

Episode 115: Practical Tips for Homeowners When Hiring a Contractor

Host: Maren Gamble

Guests: Ken Rayner, Lisa Roberts, Tony Miceli



Maren Gamble:

Are you planning a home renovation? Heard horror stories? Before you jump on the best deal in town, listen to this episode. It might save you thousands.

Announcer:

It's time for the *IHSA Safety Podcast*.

Maren Gamble:

Welcome to the IHSA Safety Podcast. I'm your host, Maren Gamble. I thought that today we should try something a little different than some of the other podcasts we've recorded in the past. We want to dive into the world of hiring contractors, where what you don't know about contractor safety could cost you big. To do this, we're going to follow Ken, whose voice our regular listeners may recognize, as he goes on a fictional but not unrealistic journey as a homeowner trying to do the right thing. We will listen in to a couple scenes in which Ken meets two very different contractors with two very different takes on health, safety, and professionalism. In our first scenes, Ken has invited the two different contractors to his house at separate times for a consultation on renovating the basement. Okay, it's time for Ken to meet his first contractor. Lisa.

Ken Rayner:

Hi, Lisa. Thanks so much for coming by. If you follow me, I'd be happy to show you the basement.

Lisa Roberts:

Of course. Thanks for having me, Ken. We like to see the site before we send a quote for the job.

Ken Rayner:

Well, it's mostly framing and drywall. You may have to move some of the electrical, but Lisa, I've heard some horror stories from friends and neighbours about work they've had done, and I just want to make sure that we do everything safely.

Lisa Roberts:

I'm glad to hear that. Most people just worry about the price of the renovation, but my 12 years in the business have taught me that there can be serious consequences for taking health and safety shortcuts. Can I ask if there are any kids or pets in the house?

Yeah, actually, we have two small children and we do have a dog.

Ken Rayner:

Yeah, actually, we have two small children and we do have a dog.

Lisa Roberts:

Got it. We'll make sure to block off the work zone. On the topic of health and safety, I'll also let you know that my crew is covered by WSIB and we carry \$5 million liability insurance. If you'd like, I can email you a copy of our clearance and insurance certificates.

Ken Rayner:

Oh, wow. That would be great. Thank you. Well, Lisa, what exactly happens if someone gets hurt?

Lisa Roberts:

Well, with our WSIB coverage, workers are covered if they get injured on the job. This means that you wouldn't be on the hook as the homeowner, but we also work hard to prevent injuries from happening. We do daily health and safety checks on our ladders, tools, cords, chemicals, and whatever else might pose a hazard on the job. It keeps everyone safe and healthy, including your family.

Ken Rayner:

Oh, that's awesome. Lisa, this is an old house, as you can tell. I'm a bit concerned about dust.

Lisa Roberts:

Yes, we'd put up barriers and use a HEPA vacuum. I'll include that in the quote. Is there any asbestos, lead, or other designated substance that we should be aware of?

Ken Rayner:

No, none. I had the home assessed before our first rental project because I know it's a homeowner's responsibility to let you know about that, and I'm happy to give you a copy of that report.

Lisa Roberts:

Amazing. Thank you.

Ken Rayner:

Now, Lisa, do you have any references of some jobs that you've done recently? People that I could speak to?

Lisa Roberts:

Absolutely. I can provide you with three recent client references. They were all happy with our work and professionalism. I'm happy to share their contact info so you can hear it from them.

Ken Rayner:

Oh, that's fantastic. Thank you so much.

Lisa Roberts:

No problem. I'll get that quote to you by tomorrow with all the details we discussed.

Maren Gamble:

Notice how the contractor, Lisa, volunteered WSIB and insurance information. Lisa also talked about how she would protect the family and crew while the work was underway. Those are green flags. Very good things. Now let's see how Ken's conversation goes with the other contractor, Tony.

Ken Rayner:

Hey, Tony, nice to meet you. Thanks so much for coming by.

