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Beware of renovation rip-off artists when refurbishing your home

You've decided you want a new kitchen and ensuite bathroom.

Friends and neighbors who have had similar renovations done lately suggest a way you can save a few dollars on your renovation.

Beware! The renovation business has a dark side — one that annoys and frustrates everyone — especially the many professionals in the field, such as those belonging to the Greater Toronto Home Builders' Association (GTHBA) Renovation & Redevelopment Council.

According to the Winter 1992/93 Pulse Survey conducted by the Canadian Home Builders' Association,

builders in Ontario believe that since the introduction of the GST in Canada in January, 1991, the amount of renovation work undertaken on the black market is roughly 45% — nearly half of all renovation activity. In 1990 it was believed that 25% of renovation work was performed using cash-type transactions.

"Not only is the federal government losing vast amounts of both GST sales and income tax revenue to black market activity, black market activity also presents many problems for homeowners," said Terry Mills, a member of the GTHBA Renovation Council.

"On the surface, while

cash-type transactions might appear to offer big savings to the homeowner, there is typically no contract and no warranty between the customer and the renovator. This leaves the customer wide open to problems if the renovator does not perform properly or, worse, takes off with the money," said Mills, a partner in Toronto-based Chizen & Mills, a renovation company.

Let's take an example: You've contacted several recommended renovators to obtain quotes on the job. You've now come down to a short list of two renovators.

Renovator A offers you a savings of a "few" dollars if you pay him in cash. He'll

forget the permits, just pay him half now — in cash — and he will start tomorrow.

Renovator B comes to you with complete references and gives you a written quote and contract including all permits, taxes and payment schedule.

Renovator B's prices are a "little" higher than Renovator A's. But do you want to choose Renovator A and find yourself in the following predicament?

You hire an unlicensed renovator who is not a member of the GTHBA. You contact him to do an addition on the back of your home. Upon receiving a sizable cash deposit from you, the renovator begins to rip

out the back wall of the house, then disappears, never to return to complete the job. You not only lose your money, you must now begin the process of hiring another renovator to fix up the mess.

Why trust an enormous investment of your hard-earned dollars to someone who will break rules to save a few dollars. At face value, the dollar difference entices a lot of people to do something their better judgment would tell them to avoid. Be honest, would you hire a doctor this way? A lawyer? An investment counselor? Of course not.

Consumers in the Greater Toronto area will spend almost \$4 billion on renovations this year. You can drive down almost any street and see some work in progress on homes. Small renovation companies and moonlighting tradesmen comprise the vast majority of this underground activity.

A Clayton Research report, "The Effect of the GST on Black Market Renovations" concluded that "the GST makes it potentially even more profitable to undertake renovation work on the black market." The report found that for a \$10,000 black market renovation before the introduc-

tion of the GST, the government would lose \$2,400 in income tax revenue. With the GST, the government's tax revenue loss climbs to \$2,820.

In the meantime, hiring a renovator is a case of buyer beware. That's why it's so important that consumers do their homework before hiring anyone.

By becoming a member of the GTHBA, a renovator has shown a desire to improve his skills as a renovator through GTHBA-sponsored education and training. They are committed to doing the job right.

The GTHBA has also developed a standard renovation contract that discloses work to be done, permits to be obtained, a description of warranty obligations, contractor's insurance and liability statement, starting and completion dates and price and payment terms.

GTHBA members must also live up to a strict Code of Ethics administered by their peers. You can be sure that they will deal honestly and fairly with their customers.

For helpful information on home renovations or to obtain a list of our renovator members, call the GTHBA Housing Information Line 391-HOME.

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NOTICE OF COMPLETION CLASS ENVIRONMENTAL ASSESSMENT

The Regional Municipality of Halton has recently completed the Class Environmental Assessment of Additional Waste Water Trunk Capacity to Serve Planned Development in Halton Hills (Georgetown). This project was completed under the Class Environmental Assessment for Municipal Sewage and Water Projects.

This study identified that additional waste water trunk capacity is required to serve the planned Georgetown community of 40,000 people. Alternative concepts for trunk sewer locations were evaluated. The Preferred Alternative Concept provides a gravity wastewater trunk sewer from Georgetown West through the North Halton Golf Course and Black Creek valley, terminating at a pumping station at Main Street and Black Creek. Flows entering this station would be pumped via a forcemain on Main Street followed by a gravity line through future subdivision development in Georgetown South to the existing wastewater trunk sewer.

The Environmental Study Report (ESR) documenting this Class EA is now available for review. Copies of this document have been placed in the Town of Halton Hills Clerk's Office (1 Halton Hills Drive) and the Halton Hills Public Library (9 Church Street) for your convenience.

There is a 30 day review period for this ESR beginning September 7, 1993 and ending October 6, 1993. Your comments should be forwarded in writing on or before October 6.

If concerns arise regarding this study which cannot be resolved in discussion with the Region, a person/party may request that the Minister of the Environment and Energy "bump-up" the project to an individual environmental assessment. This request must be received by the Minister before the end of the 30 day review period.

Subject to comments received during this review period, the Region intends to proceed with design and construction of the new trunk sewer.

Your comments on this report are appreciated. For more information or to send in your comments, please contact:

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