

MOHAWK COUNCIL OF
KAHNAWÀ:KE



Homeowner Manual

Home

Renovations

MOHAWK COUNCIL OF KAHNAWÀ:KE



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Created in 2026.

For questions regarding the manual's content please contact the Housing Unit at kahnawake.com/housing/ or by calling 450-638-2672.

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INTRODUCTION

Purpose of this Manual



Welcome to the Home Renovation Manual of the Homeowner Manual Series!

This guide is designed to support you through the renovation process for your home. Whether you're planning essential repairs or larger improvements, this book provides the information you need to move forward with confidence.

Inside, you'll find details about the MCK Repair/Renovation Loan Program, guidance on creating and managing a realistic budget, and helpful tips for maintaining positive and effective relationships with contractors.

Our goal is to ensure you're well-equipped to make informed decisions and protect your investment throughout every stage of your renovation journey.

Planning for Renovations



- MCK House Repair/Renovation Loan Program
 - Budgeting
 - Creating a Budget
 - Adhering to a Budget
-

MCK REPAIR/RENOVATION LOAN PROGRAM

Purpose

The House/Renovation Loan Program is intended to provide a loan up to a maximum of \$25,000 for the basic repair of a house, to correct deficiencies, prevent deterioration, and to raise the standards of the house.

This Loan is intended for individuals in Kahnawake that require home repairs or renovations.

The number of loans available each year will be determined based on the available funds in the revolving loan fund for that fiscal year.

Application

On the next page you can find a complete list of requirements that all applicants must meet to apply for this loan.

Note: you must meet **ALL** of the criteria on the next page.

Any Applicant deemed ineligible can appeal the decision in accordance with the Appeals section of the Housing Policy & Program Manual.

Also note that having home insurance is necessary for the application and life insurance is strongly suggested. Although it is not part of the eligibility criteria, policy documents will be requested with the application.



MCK REPAIR/RENOVATION PROGRAM

Eligibility		
Criteria	Eligible	Ineligible
Applicant is at least 21 years of age	X	
Registered on the Kahnawà:ke Mohawk Registry or meets MCK membership criteria (even if not registered due to Traditional values)	X	
Spouse/partner is a registered Indigenous person from another territory and meets MCK membership criteria	X	
Applicant provides Certificate of Divorce (if claiming divorced status)	X	
Applicant owns and occupies the house to be repaired	X	
Applicant has established and continuous residency in Kahnawà:ke	X	
Application form is completed and all required documentation submitted	X	
Loan request is for cosmetic/luxury improvements (e.g., pools, luxury items)		X
Applicant is a renter		X

****MUST MEET ALL OF THE ELIGIBILITY CRITERIA****

BUDGETING

Why Budget?

Budgeting is the first step of achieving your goals, whether that be buying your first home or doing the necessary renovations. Following your budget will allow you to live within your means and afford to renovate your home, keeping it in a livable condition.

A well-made budget will allow you to:

- Control your finances
- Stay on track to reach your financial goals
- Reduce debt
- Avoid unnecessary bank fees

Creating a Budget

1. Create Goals

Start by listing a financial goal you would like to achieve. In the context of this manual, that goal would consist of renovating your home or part of your home. For example: a goal could be replacing your roof. Think about the materials you would need, the workers needed, the time it would take, etc.

It is important to separate your needs from your wants. Do you want to renovate your roof because you do not like the colour or because it is in disrepair and is causing leaks? Although some of you may be in the position to make cosmetic renovations, it is important to prioritize renovations that address the habitability concerns of the house.

2. List your Incomes

Once you have stated your goal(s), it is time to consider your income. Income comes from sources such as, employment, investment returns, inheritance, gift, unexpected events, government income, etc.

Each of the types of income listed above can be categorized into two categories:

Fixed income → an amount of money you receive on a regular basis

Variable income → money you receive irregularly or an amount that varies

Fixed incomes are more reliable and will be the basis of any good budget.

