pay for any work or materials?

Hiring a Roofer

Know the risks

It's important to protect yourself and your home before starting a home renovation.

Problems with home renovations are among the top consumer complaints in Ontario. In 2015, the Ministry of Government and Consumer Services received approximately 1,600 complaints and inquiries about home renovation services – 21% were related to roofers.

If you need to hire a roofer, knowing the risks will help you avoid things like scams, poor workmanship and legal liability for an injured worker.

Protect yourself as a consumer – before work on the roof begins.

Research roofing contractors

Roofing contractors are not licensed by the government but, with a little research, you can find a reliable roofing contractor. Start by:

- asking friends and family for recommendations
- considering local businesses only, so you can more easily check their references

Next you can search:

- for any complaints and charges against the roofing contractor on the [Consumer Beware List](#)
- for alerts or complaints made through the [Better Business Bureau](#)

Get a quote

Ask for a quote from at least three different contractors by a certain date. A quote is a written estimate that should include:

- a clear and complete description of the work to be done
- an itemized list of the cost for materials and labour

Compare the quotes you receive before making your decision.

Check references

You may have a roofer in mind for the job, but you should ask for – and contact – at least three references. These are people who have personally hired and dealt with the contractor.

Ask the contractor for references from a current, recently completed and past project, so that any problems with the quality of the work may be caught.

If the contractor refuses to provide references, **do not hire them.**

When you contact the references, ask each if:

- they would hire this roofing contractor again or not
- the job come in on budget and if not, why not
- their home or personal property was damaged during the project, or if workers were careless (e.g. nails left in the driveway)
- the workers wore safety protection equipment, especially when working more than three metres (10 feet) above ground

Ask about worker safety

As a homeowner and consumer, you can – and should – ask the contractor about the business's health and safety practices.

You'll want to make sure that each roofer that will be up on your roof is trained to work safely and will be wearing fall protection equipment.

Do not hire a contractor who cannot confirm whether they have trained and equipped their workers properly. **Starting April 1, 2017**, all roofing contractors must have a working at heights training card, which proves they've been trained to work safely at heights.

Currently, under Ontario law, roofing workers must be:

- trained to work safely at heights
- trained in workplace-safety hazards
- protected at all times when working more than three metres (10 feet) above ground

You can find the law under the [Occupational Health and Safety Act](#).

Create a contract

You have consumer rights under Ontario's [Consumer Protection Act](#). It covers home renovations and repairs, including roofing.

This law says when you and the contractor sign a roofing contract worth \$50 or more in your home, you have the right to a cooling-off period of **10 calendar days**. A contract signed in your home is a "direct agreement" under the [Consumer Protection Act](#). During those 10 days, you can cancel the contract for any reason without having to pay any cancellation fees.

If you hire a contractor and they start working during the 10-day cooling-off period, you can still cancel the contract but you'll be responsible for paying for any work performed and for materials the contractor used.

What to include in the contract

Having a written contract is the best way to protect your rights as consumer.

Make sure your contract includes:

- the contractor's name, address and contact information
- a thorough description of the project with details of the work to be done and the materials to be used
- the quote, or written estimate with a thorough description of the work to be done and an itemized list of the cost for materials and labour
- a work schedule, including start (after the 10-day cooling-off period) and completion dates, and details about how delays will be handled
- the total cost, including all applicable taxes, the terms of payment and the down-payment or deposit, amount

- details on how gardens and landscaping will be protected during work
- who is responsible for cleanup once job is completed
- who is responsible for damage that may occur to driveways, eaves, siding, screens and other parts of your property or your **neighbour's property**
- a clear description of all warranties for materials and products to be used

Manufacturer warranty

Ask the contractor who is backing the warranty of the materials to be used. Manufacturers of roofing materials often are not associated with the contractor using them. Some materials require certified or specially trained roofers to install them for the warranty to apply. Ask for a copy of any warranties that are part of the work being done.

[Learn more about what to look for in a warranty.](#)

Spot a scam

You can protect yourself by knowing how to spot scams.

Here's what you should watch out for and do to protect yourself:

- if a contractor says your roof is damaged and needs repair, ask them to prove this with a photo of the damaged shingles, holes, etc.
- if a contractor asks for a large down payment "to pay for materials", limit the down payment to 10% and never pay the full amount of the contract until the work is done
- if a contractor offers tax-free deals, you may not get a receipt, which is your legal proof of payment for services and/or materials
- if paying in cash, get a detailed, signed receipt from the contractor

File a complaint against a roofer

Find out how to [file a complaint about a roofing contractor](#).