Avoid Renovation DISASTER

SPECIAL INSIDER REPORT

- Common mistakes that could **COST** you thousands of dollars
- "Must-Ask" questions for choosing a qualified renovator and avoiding fraudsters
 - Key success factor for your renovation

FOREWORD BY MIKE HOLMES



This report lays it all out for you, so you can be smart, hire the right pro and get a renovation done right the first time.

I've been a contractor for over 30 years and every week I get calls from hundreds of homeowners in trouble because they hired the wrong contractor.

Too many end up picking-up the tab - not just for bad work, but also to take it down and make it right. It's a waste of time, money, materials and not to mention the stress it puts homeowners through. I'm tired of seeing people being taken.

The first thing I always tell homeowners is to slow down. Take your time. Make sure you hire the right pro for the job. And don't just look at price. Good work isn't cheap, and if you think hiring the right contractor is expensive, try hiring the wrong one. You'll be paying for it for years, over and over again.

Next, check references, look at past jobs and ask the right questions. Unfortunately, most people don't know where to start. They don't know what questions to ask, what to look for or how to spot the red flags.

Luckily, this free Special Insider Report goes through everything for you. It tells you everything you need to know to hire a qualified professional you can trust, like what references to check for, what a proper quote looks like and what a good contractor brings to the table.

The bad news is that there will always be bad contractors out there. But the good news is there are things you can do to prevent a bad renovation from happening to you. This report lays it all out for you, so you can be smart, hire the right pro and get a renovation done right the first time.

Mike Holmes

ph #

Canada's Most Trusted Contractor

PLANNING A RENOVATION?



Chances are the top two questions on your mind when you're starting a renovation are: who should I hire and how much will it cost? Getting answers to both questions is often a lot more difficult than you might think. What's the problem?

Any Tom, Dick or Jane can claim to be a renovator.

The fact is you really are on your own when it comes to evaluating a renovator's credentials. There's no regulatory body that oversees this profession. How can you tell if a renovator is qualified? How do you know if their price is fair and reasonable? The solution is surprisingly simple.

Questions are your best friend.

Knowing what questions to ask is the best way to evaluate any renovator and sort the wheat from the chaff – and avoid a renovation disaster.

This special insider report will help.

I'm going to address the six most common mistakes that tripup so many homeowners when choosing a renovator.

Along the way, I'll share a number of 'insider trade secrets' that reveal dirty little tricks and common practices employed to win your business. Some of them will surprise you. Many will shock you.

The information in this report is based entirely on the 60 +years that my family's company, OakWood, has been in business and our extensive experience with the construction industry.

By following the tips and asking the right questions suggested here, you could save yourself thousands of dollars in botched work, avoid needless heartache, and get a quality renovation that costs exactly what you are quoted with no surprises.

Let's get started!

Sincerely,

John Liptak,



John Liptak and Mike Holmes discuss construction techniques during a walkabout OakWood's new LEED Platinum Corporate Headquarters and Design Centre.

DO NOT LET THIS HAPPEN TO YOU!

Over the past 38 years, I've seen or been called in more times than I care to count to help a desperate homeowner who was in a state of shock following a renovation disaster.

Some nightmare renovation cases make it into mainstream news. Like this horrific story by the **Toronto Star.**¹

This heartbreaking case involved a 76 year old senior who was the victim of renovation fraud. She paid over \$300,000 to have her modest home wrecked by an unscrupulous contractor.

The son received an alarming call from one of the contractor's workers during a raging snow

Toronto senior one of 90 allegedly targeted by home renovation scheme

Star investigation: Kennis Heath one of a growing number of vulnerable seniors being preyed on for their life savings.

Text size: Reset

Report an Error

ROBERT OSBORNE / FOR THE TORONTO STAR After spending more than \$300,000 only to have her modest home slowly torn apart around her by Yorkville-based contractor Jack Singer, police found Kennis Health, now 80, curled up in her North York bungalow and took her to hospital, unable to wake her, according to court documents.

By: Robert Osborne Published on Sat Mar 09 2013

Kennis Heath lay in her wrecked house, her life savings gone, slowly starving to death.

storm. "I really think someone should come down and look in on your mom and see what's going on down here," the caller said.