3. List your Expenses

In addition to listing your incomes, you should also consider listing your expenses. Your cost of living depends on your lifestyle and will impact your expenses. This includes housing, food, transportation, telecommunications, utilities, furnishings, clothing, education, recreation, health needs, taxes, etc.

There are regular and irregular expenses as well as fixed and variable expenses

Regular → expenses that are predictable and recurring on a consistent schedule

Irregular → expenses that do not occur consistently

Fixed → costs that must be paid on an ongoing basis at the same amount

Variable → costs that increase or decrease depending on how much you buy and/or usage

ADHERING TO A BUDGET

How to Manage your Budget

Managing your budget takes time, but the payoff is worth it once you meet your financial goals.

Once you have created a budget, you can create an Excel sheet or find a budget template online to input all your income, expenses, goals, etc. See [Prosper Canada](#)¹ for a fillable budget table; however, it is important that you find one that works for you. For example, this budget table is on a monthly basis and does **not** factor in financial goals. Other options can be found on Excel, Google Sheets or your bank's website.

This document should be updated regularly, typically on your payday. If you have fixed/regular income and expenses, you can input those ahead of time to gauge roughly when you will meet your financial goals.

Keep in mind that unexpected expenses can arise and hinder your progress, this is why it is essential to put aside money should unexpected situations arise.

Contributing to your savings account and living within your means will ensure that you meet your goals.

TIP: it is free to meet with a financial advisor at your bank to help you with this process.

Sustainable Financial Practices

1. Chequing Accounts

Chequing accounts allow you to make pre-authorized payments which make regular bills easier to pay and keep track of.

- It ensures you will never miss a payment which avoids having to pay late fees for any missed bills.

2. Savings Accounts

A portion of your income can be regularly transferred to your savings account to reach your savings goal of your budget.

- This account can help track your savings and make it more difficult to spend your savings on items unrelated to your goals.

3. Debit Cards & Credit Cards

Debit cards are easier to keep track of than cash and are safer to carry.



Homeowner-Contractor Relations



- Selecting Contractors
 - General Information
 - Important Definitions
 - Scripts
 - FAQ
-

SELECTING CONTRACTORS

Define Project Goals

Before you start your search for a contractor, be sure to clearly outline what it is that needs to be renovated and what is your intended outcome of the project. You cannot hire a contractor if you are unsure what it is you need done; this can lead to miscommunications between you and your contractor. The more detailed your plan, the more accurate your quote for the project.

Experience & Specialization

Once you have clearly defined your project goals, you can begin to look for local contractors to provide quotes.

Start by determining what kind of specialist you need, carpenter, plumber, electrician, etc. It's possible your project may need more than one specialist to complete it. Some companies provide all the required personnel; however, some homeowners prefer to hire different companies for each role. Be sure to compare the prices, experience and personal comfort.

Each contractor has a different level of experience, so it is up to you to decide how much experience is enough for you to feel comfortable.

Be sure to research the contractor/company beforehand and determine overall customer satisfaction. Some homeowners may prefer to ask neighbours or friends about who they have hired in the past for home renovations to start their search for a contractor.

Licensing & Insurance

As you are searching for a contractor be sure to ask about their licensing and insurance.

Licensing: confirms that the contractor meets local requirements and codes.

Insurance: ensures protection against property damage and potential injuries.

Get Multiple Quotes

Do not settle for the first contractor you get in contact with that meets the above requirements. Shop around and compare prices between different contractors.

Be sure that each quote shows an itemized cost breakdown, an estimated timeline for the project and payment terms.

It is possible that the contractor spends more or less than what is initially quoted, however this acts as a good base.

Also note that if your contractor needs to exceed the quote they proposed to you, that they inform you with sufficient details as to why they need to spend more and how much more.

SELECTING CONTRACTORS

Communication Skills

Communication is key to successful and respectful interactions with your contractor. Not only should you, the homeowner, be able to communicate your goals and expectations, but the contractor should also be communicative about setting realistic expectations and explaining steps/procedures.

