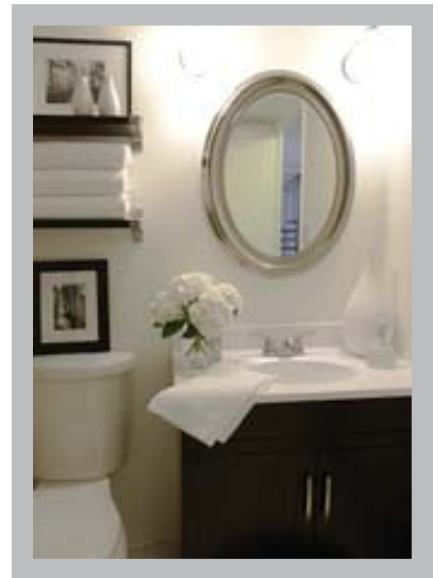
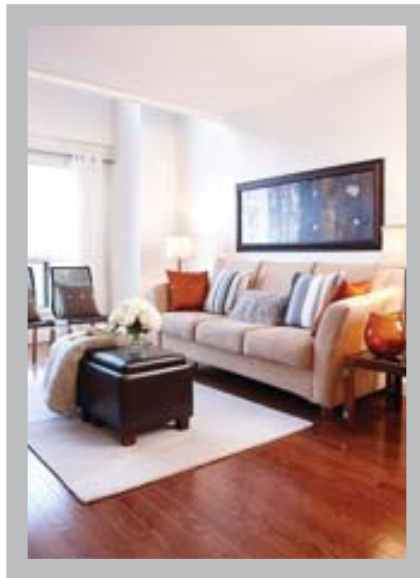
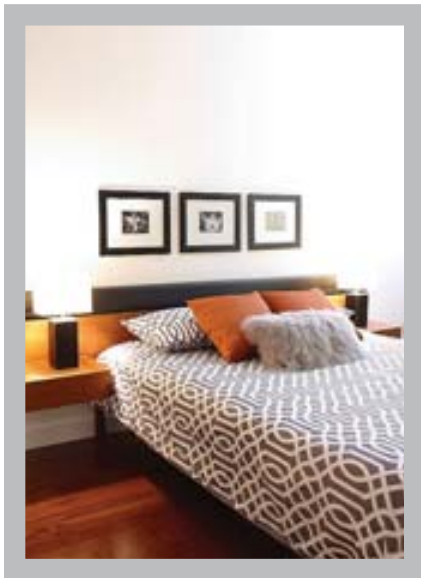


Newly renovated 20-year-old Marina Del Ray condo-loft at Toronto's western lakefront.



Renovation Reality

Strategies to avoid getting stuck in a rut By Reiner Hoyer

Renovating is like falling in love – at first anyway. Everything's so thrilling as you imagine yourself basking in the new and exciting space your wonderful contractor will build. But then, reality sets in. Hiding behind all that bubbly infatuation lurks real danger – financial, emotional and legal. I've seen bad renovations hurt people hundreds of times during my 30 years in the business. As a renovation coach working with clients and contractors, I know that these six strategies are key to avoiding renovation regret.

1. Know What You Want

As a client you need a firm idea of what you want. Contractors can't give you this, so don't expect them to. Designers and architects won't either. I can't count how many times I've seen expensive, professionally designed plans never get built because the client hadn't first developed their own clear vision of what they wanted. Next, you need to find the right contractor and create the right contract. This is absolutely essential.

2. Hire Diligently

In my experience, only 20 per cent of homeowners actually check references, and that's a tragic mistake. But even worse, few people check references properly. Does the contractor you're considering work on renovations or new construction? The two roles are very different. The ability to put up a new bungalow efficiently has almost nothing to do with renovating a 100-year-old stone house tastefully. And, even if you do think you've found the contractor from heaven, visit at least two job sites, one under construction and another completed. This is crucial. It gives you a chance to see how organized the contractor is, and if the quality of workmanship meets your expectations.

3. Never Start Without a Contract

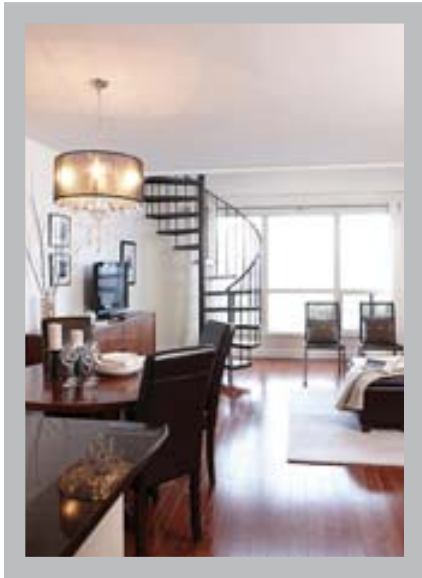
One of the biggest dangers to you as a client is you. It's easy to get so excited at the start of a new renovation that you forget the basics, especially the financial basics. Never let work begin before a contract has been finalized, and never finalize a contract unless it's complete

and technically specific enough to offer value. Step back, slow down and realize that you must have all details worked out and in writing before the job starts to roll. Every contract must include start and finish dates. Small financial penalties attached to these dates also means you'll never have to call your contractor and wonder when things will happen. You're always number one when cash is tied to the calendar.

4. Insist on a Detailed Contract

Every contract worthy of the name must be extremely detailed. It's definitely not enough to specify "a bathroom with vanity, tub, toilet and tiles." Every item needs to be specified: make, model, colour and type of material. Useful contract details look like this: kitchen cabinets, shaker-style with maple doors with 35-degree clear coat, dovetail drawers and full-extension undermount slides with soft-closure shocks. This kind of detail eliminates most disagreements down the road. Also, watch out for contracts that only cover half the project, just to gain entry to your job.

Wall removal between kitchen and dining room creates spacious open concept.



5. Get Proof of Insurance

Your contractor and sub-contractors need insurance, and not just for their protection. Ask for, and verify, copies of liability insurance and WSIB documents. Even a tiny leak in a 1/4-inch water line for a fridge, for example, can cause hundreds of thousands of dollars of collateral damage. What happens when you find out too late that the plumber hasn't paid his insurance premiums for months and the damage caused by his mistake just became your financial nightmare? Get and keep copies of everything.

6. Pay At The Right Time

Many contractors ask for more money up front than you should ever give. A good payment schedule is tied with project milestones on specific finish dates. So much money when framing is done and has passed inspection. More money when mechanicals and electricals are in place and approved. Final payment due only when job is complete and you're happy. As a consumer you have the right to hold back 10 per cent when the job is substantially finished to make sure no liens have been placed on your property.

A good renovation can be like a great romance or a nightmare divorce. It all depends on how you handle it. ■

Reiner Hoyer is a veteran renovation coach based in Toronto. Send questions to reiner@the-reno-coach.com.

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