The weather was so bad the son couldn't drive. He called 911. Paramedics found his mom curled up in bed. The water had been turned off. She was left unconscious and suffering from severe dehydration. "My mom's house was destroyed," the son reported.

We get calls like this every week and 99% will never make it into the news. Many homeowners are too embarrassed of their huge mistake and simply do not wish to tell anyone. All this can be avoided.

¹ Star investigations by Robert Osborne, March 9, 2013, http://www.thestar.com/news/investigations/2013/03/09/toronto_senior_one_of_90_allegedly_targeted_by_home_renovation_scheme.html

Pembroke contractor jailed, fined on third conviction for duping customers

Removed shingles, then didn't finish roofs

SHAAMINI YOGARETNAM

operated PSC New Home Construction Inc. in the Ottawa area, has been senThe convictions come after five people in the Ottawa area contracted Slobodzian to re-shingle their roofs between May 2009 and May 2011 All five customers had to find other contractors to complete their jobs and none could get Slobodzian to refund their deposit.

could get Slobodzian to refund their deposit.

The contractor was convicted of engaging in an unfair practice by making a false, misleading or deceptive representation; failing to refund payment within 15 days of being given notice of cancellation of the consumer. ly convicted of similar provincial offences in 2011 and 2012 and was sentenced to a combined total of 108 days in jail followed by probationary periods.

His company was previously fined \$90,000 and he has had to pay more than \$50,000 in restitution to clients. After being released in 2011, he breached the conditions of his probation and is

YOU MAY BE THINKING I AM TRYING TO SCARE YOU

The truth is I am – but only to make a point and hopefully to spare you heartache.

What may surprise you is that in many "horror stories" the homeowners actually started their renovation on the right foot. They got three or more quotes. Some even checked supplied references.

They all thought the contractors were equally qualified. They were wrong.

Why do smart homeowners get tripped-up?

The nub of the problem is that most homeowners simply don't know what questions to ask when choosing a qualified renovator.

They make assumptions that lead to six big (and costly) mistakes that I see all time.



Front Page » Featured, Local News, Morinville, Sturgeon County

Police warning about travelling scam artists

By Morinville News Staff

The Morinville RCMP are warning Sturgeon County residents to be on the lookout for home improvement scams this spring and summer. These travelling con artists masquerade as skilled trades workers but are anything but.

The conning contractors are known to work small rural communities surrounding Edmonton in the spring and summer each year. The scams often involve paving, painting, roofing, rain gutters, chimney repair and other home renovations. The scammers will typically tell the homeowner they can do the work at a reduced rate

RCMP warning about gypsies in southern Alberta

Jo Ann Lawren

Travelers known to run home improvement scams on seniors

Travelers, or Gypsy/frish Pavers are known to travel into southern Alberta in the spring time. The groups of nomads are from the U.S., the U.K., and Ireland.

RCMP are warning Albertans to be wary of the group as they operate as unlicensed, itinerant contractors who offer home renovation work at a reduced rate, but often the work they do is shoddy, in fact, fixing the work the gypsies do is often more expensive than the repair may have cost had a licensed tradesperson done the job in the first place.

Constable David Graham of the RCMP says that typically, the sales pitch is aimed at seniors who often succumb to the high pressure sales tactics. Travelers will constantly and aggressively approach their victims until they get as much money as they can out of the victim. The groups



THE BIG SIX MISTAKES

- The lowest price saves me money.
- 2 A short written proposal is best.
- 3. Lots of experience means quality work.
- If the contractor offers a warranty I'm well protected.
- Written references are all I need to check a renovator's credentials.
- The renovator's financial stability won't affect my renovation.

Let's take a look at each one to see how an unqualified or dishonest renovator takes advantage of each mistake AND what you can do to weed them out.

"THE LOWEST PRICE SAVES ME MONEY"

This is a real juggernaut. All too often the lowest price you receive will end up being the most expensive. That's because many contractors **low ball their quote** to win your business. Then demand more money after the renovation starts. It's an ugly fact. Here's another.