Your contractor should be completely transparent about the necessary steps, the cost and any unexpected delays.

Picking a contractor that lacks communication skills can lead to misunderstandings and costly mistakes.

Be sure to be in constant contact with your contractor during each phase of the renovations and do not be afraid to ask questions.

Green Flags

- The contractor visits your home prior to giving the quote and thoroughly assesses the work.
- The cost of work is clear and transparently itemized.
- The contractor provides information on how long the work will take and when they would be able to start.
- The contractor willingly provides a written contract and encourages you to review it.
- Deposit expectations are reasonable (typically 20%–50%) and clearly explained.
- The contractor accepts multiple payment methods and provides receipts for all transactions. **NOTE:** Contractors hired through the MCK housing programs are required to follow specific payment schedules
- They openly share their license, certifications (including KLO), and insurance information, and encourage you to verify them.
- Communication is timely, consistent, and respectful
- They do not use pressure tactics or attempt to rush your decision.
- They have positive reviews or strong community reputation.
- All changes to the scope of work are documented through formal change orders.

GENERAL INFORMATION

Things to Note

- Communication and transparency are incredibly important during all steps of this process.
- Doing your own research can help avoid miscommunications and misleading pricing.
- Stay up to date on the progress and changes made during the process.
- Ask questions.
- Get everything in writing. (typed, signed and dated documents)

Choosing a Communication Method

Initial communication should take place over the phone.

When looking for contractors

All “big” conversations should take place in person or over the phone.

“Big” conversations include major changes such as, prices and unexpected costs, start and end dates, change to previously agreed upon work (Note any changes in the change order form), etc.

“Small” updates can be sent via text or email.

“Small” updates include asking how the project is coming along, confirming when the contractor will be there, etc.

“Small” updates should be smaller inquiries that may not warrant a phone call, however if you are able to, call your contractor.

Every change to the contract, plan, etc should be documented using formal documentation BEFORE the changes are implemented.

This is very important.

Proper documentation ensures that all parties are made aware of the expectations and any possible changes.

Be sure to ask your contractor when the most appropriate times are to call them. Not all contractors work the same hours, and it is good practice to get as many details as possible about the contractor and the renovation project.

Questions to ask References

1. Were you satisfied with the work?
2. Did the project stay on schedule and on budget?
3. Was the contractor easy to communicate with?
4. Were there any surprises?
5. Would you hire them again?

IMPORTANT DEFINITIONS

Liability Insurance Vs. Workers Compensation

Liability insurance protects the contracting company from claims related to alleged injuries and damages by a third-party member. Workers compensation insurance on the other hand protects the employees if injuries were to occur at work. Both types of insurance are important for any contractor to have. As a homeowner, it is important to ask if the contractor has insurance, what kind of insurance, amount of coverage and proof that the coverage is currently in effect and will be in effect for the entire duration of the renovation.

Scope of Work (SOW)

A detailed description of the work that will be performed, including construction plans, specific materials to be used, and a clear outline of deliverables.

Change Orders

A formal document that explains what the change in work is, what the additional costs will be, why this change needs to happen and how this change will impact the timeline.

Warranty

Specifies the period for the work performed, including the contractor's responsibility for fixing defects or issues after completion.

Termination Clause

Identifies the conditions under which either party can terminate the contract, and any associated penalties or conditions for termination.

Indemnification Clause

Specifies that one party will compensate the other for certain damages or legal liabilities.

Force Majeure

Protects both parties from unforeseen events (ex: natural disasters, pandemics, etc.) that could prevent or delay the performance of the contract.

Governing Law

Specifies the state or region's law that will govern the contract.

Severability Clause

States that if any part of the contract is found to be invalid, the remainder of the contract remains enforceable.

Performance Bond

Guarantees a contractor will complete a project according to the contract and protects the homeowner from financial loss if the contractor does not meet the terms.

