

Plan renovation projects carefully

A few years ago, the movie "The Money Pit" looked at the lighter side of home renovation. The handy-man special that the unwary couple, in the film bought sucked up all their savings and, literally, collapsed around them. To some, that picture was a painful reminder of their own misadventures in the reno game.

Canadians spent \$19-billion on home renovation last year, and some of that cash was undoubtedly spent fixing problems that

shouldn't have happened in the first place. Take one case cited by Doug Grieve, a Toronto claims adjuster for Wellington Insurance: "Our client was laying floor tiles in his basement. He didn't have the room properly vented, though, and the glue vapours were collecting. When the furnace kicked on, the whole room blew up - and caused \$70,000 in damages." This homeowner wasn't seriously hurt, but others aren't so lucky.

When renovation projects go wrong, they can at minimum be expensive, and at worst endanger you and your family. Latest figures (1988) from the Canadian Safety Council show that of the over 1,500 fatalities in Canadian homes that year, more than half (63 per cent) were the result of falls or fires. Electrical fires and falls are common mishaps during renovation or can be triggered by poor design or workmanship, such as the lack of railing on a

deck or incorrect wiring.

Whether you do the work yourself or contract it out, protect yourself against unnecessarily costly and unsafe practices. Grieve is concerned the dangers could increase during the recession. "People who can't afford to move or hire a builder will do the work themselves. And some contractors, faced with less business, will be forced to cut corners to make jobs profitable."

When shopping for that handy-man's special, or inspecting your current house for needed renovations, look closely. That's the advice of Bob Dunlop, partner in Carson, Dunlop and Associates Limited, Toronto consulting engineers and building inspectors. The previous owner might have claimed the house was "totally required," but, says Dunlop, "the number of houses that have had thorough rewiring are in the minority. The reality is, they've updated one or two plugs in the kitchen, period. Some just put new faceplates on."

Using a tree analogy, Dunlop says the key is to have a wide and even distribution of power along many circuits or "branches", so one circuit doesn't bear too much of the load - 100-amp service with 24 circuits is better than 200-amp service with only 12. There should also be individual circuits dedicated to feed major appliances such as stoves and microwaves.

Beyond the electrical system, other areas that commonly pose safety problems include removing a wall to create that "open concept" look - make sure it's not a support beam - and adding an insert to an old fireplace. Get a fireplace professional to ensure there is sufficient ventilation and that the chimney, damper and original firebrick can be adequately inspected and cleaned after installation.

Entrusting the work to a building contractor is the safe route to go. But get the right contractor. Shop around, and talk to some of their previous clients.

"It's important to have a contract that spells out the rights and obligations of both parties," says Harvey Kirsh, a lawyer in the construction department of Cassels, Brock and Blackwell, Toronto. "We see a lot of litigation between contractors and homeowners resulting from the fact that the conditions (of the contract) weren't clear." Among other things, the contract should specify how long the project will take and address how the parties will negotiate further time and price of something unforeseen is discovered during the work.

"Keep 10 per cent of the contractor's final pay as holdback and don't release it until 45 days after completion of the project and you have searched title on your own house to ensure there were no liens placed against it. This protects you from the contractor's subtrades (plumbers, drywallers) coming back to you for wages the contractor should have paid.

Make sure your contractor has liability insurance (\$1-million minimum is standard) to cover any injury or damage that results from negligence on his part, says Wellington's Doug Grieve.

Grieve suggests you declare the work areas off-site to kids and dogs while the job is underway. "Besides having a good helping of patience, family members should go about their business mindful of lurking safety hazards." Wellington Insurance offers the following guidelines to minimize the risk of accidents.

RENOVATION SAFETY TIPS

- Declare job-site off-limits to all family members, whether or not work is in progress;
- Don't lift heavy objects or help the tradespeople in other ways;
- Check with the contractor for hazardous materials such as cleaners and make sure they are stored safely;
- Be aware of airborne particles such as drywall dust and solvent vapours;
- Designate a specific spot for discarding used materials.

DO-IT-YOURSELF SAFETY TIPS

- Unplug all power tools from the wall socket when not in use and when changing accessories, such as bits and blades;
- Wear CSA approved protective eye- and footwear;
- Keep the work area clear of debris to prevent falls;
- Store tools on a high shelf, or locked away, out of the reach of children;