If one contractor is significantly lower, there's a reason. And the reason is they haven't included something in their quote.

Or they're **not quoting on the same quality** of merchandise and finishes.

Or they're using less experienced trade professionals. Or they have excluded certain tasks such as removal of debris.

Here's another big one.

They substitute products for lower grade; lower quality options that in many cases look almost identical. This is a very common practice.

Dig deep enough and you will usually discover something is missing or overlooked.



- Does the renovator specify all products and materials by brand, model, and finish?
- 2. Has all work and tasks associated with the project been included as a line item in the quote?

In many cases less expensive renovators use unqualified trades. For example a Licensed Plumber is approximately \$72 per hour no matter which renovator you choose. A labourer or handyman, which are used by most renovators, costs between \$20 and \$25 dollars per hour.

The savings to the renovator is substantial and the renovator can sill give you a 30% discount and make a larger profit than a professional renovator. Not only will you receive a less quality job, but this is also illegal, yet it happens every day.

If their price is lower because they're using less experienced – or unqualified – workers, you may well end up paying less but living with very poor quality "craftsmanship".

Yes, maybe you saved some money. Was the poor fit and finish or plain ugly final renovation really worth it?

"A SHORT QUOTE IS ALL I NEED"

Here's a nasty insider secret. **Most renovation projects go an average of 15% to 25% over budget.** How does that happen?

Unfortunately our industry is famous for providing skimpy quotes – often just a few pages for massive renovation projects. This is exactly how many bad contractors, con-artists, and fraudsters are able to price their quotes so much lower: they simply leave details out.

Here's how it happens.

You meet a renovator who is usually the owner of the company or a "salesperson"; and they are a master at selling you. You get a quote that you look at quickly.

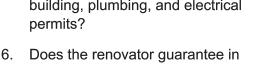
Everything looks good because you have very little time and you would rather look at a small, short proposal rather than a long detailed one.

You really love the price because it's the lowest of the bunch!

You sign off. And your heartache begins — because the renovator priced their services low to win your project. Then they count on extras to ensure sufficient profitability. That's how they stay in business.



- 3. Will the renovator provide a written fixed-price proposal with a fully itemized breakdown and price guarantee for the work specified once your design is complete?
- 4. Will the renovator include scaled drawings for the work being done?
- 5. Does the quote include applying for and purchasing all Permits including: building, plumbing, and electrical permits?
- 6. Does the renovator guarantee in writing the price they have quoted is the price you will pay unless you request changes in writing?



At the heart of this problem is the fact that most of us are just too darn busy to do what's required to determine if a renovator is actually qualified to take on their job. We don't take the time to make a true 'apples to apples' comparison.

Hands down the easiest way for you to make a useful comparison and ensure you are getting good value for your money is to **insist on a fully itemized**, **unconditional quote from each renovator**.

When I say "insist" I mean it. It's your home, your renovation, and your dollars. You should know exactly where your renovation dollars are going, right down to the paints, finishes, and clean-up.

What you need to see is every product with a brand name and description itemized AND every service – such as permits, clean-up, and removal – that is OR isn't included.

"LOTS OF EXPERIENCE MEANS QUALITY WORK"

When a contractor tells you they've been in business for over 20 years, you may think "That's a long time. They must know what they are doing." Unfortunately you are probably being far too generous.

While the contractor may have been in business for 20 years, they may not have been operating under the same business name for that entire period.

Many contractors get into trouble for one reason or another. They bankrupt their company and then promptly open up the next day under a different name.

Meanwhile, they add the number of years from one failed business to the next and tell you the total years of experience they have!

Some contractors that have actually been in business less than 5 years claim to have over 50 years of experience.

Here's how they perform this miracle of math.

They simply add up the number of years of experience of *every single worker on their team.* Take ten people with three to five years of experience each – presto, you have a whopping 30 to 50 years of experience. Yes, impressive – at first glance!

Very often, if you dig a little deeper you'll discover the business has existed for a fraction of the time that is stated. This is unfortunately a very common practice. And it is very deceptive.

The bottom line is this: you can't take claims of years of experience at face value. Nor can you assume that the number of years of experience translates into a qualified contractor who knows what they are doing and who will assure you a quality renovation.