GENERAL INFORMATION

Contractor Checklist

- ☐ Contractor's full legal name and business address
- ☐ License number & insurance information
- ☐ Scope of work (detailed description)
- ☐ Start and end dates
- ☐ Total cost & payment schedule
- ☐ Materials list (type, grade, quantity, brand if important)
- ☐ Change order procedure
- ☐ Cleanup & disposal responsibilities
- ☐ Warranty details
- ☐ Permit responsibilities
- ☐ Procedure for disputes
- ☐ Termination clause
- ☐ Signatures and dates
- ☐ Before photos of the space being renovated

Tip: There are downloadable contract templates with standard terms for a fee that you can request to use with your contractor

The list above is a series of items that should be discussed with the contractor prior to hiring and should be documented in any agreements.



SCRIPTS

Approaching a Contractor/Soliciting a Quote

Starting the conversation can be difficult, but it is essential that you begin by communicating as much information about the repairs as possible to get an accurate quote.

Homeowner: Hi, is this [Contractor's Name or Company Name]? My name is [Your Name], and I'm a homeowner in [Your City or Neighborhood]. I'm reaching out because I need some repairs/improvements done on my property and wanted to see if you're available to provide a quote.

Contractor: Sure! What kind of work are you looking to have done?

Homeowner: I'm looking to [briefly describe the project — e.g., "have my front porch repaired and repainted," "replace some damaged drywall and repaint the living room," or "install new kitchen cabinets"]. The house is about [age or size if relevant], and I can provide photos or schedule a time for you to come take a look if needed.

Contractor: Okay, sounds good. When were you hoping to get the work done?

Homeowner: Ideally within the next [timeframe — e.g., "month or two"], but I'm flexible depending on your schedule. Would you be able to give me an estimate or schedule a time to come by for a quote?

Contractor: [Responds with options or availability]

Homeowner: Great, thank you. What information would you need from me before the visit?

Contractor: [Responds with a list of information they need from you]

****See next page to ask about qualifications****



SCRIPTS

Asking about Qualifications

Do not be afraid to ask about a contractor’s qualifications before hiring them. It is fully your right and responsibility to ask about their qualifications; however, there are appropriate ways to go about it such as:

Homeowner: First, are you licensed to do this type of work in [your state or city]? And if so, could you share your license number so I can verify it?

Homeowner: Are you KLO certified?*

Homeowner: Also, do you carry liability insurance or workers’ compensation coverage? I just want to make sure everyone’s protected in case anything unexpected happens.

Homeowner: How long have you been doing this kind of work, and do you specialize in projects like mine?

Homeowner: Do you have any recent references or examples of similar jobs you’ve completed—photos, a portfolio, or past client contacts?

Homeowner: And lastly, do you offer any warranties or guarantees on your work or the materials you use?

Homeowner: Thanks for answering those! It really helps me make sure I’m choosing the right contractor.

Be sure to note all this information down for your records. The more contractors you call, the harder it can be to remember all this information.

*If they are KLO certified, you should be able to call KLO at (450)- 632-9595 and verify if this contractor is certified.



Kahnawà:ke Labour Office	Régie du bâtiment du Québec
KLO protects Kahnawà:ke workers who suffer from job related injuries and occupational diseases.	RBQ ensures the quality and safety of construction work in Quebec. It ensures contractor competency, protection of homeowners, regulation of compliance and protection of consumers.

SCRIPTS

Asking about Warranties

Contractors typically provide a warranty on materials and workmanship. They cover the quality of the installation or construction work. It is important to read the warranty carefully and negotiate if necessary. Note: warranties should be written in the contract and not given as verbal reassurances. Below is a script detailing how to ask your contractor about the warranty and negotiate any changes.

Homeowner: I'd like to go over the warranty details before we finalize everything. What exactly does your warranty cover?

Contractor: We offer a one-year warranty on workmanship and any materials we supply.

Homeowner: Does that cover both labor and materials if something goes wrong?

Contractor: Yes, if there's a defect in our work or the materials fail under normal use, we'll repair or replace at no extra cost.