Tony Miceli:

Hey, no problem. Basement renovation? It's easy. Look, let me tell you right now, I can get you the best deal in town and there's no HST if you pay with cash.

Ken Rayner:

Oh, okay. Tony, do you have WSIB coverage for your crew?

Tony Miceli:

Look, as you know, that stuff costs everyone more. Look, we just keep it lean and we pass the savings on you anyway. Anyway, like I said, we've never had an accident.

Ken Rayner:

Okay. What about liability insurance?

Tony Miceli:

Look, we don't get into all the paperwork. I mean, if we break a lamp, I'll buy you a new one.

Ken Rayner:

Tony, how long have you been in business and could you provide some references from some previous clients, like work you've done recently?

Tony Miceli:

Yeah, we've been around a couple of years. I've done plenty of work on basements, trust me. I don't usually give out references, but I can't tell you that we've done a lot of work in the neighbourhood for years.

Ken Rayner:

Okay. What about keeping the area safe in the basement and we've got two small children and we have a dog, and I've got some concerns about that?

Tony Miceli:

Yeah, they'll be fine. Just keep them out of the way. We will try not to leave nails in the carpet.

Ken Rayner:

Right. Okay. Tony, do you want our designated substance report? I have one that shows there's nothing dangerous in our home based on a recent renovation.

Tony Miceli:

Nah, it doesn't look like there's anything bad here, anyway.

Ken Rayner:

Okay. Well, Tony, thanks so much for coming by. I'll be in touch.

Tony Miceli:

Hey, listen, man, it's your call, but nobody beats my price.

Maren Gamble:

Yikes. Big red flags. Warning signs everywhere. This contractor, Tony told Ken that their crew is not covered by WSIB and doesn't have liability insurance. This could make Ken liable for a lot as the homeowner. Tony also dismissed Ken's concerns about keeping his family safe and his offer to provide the designated substance report for the home. Tony made it clear that his top priority is providing Ken with a good deal, but that cheap job could cost a lot more if someone gets hurt or sick, or if a contractor damages the property and doesn't have coverage for it. Next, Ken invites the first contractor, Lisa, back to the home for another meeting after receiving the quote for the job. Let's see how this meeting goes.

Ken Rayner:

Hey, Lisa, great to see you again. Thanks so much for coming back. I just had a few more questions before I decide how we're going to proceed with the renovation. But first, I really appreciate you providing a written scope and a clear contract with your quote. Thanks so much for doing that.

Lisa Roberts:

Absolutely. We believe transparency upfront helps us avoid surprises once the work's underway.

Ken Rayner:

Yeah, agreed. And if we move ahead, who would be the supervisor from your team on the project?

Lisa Roberts:

Well, I'd be your main point of contact, but our site supervisor, Mike, would oversee day-to-day work and safety on the site. I'd give you both our phone numbers and email addresses.

Ken Rayner:

That'd be great. Thank you. Will I need any permits or paperwork filed for this project with the government or anybody else?

Lisa Roberts:

Yes. We typically apply for building permits with the city for structural changes and electrical work. Because this is a bigger renovation that would require workers to be on site for a while, we would also file a notice of project with the Ministry of Labour, Immigration, Training, and Skills Development. This is required by law in Ontario to make sure that there is safety oversight. We handle all of that so you wouldn't have to worry about the paperwork.

Ken Rayner:

Oh, that's a huge relief. Thank you. Perfect. Now, I am curious about your health and safety because you've mentioned it a bit. Do your workers get orientation before they start work on our house?

Lisa Roberts:

Yes. We're proud of our health and safety program. It's been updated every year since we grew to more than five workers. Workers attend safety orientation before they start on a new site, including yours. We also have weekly safety talks and cover hazards and proper procedures.

Ken Rayner:

Okay, and what about the work that your workers are going to be doing on our house? Are they properly trained to perform the tasks that they're going to be doing?

Lisa Roberts:

Definitely. Our carpenters are certified and our electricians are licensed, and everyone is trained in fall protection, ladder safety, and the procedures for properly using our equipment.