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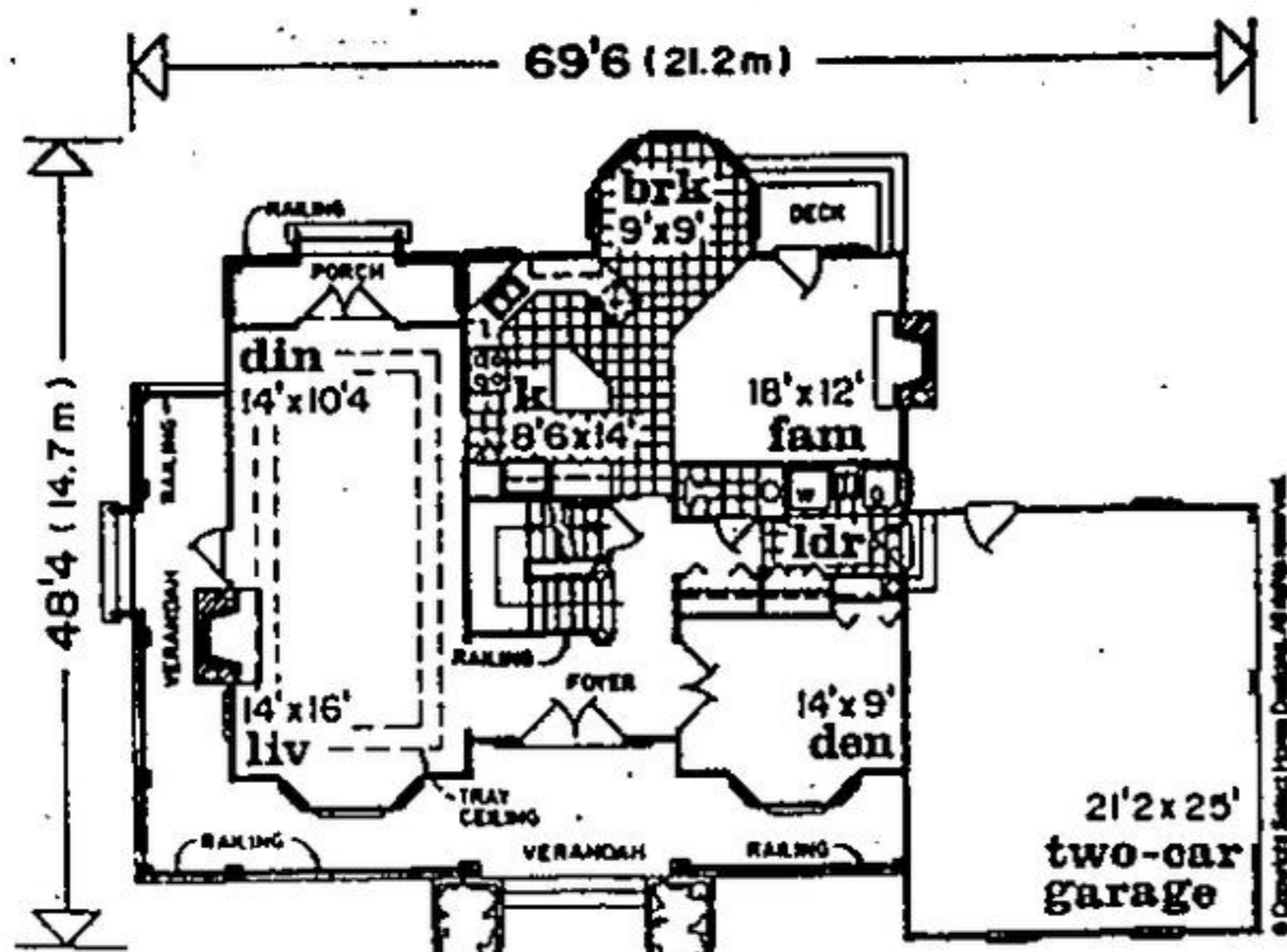
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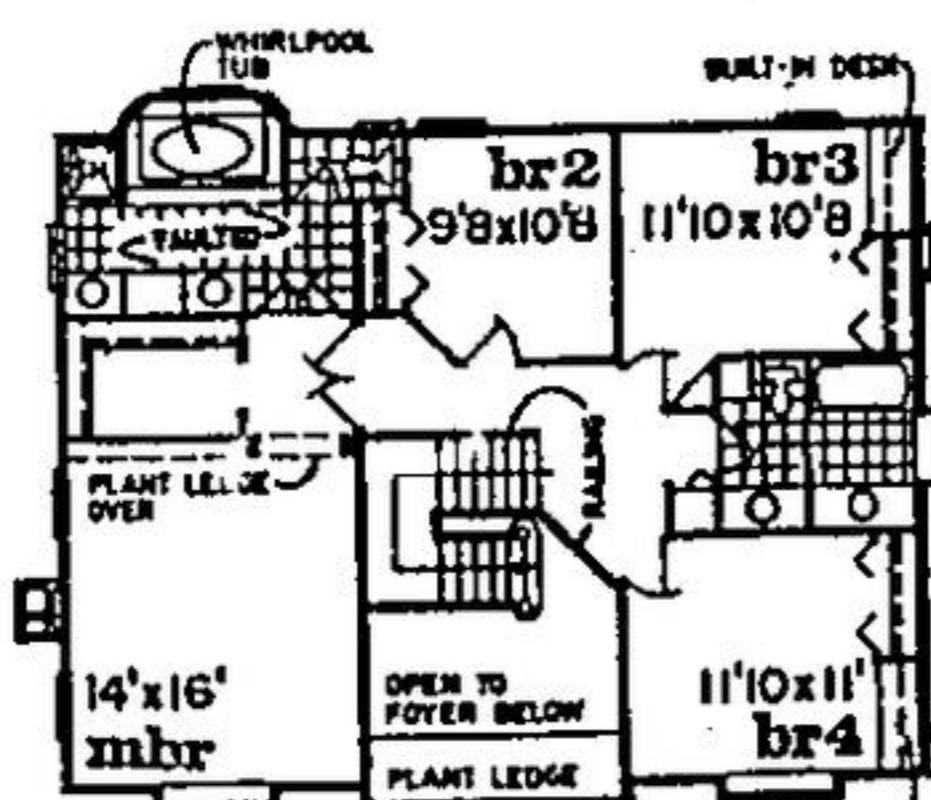
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