- 7. How many years has the renovator been in business under the current name?
- 8. Does the renovator have a minimum of ten years of experience designing and building renovations in the City of Ottawa?
- 9. Does the renovator provide a list of client references for relevant projects that you can call and visit?
- 10. Can the renovator provide you with a current project site that you can visit?
- 11. Does the renovator meet the elite standards of the Greater Ottawa Home Builders Association Renovators Council and does it abide by its strict members code of Ethics and Business Professionalism?

"IFTHECONTRACTOROFFERSAWARRANTYIAM PROTECTED"

Here's a startling fact: 93% of all construction companies don't survive to celebrate their 10th anniversary. A majority go out of business within the first two years.

That means a 2-year warranty may not be worth the paper it's printed on.

The reality is this: a 2-year warranty has value only IF your renovator stays in business throughout and after that period. The statistics are not good.

In our experience, the majority of renovation businesses will not be around to honour their warranty.

That's why we recommend choosing a renovator with a **minimum of ten years of experience** while operating under the same name.

Here is one flag that could signal you are dealing with a *fraudster*, and that any promises of warranty protection are hollow.

A large deposit is required upfront before any services are provided. We have seen this happen on many occasions. In some cases the "renovator" vanishes after receiving their ill-gotten booty.

What should you expect to pay?

A reasonable deposit to get started on your project is 10% of the total anticipated value.



- 12. Does the renovator provide a comprehensive warranty that you have the option of extending to 10 years?
- 13. Will the renovator guarantee that all work will meet the Ontario Building Code and, as required, be reviewed by a City Inspector?
- 14. Does the renovator abide by the Ontario Tarion Warranty protection guidelines applied to home renovation projects?
- 15. Does the renovator provide a satisfaction survey at the conclusion of your project – and will final payment be conditional on your complete satisfaction?

More importantly, you should expect to see a **detailed payment schedule** throughout the renovation **as work is completed.** This builds real accountability in the project. Your renovator is motivated to complete quality work on time – because that is when they will get paid.

"WRITTEN REFERENCES ARE ALL I NEED"

Think about this for a second. Nobody is going to give you references for a project that they made a complete mess of. Even the worst contractors will do good work sometimes.

If you are going to do reference checks make sure the reference is for work completed in the last six months to one year: you only want recent references.

While recent written references may provide you with some peace-of-mind, you really need to go further.

Check your renovator's credentials.

A more reliable indicator is whether your renovator is a trusted and respected member of the local industry with recognized credentials. At minimum, we recommend looking for *RenoMark* and *GOHBA* (Greater Ottawa Home Builder's Association) designations and if they are a member of the *Ottawa Better Business Bureau* (BBB).







Have they won any Awards?

Awards are another good indication that your contractor has been independently acknowledged for excellence in some category – and they will provide quality workmanship.

One of the most important awards in our industry is the *Consumer Choice Awards* (www.ccaward. com). We consider these awards particularly important because a contractor can't enter these awards. It is done by an independent survey company using telephone surveys to businesses and consumers. Winners are selected by homeowners, not a panel of judges.



- 16. Is the renovator a member of the Ottawa Better Business Bureau with an A+ rating and zero complaints?
- 17. Is the renovator a member of the Greater Ottawa Home Builders Association Council?
- 18. Does the renovator meet the elite standards of the Greater Ottawa Home Builders Association Renomark™ program?
- 19. Has the renovator won any major industry awards such as the Consumer Choice Awards (for Best Home Designers and Home Renovations company), or Ontario Home Builders Association or Ottawa Home Builders Association awards?
- 20. Can the renovator show examples of designs and completed projects for relevant renovations with before and after photos of the actual completed renovation?
- 21. Does the renovator offer an in-house design service with 3D-renderings so you can see what you are purchasing?

"THECONTRACTOR SFINANCIAL STABILITY WILL NOTAFFECT MY RENOVATION"

This myth can cost you thousands of extra dollars through absolutely no fault of your own.