Ken Rayner:

Okay, that sounds great. Lisa, one last thing. What's your health and safety plan for my project? This house, as we talked about, has an outdated electrical system, and I really want to make sure that you take that into consideration.

Lisa Roberts:

Okay. Well, we'll conduct a hazard assessment before work begins. As part of our plan, we'll secure the work zone, control dust with barriers and vacuums, perform daily equipment checks, review PPE

requirements, and establish emergency response protocols. I can share the full plan with you if that would give you some peace of mind. We assessed the requirements for addressing the electrical system during the estimation process, so we'll make sure to allocate enough time and budget to handle it properly.

Ken Rayner:

Wow. Wow. You've taken a load of worry off my mind. Lisa, thank you so much. That really, really helps.

Maren Gamble:

More green flags. Notice how Lisa's answers to Ken's questions are thorough and focused on safety, professionalism, and clear communication. These are great signs that he's working with a reliable contractor. Before deciding who to hire, Ken also invites the second contractor, Tony, back for a follow-up conversation.

Ken Rayner:

Hi, Tony, really appreciate you coming back. I just have a few more questions before we decide how to proceed with this renovation.

Tony Miceli:

Yeah, go ahead. Shoot.

Ken Rayner:

Okay, so before the work starts, will I get a written scope and a contract?

Tony Miceli:

I don't think that's necessary. I mean, we usually shake on it. Look, keep it simple, you know what I mean? You trust me, right?

Ken Rayner:

Okay. Tony, who will be supervising the work and who do I call if there's a problem?

Tony Miceli:

Well, look, usually me. But I'll tell you, look, I'm pretty busy. Sometimes my crew runs the site, but look, if there's an issue, just text me or something or give me a call somehow.

Ken Rayner:

Okay. What about the permits or paperwork for the government? I understand that that's a requirement for a job this size.

Tony Miceli:

Yeah. Permits and all that stuff. I mean, that's just red tape and it just slows things down and it's extra cost. Nobody's ever asked me about notice of project, so I usually skip it. We'll just get the job done quietly and keep the cost down for you.

Ken Rayner:

And what about health and safety? You haven't spoken much about that. Do your workers get orientation?

Tony Miceli:

No. They've done all this stuff before. And look, besides, it's all common sense. If something comes up, well, just tell them the basics.

Ken Rayner:

So are your workers trained for all the work they're going to be doing on our house?

Tony Miceli:

They know what needs to be done. I mean, I don't babysit.

Ken Rayner:

And what exactly is your health and safety plan for this project? Because I keep asking you about health and safety, but I haven't heard too much. Have you considered the outdated electrical system in the house?

Tony Miceli:

Yeah. Yeah, yeah. Look, we'll get the job done. Just watch out for nails and stuff. No fancy paperwork. We'll make it all work.

Ken Rayner:

Okay, Tony. Well, thanks for coming by. We'll be in touch.

Maren Gamble:

So there are red flags throughout Ken's conversation with the contractor. Tony won't provide a written scope and contract for the job, secure the required permits, or deliver a formal safety program for the crew. He has a casual attitude towards health and safety training and hazards. This approach to performing construction work increases Ken's risk of costly problems, injuries, and legal headaches as the homeowner.

At this point, I'd like to thank Ken Rayner, Lisa Roberts and Tony Miceli for voicing our fictional characters today. Hiring a contractor for your home can feel challenging when you don't know what questions to ask. Here are three key takeaways from today's episode to guide your decision making process.

One, always ask for proof of WSIB coverage and liability insurance. Two, pay attention to how the contractor talks about safety. If they don't take it seriously, that's a red flag. Three, remember that the cheapest quote isn't always the best deal. Health and safety mistakes can be costly. Also, IHSA has other resources available to you for contractors that can be found on our website and will be linked to the podcast description for this episode.

Thank you for listening to our episode on hiring a construction contractor. Please be sure to subscribe and “like” us on your podcast channel and visit us at ihsa.ca for all your health and safety needs.