Homeowner: What about issues that show up after the one-year mark?

Contractor: After one year, it would depend on the manufacturer's warranty for materials. Our labor warranty wouldn't apply.

Homeowner: Is there any way to extend the workmanship warranty to two years? That would give me more peace of mind.

Contractor: I could do 18 months. Two years is tough on this type of project.

Homeowner: I'd appreciate that. And will all of this be written into the contract?

Contractor: Absolutely. I'll include the warranty terms, coverage details, and duration in the final contract.

Homeowner: Great. One more thing—if I notice an issue, what's the process for making a claim?

Contractor: Just call or email me directly. I'll come out to assess it and schedule the repair.

Homeowner: Perfect. Thanks for being upfront about all of this.

Contractor: Of course. I want you to feel confident in the work.

SCRIPTS

Negotiating

Negotiating price is simply part of the hiring process. Once you have quotes from at least 3 different contractors, you may want to compare the prices then call the contractors back to negotiate. It is important that you do your research before you start negotiating. The prices of materials and of labour are constantly fluctuating, so be sure to broach the conversation respectfully and knowledgeably.

Below is an example of how a negotiation conversation could go:

Contractor: Based on the walkthrough, the total estimate comes to \$8,500, including labor, materials, and cleanup.

Homeowner: Thanks for putting that together. I had a couple of quick questions.

Contractor: Sure, what's on your mind?

Homeowner: \$8,500 is a bit higher than I expected. How much of that is labor versus materials?

Contractor: Labour is about \$5,000, materials about \$3,500, including the upgraded items you requested.

Homeowner: Got it. If we switch to standard materials, how much would that lower the cost?

Contractor: About \$700.

Homeowner: I'm trying to stay closer to \$7,000–\$7,500. Any flexibility on labor if we reduce the scope?

Contractor: Possibly. Removing the hallway repainting would save around \$600.

Homeowner: So with standard materials and no hallway work, the total would be?

Contractor: Around \$7,200.

Homeowner: Much better. Does that still include cleanup?

Contractor: Yes, cleanup and disposal are still included.

Homeowner: Great. What about the payment schedule? I'd like to keep the upfront payment lower.

Contractor: Normally it's 30% upfront, 40% halfway, 30% at completion, but I can adjust.

Homeowner: Could we do 20% upfront, 50% midway, 30% at completion?

Contractor: That works.

Homeowner: Perfect. So the total is \$7,200, with standard materials, no hallway repainting, and the adjusted payment schedule.

Contractor: Correct. I'll send the updated estimate and contract.

Homeowner: Sounds good. Thanks again.

Contractor: Happy to help—looking forward to getting started.

SCRIPTS

Negotiating

The first script is best case scenario; however, it is possible your contractor is less willing to agree to your negotiations. A contractor is allowed to refuse an offer, and they are allowed to send a counter offer instead. As a homeowner, you do not have to hire a contractor if you are uncomfortable with the direction the negotiation goes in. Regardless, both you and the contractor are entitled to respectful conversations. Below is an example of a conversation where the contractor is being less accommodating:

Contractor: After reviewing everything, the total estimate is \$8,500. That covers labor, materials, and cleanup.

Homeowner: Thanks. I wanted to discuss a few points before moving forward.

Contractor: Sure, but my estimates are already tight.

Homeowner: Is there any flexibility on the price? I was hoping for \$7,000–\$7,500.

Contractor: No. \$8,500 is the price for the work you want. Costs are what they are.

Homeowner: What if we switch to standard materials?

Contractor: That only saves a couple hundred, and I don't recommend lower-quality materials.

Homeowner: What about removing the hallway repainting?

Contractor: Too small a change to affect the price.

Homeowner: Is there any way to bring the cost down?

Contractor: Not without losing money.

Homeowner: Okay... Could we adjust the payment schedule? I'd like a lower upfront payment.

Contractor: My schedule is 40% upfront, 40% halfway, 20% at completion. I don't change it.