Here's how this industry works. You pay the renovator. The renovator pays the Suppliers and Trades working on your project. None of that should be a problem. Except, many contractors are in very poor financial shape. Some are near bankruptcy. Why does that concern you?

A high debt-to-asset renovation company puts you at great risk.

If the renovator runs into cash flow problems and doesn't pay their suppliers and trades, those disgruntled workers can slap a lien on your home.

A lien has to be paid out to the suppliers and trades in order for construction to resume and for your bank to release mortgage funds – even if you have already paid the renovator!

Basically, your home becomes collateral and you are at risk of not having your project completed.

You would be surprised how often this happens. The reason is this; most renovators are using the cash from their current project – which could be your renovation – to pay the bills from a previous job.

The simple step you can take to avoid financial and potential insolvency problems like this is to do a check with the BBB and for a modest fee, a PPSA check (www.PPSA.ca).

What does a BBB and PPSA check reveal?

A BBB check tells you if there are any complaints or warranty issues. Look for an A+ rating from the BBB. A PPSA check tells you if a renovator owes any money or if there are any liens registered against the company.

If a renovator doesn't get a clean bill of health on both, walk away...fast! You don't want to get stung with a potentially expensive lien.



- 22. Is the renovator a member of the Ottawa Better Business Bureau with an A+ rating and zero complaints?
- 23. Does the renovator you have any company debts that could place your project at risk (i.e. what does a PPSA.ca search reveal)?
- 24. Does the renovator maintain the \$5 Million of Liability, Commercial Auto and Workers Compensation Insurance and will their insurance agent send you their certificate directly?
- 25. Does the renovator have a letter of good standing from their business bank and can you call them if necessary?
- 26. Does the renovator provide a statutory declaration of protection the most important protection for homeowners?
- 27. Does the renovator maintain business accounts with local suppliers and are they in good standing?

YOUR #1 KEY SUCCESS FACTOR: PLANNING!

Planning is hands down the number one secret to a successful home renovation. Conversely, poor planning is the number one reason most renovation projects go off-the-rails and over budget.

A plan that's worth its' salt should specify every detail of your renovation right down to the number and location of electrical sockets in a room.

If you don't have a plan, you definitely won't have a realistic budget. That means any schedules or deadlines are likely to come...and go.

To get a realistic budget, your plan should include the concept and final design; building permits; all materials and finishes; and a detailed GANTT chart identifying every milestone from the pre-construction meeting right through to final inspection.

Collectively, those decisions make up a plan. And that plan leads to a budget – with everything fully itemized. Now you are cooking! More importantly, you can make a confident, informed decision about who to hire for your renovation.

Good planning goes hand-in-hand with project management.

The last thing you want your contactor doing is showing up with their morning coffee and spending the first hour trying to figure out where they left off or what they did last.

Ask your contractor how you will be updated on the progress of your renovation. At minimum you should be updated on a weekly basis. Ideally your renovator will:

- Hold a "pre-construction" meeting and provide you with weekly onsite meetings once your project gets started.
- Assign a dedicated project manager who provides a single point of contact for your project from start to finish.
- Use a construction specific CRM system and cloud based technologies to update schedules every day.
- · Provide a secure password protected Client Portal that includes every detail of your renovation

Ask your contractor if they have a computerized project management system. If not, how will they update their project schedules and keep you informed? Make sure they can provide you with a real person that you can contact directly during working hours – and an emergency number to call after hours.



Must ask questions:

- 28. Does the renovator have licensed Interior Designers & Architectural Technologists with BCIN & LEED certification on staff?
- 29. Does the renovator use a professional CRM Project Management system with Gantt Charts to control every phase of your project?
- 30. Does the renovator review a preconstruction checklist with you in your home prior to start of construction?
- 31. Does the renovator have a company policy to return phone calls within two hours of receiving a message and maintain a 24/7 emergency line?
- 32. Does the renovator provide start and completion dates in writing for your project?

BUILDING PERMITS WILL AFFECT START DATES

Finally, many renovators will promise ambitious start dates, if not exactly when you want. One way they are able to do this is by ignoring building permits.

