

The HHHBA Presents  
**Renovation MythsBUSTED: Money up Front**

HAMILTON-November 9<sup>th</sup>, 2012- Recently, the Hamilton-Halton Home Builders` Association has received an outpouring of grievances from homeowners who have suffered negative experiences with substandard and fraudulent contractors. In an attempt to help educate consumers, the HHHBA will be issuing a series of articles based on 'Renovation Myths'. This week's article focuses on busting the myth that paying money up front without a written agreement is normal or appropriate when conducting business with a contractor.

A recurring problem the HHHBA has observed are unaware consumers providing too much cash up front to contractors, with absolutely no written agreement in place. Many times, fraudulent contractors will take this money and run. With nothing in writing, the customer is left powerless and cheated.

Many dishonest contractors use cash deals as a lure for ill-informed clients because there is no receipt and no paper trail. If something goes wrong, the customer is left with no warranty and no guarantees. Illegitimate contractors will often ask for money up front because they are not established as real, licensed contractors or they don't have the financial leverage to support your project. A legitimate contractor will always provide clients with a written contract that specifically describes the work to be done, including the materials and products to be used, the dates when the work will start and be completed, and a clear payment schedule. The written agreement should also include the contractors warranty detailing what is covered and for how long, confirmation that the contractor has business liability coverage for your project and that required worker's compensation coverage is in place.

The HHHBA not only advocates for home builders, but homebuyers as well. That's why as an Association we stand behind RenoMark, a symbol that identifies those renovation contractors who have agreed to the HHHBA Code of Ethics as well as a renovation specific Code of Conduct. RenoMark members are always legitimate, licenced business owners who provide two-year warranties on all labour. Members will always provide their clients with a written agreement, a fair and honest quote, along with reliable start and finish dates. RenoMark makes finding a professional contractor easy because illegitimate and dishonest contractors are never permitted to become members.

Don't be cheated by fraudulent contractors. Always make sure you sign a written agreement *before* you provide any money up front. If you're looking for a trustworthy and professional contractor the HHHBA is confident in saying that the first and best place to start your renovation project is by hiring a RenoMark renovator.

Mathieu Langelier, HHHBA Executive Officer.

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