Homeowner: Would you consider 30% upfront?

Contractor: No. If 40% is an issue, you may want to find another contractor.

Homeowner: Understood. I'll think about whether this fits my budget.

Contractor: No problem. Let me know if you want to move forward.

SCRIPTS

Declining a Contractor after Receiving a Quote

After you receive multiple quotes from different contractors, you will be responsible for contacting the ones you do not want to hire and letting them know that you have chosen another company. This is completely expected as you have already been transparent about getting multiple quotes. Below is a script on how to decline a contractor after reviewing their quote.

Homeowner: Hi, thanks again for taking the time to prepare the quote for my project. I really appreciate your effort and the information you provided.

Contractor: No problem. Did you have any questions about it?

Homeowner: I reviewed all the quotes I received, and after considering my budget and the overall scope, I've decided to move forward with another contractor. I wanted to let you know as soon as possible.

Contractor: Alright, thanks for telling me.

Homeowner: Of course. I appreciate your time, and I'll keep your information on hand for any future projects that may be a better fit. Thanks again.

Requesting a Walkthrough

After the project is complete, you will want to schedule a final walkthrough with your contractor to ensure that everything was done properly. This is a very straightforward conversation to have with your contractor that determines a date and time to meet. Be sure to be thorough in your walkthrough and point out anything that does not align with what was stated in the contract.

Homeowner: Hi, I'd like to schedule a final walkthrough since we're nearing the end of the project. This will help us make sure everything in the contract has been completed before the final payment. When are you available in the next few days?

Contractor: [Provides availability]

Homeowner: Perfect, that works for me. During the walkthrough, I'd like to go through the contract together, check that each item is complete, and note any touch-ups or outstanding tasks. I'll bring a copy of the contract and photos from before the renovation so we can compare if needed. Thanks, I appreciate you taking the time to go through this with me.

SCRIPTS

Following up when a Contractor is Behind Schedule

It is possible that your contractor falls behind schedule for a variety of reasons. As the homeowner, you are entitled to transparency about the delays and new timeline. Below is an example of how to talk to your contractor about delays in the schedule.

Homeowner: Hi, do you have a moment to talk about the project timeline?

Contractor: Sure, what's going on?

Homeowner: I've been reviewing the schedule in the contract, and I noticed that a few of the milestones are now past the expected dates. I understand delays can happen, but I'd like an update on where things stand.

Contractor: Yes, we're a bit behind because of [their explanation].

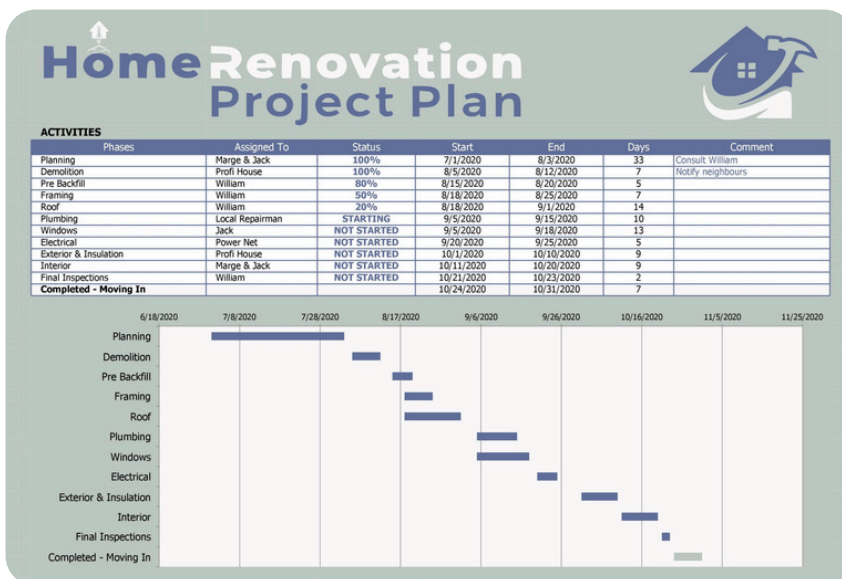
Homeowner: Thanks for explaining. To help me plan, could you provide a revised timeline in writing? I'd like to understand what's remaining, when you expect each phase to be done, and what adjustments need to be made.

Contractor: Yeah, I can do that.

Homeowner: Great. Could you send that by [specific date], just so we have everything documented and are on the same page moving forward?

Contractor: Yes, I can send it by then.

Homeowner: Thank you, I really appreciate the update and the revised schedule. It helps keep everything organized.



This is an example of a timeline your contractor may create. Not all contractors will create a timeline and if they do it may not look like this example. If they do, it should be detailed.

SCRIPTS

Firing your Contractor

If you are unsatisfied with the work being done by your contractor, you are allowed to fire them. Please note that firing your contractor does not mean that the work up to this point is free. You are expected to pay for the work that meets the specifications in the contract and it is not expected that you will be reimbursed for the materials already paid for with your money. Also be wary of the reaction from your contractor. This news might be disheartening to hear, and some contractors may react badly to the news. Below is a script on how to fire your contractor respectfully:

Homeowner: Hi, do you have a moment to talk? I need to address some concerns about the project.

Contractor: Sure, what's going on?

Homeowner: I've been reviewing the progress and comparing it with the schedule and work quality we originally agreed on. Unfortunately, the project has continued to fall behind, and the issues we discussed earlier haven't been resolved.

Contractor: Well, we've had a few delays, but we're doing what we can.

Homeowner: I understand there can be delays, but even after multiple conversations, I'm still seeing missed deadlines, incomplete tasks, and workmanship that doesn't meet the standards outlined in the contract. At this point, I've lost confidence that the job will be completed properly.

Contractor: I think you're overreacting. We can get back on track.

Homeowner: I appreciate your willingness to continue, but my decision is final. I'm formally ending our contract effective today.

This is consistent with the termination clause we both signed, and I'll be sending written notice as required.

Contractor: So, you're just canceling the whole thing?

Homeowner: Yes. I'll pay for the work that has been satisfactorily completed up to this point, as outlined in the contract. Please send me an itemized invoice for the portion you believe is owed, and I'll review it.

Contractor: What about the materials we already paid for?

Homeowner: Any materials purchased with my funds need to be left on-site. If there's anything you personally paid for, include that in the itemized invoice as well.

Contractor: I don't think this is fair.

Homeowner: I understand this isn't the outcome either of us wanted, but the decision is made. Please arrange to pick up your tools and equipment by [specific date]. After that, access to the property will no longer be available.

Contractor: Alright... I'll gather my stuff.

Homeowner: Thank you. I'll send the written termination notice and will review the final invoice once I receive it. I appreciate your cooperation in closing this out professionally.

FAQ

Do contractors charge money for quotes?

This depends on the contractor. Some may choose to charge for their quotes as they spend quite a bit of time and energy creating the quote. That being said, if you are paying for a quote, you should expect a high level of detail. This would look like a several page document with an itemized list of materials and cost of labour. The price should be a direct reflection of the time and energy spent on the quote. Higher cost = Better quality/more detailed.

How much should you pay a contractor up front?

This depends on the contractor and what you are willing/able to pay. The distribution of cost could be negotiated (see negotiation script). Typically, large companies will not ask for a large portion up front, whereas smaller contractors may ask for more. During this process be sure to do what feels comfortable for you and be wary of contractors asking for majority of the cost up front. For reference, contractors typically ask anywhere from 20%-50% of the total cost up front. **NEVER** pay the full amount before the job is complete.

Do I need a contract/formal agreement with my contractor?

Yes absolutely! There should be documentation throughout the entire renovation process, and this is especially essential for the initial stages. Even if the contractor is a family member or close friend, it is absolutely necessary that you have the proper documentation and contracts.

See page 14 to ensure your contract has all the necessary information.

What should be included in a contractor's quote?

A good and thorough quote should have an itemized list of material and labour costs. It should also include a timeline of what will be completed when and a payment schedule that the homeowner should abide by. It should also include the warranty info, cleanup/disposal plan, permit requirements and a detailed description of work. If the contractor has offered any gratuities, it should be explicitly stated on the quote. If your contractor is charging for a quote, DO NOT accept one that does not include these elements.

How do I know if a contractor is legitimate?

When looking for contractors, you should ask for the following documents:

- Valid license
- Insurance
- Written contract
- References or examples of past work
- KLO certification

The contractor should be able to communicate clearly with you and they should not employ pressure tactics.

FAQ

What if the contractor finds additional problems?

It's possible that during the renovation the contractor finds issues that could not be seen during their initial walk through. If this occurs, your contractor should communicate to you the issue and how they will fix it. This can lead to unexpected costs, however the budget you made for the project should allow you to afford small issues. It's possible that the issue is bigger than you anticipated and you may need to revisit your budget. DO NOT accept a verbal agreement for the add-on.

You should receive the following from your contractor in the event of discovering additional problems:

- A written change order

- Updated pricing

- Updated timeline

How do I protect myself financially?

Home renovations can be expensive and as a homeowner, you will want to protect yourself financially. To do so, it is crucial that you get everything in writing, this has been stressed several times in this manual because it is absolutely imperative for all parties that there is documentation of the events. Keep every receipt you get concerning the renovation. Stick to the payment schedule you agreed upon with the contract and NEVER pay the full amount upfront. Take before and after photos of the space you are renovating to compare in the event damage occurs.

What happens if the contractor doesn't show up or stops working?

If you find yourself in the unfortunate (but rare) situation in which your contractor never shows up or stops showing up mid project, be sure to document the days missed in regard to what is stated in the contract. Get in communication with your contractor both over phone and through writing for an update on the renovation. If the situation escalates, consider firing your contractor and/or withholding payment until the work is done.

How can I avoid going over budget?

To avoid overspending on your project, refer back to the budgeting section of this manual to determine what you are comfortable spending. Once you have this, be sure to get a detailed quote and inquire about any potential extra costs that may occur during the renovation and factor that into your budget. This may be in the form of a 10-20% contingency. During the renovation, avoid changing materials or layout mid-project as this can generate additional costs. Also note that the cost for materials may fluctuate, be sure to factor this into your budget.

FAQ

Do I need permits? Who has to get them?

Many projects require permits and it is your contractor's responsibility to pull the permits necessary. As a safeguard, homeowners should verify the permits with local authorities to ensure their contractor is not forging permits for unsanctioned work.

What do I do if the work is poor quality?

Once the project is complete, do a thorough walkthrough with your contractor and note anything that is unsatisfactory to you. Document the specific issues with the work by taking pictures and refer back to the contract to review the terms. After fully assessing the contract and finished product, contact your contractor through writing to express your discontent. This should lead you and your contractor to an agreement about what needs to be done to solve the problem.

Can I pay in cash?

Yes, you can pay in cash, however it is not advisable. If you pay in cash, there is no paper trail should an issue arise. We suggest you pay by other means or keep detailed signed records of transactions done with your contractor. Homeowners who choose to pay in cash can draft their own documents stating how much they paid when and have their contractor sign it to ensure there is evidence of a payment.

Is my contractor responsible for cleanup?

Your contractor is responsible for the cleanup; however, you need to be sure it is listed in the contract and mentioned in the timeline. If your contractor has not cleaned up after the project is complete, you can discuss this with them over writing and by referring back to the contract.

How often should I check in with my contractor?

Weekly check-ins are standard and suggested, however if you would like to check-in more frequently you can discuss this with your contractor. As a homeowner, you should be checking in regularly to ensure there are no issues and that the timeline is being respected, it is inadvisable to check in less than once a week.

External References

Scan the QR code below to see the full list of online resources that may be helpful for your next home renovation!



Niá:wen! Thank you!