Many homeowners do not realize that their renovation may require a building permit. And many renovators either fail to obtain appropriate permits or they tell homeowners incorrectly that a permit is not required or they inform a homeowner that it's their responsibility to get a permit – usually after the project is awarded and a start date agreed to.

The fact is; as the homeowner you are legally responsible for getting any permits that are required.

However, your renovator can obtain these for you. At minimum, your renovator should tell you what permits will be required.

Permits are issued for demolition, building, plumbing, electrical, and HVAC (heating, ventilation, and air conditioning).

WHEN IS A PERMIT REQUIRED?

The Ontario Building Code requires permits for any renovations that result in structural or system changes to a home. Permit requirements can vary from municipality to municipality.

In Ottawa, the Building Code Act requires a building permit for the construction of any "new building, an addition or alternation of any structure with a building area of 10 square metres (approximately 108 square feet).

OBTAINING A BUILDING PERMIT CAN TAKE DAYS AND IT WILL AFFECT THE START DATE OF YOUR PROJECT.

Be sure to ask if your renovator has included the important step of applying for appropriate building permits into their start date and overall plan for your project.

What happens if you don't get a permit?

The City can issue a "stop work" order. If the work is already finished you may have to redo it at your expense. The Canadian Builders' Association calls this "un-renovating" your home, such as removing an addition.

If the work that is done leads to an incident and you didn't have the proper permits, your insurance company can and probably will deny you coverage.

SUMMARY OF THE 32 "MUST ASK" QUESTIONS TO AVOID A RENOVATION DISASTER

32 " Must-Ask " questions for choosing a qualified renovator and avoiding fraudsters	Notes:
 Does the renovator specify all products and materials by brand, model, and finish? 	
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3. Will the renovator provide a written fixed-price proposal with a fully itemized breakdown and price guarantee for the work specified once your design is complete?	
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ABOUT OAKWOOD RENOVATION EXPERTS



We are a fourth-generation family-run Canadian business with deep roots in the construction industry. In 1956 John Liptak Sr. used his specialized craftsman skills to jumpstart a renovation business that continues to this day under the OakWood name.

A respected, award winning Design + Build firm OakWood is a name you can trust to do your renovation right:



Holmes approved – OakWood is the first renovator in Canada and the only Ottawa renovator to meet the stringent partner requirements for The Holmes Group for Home Improvements and Renovations.



Award winner – OakWood is the only Ottawa renovator to have been honored with the Consumer Choice Award for Ottawa's Best Home Designer and Renovation company every year since 2008.



A trusted name – we are the past winner of two BBB Torch Awards for Marketplace Trust and we enjoy an A+ Rating with the no valid complaints in over 60 years of business.



Fixed-price with no surprises – OakWood is the only Ottawa Renovator who gives you a detailed FullQuote™ with all material and product selections itemized, right down to the doorstoppers, so that you know where your renovation dollars are being spent to the penny.

OakWood offers a full range of services for any type of home improvement or construction project:

HandyManPRO

HandyManPRO: A professional, reliable handyman service for your entire "to-Do" list of small fix-it and home improvement projects. By OakWood, a name you already trust and always completed by credentialed, qualified trades professionals.

RenoTeam

RenoTeam: Get OakWood's quality, attention to detail, and superb project management on any renovation with the flexibility to choose the services you want and purchase materials from us or you can purchase from any supplier of your choice. Your renovation right sized for your budget and needs.

DesignBuild

Design & Build: Our flagship, award winning service has it all. Ideal if you want a turnkey, customized renovation solution with concept design, exacting attention to detail, premium materials from our handpicked partners, exemplary project management and constructed to the highest standards in the City.

CustomHomes

Custom Homes: We provide a complete Design + Build solution for your dream custom home from the ground-up. Our services include site location and preparation, site inspection and building contracts, City inspections, creating 3D designs and build ready blueprints and unequaled attention to detail in construction and project management

SERIÖS

Seriös: Affordable custom cabinetry for any room including kitchens, bathrooms, dining rooms, and more. Manufactured in Canada to the highest, artisan standards with many features that are upgrades on other brands. The easiest way to get exactly what you want.

We offer a free in-home consultation and quote

To schedule a free QuickQuote™ consultation with a specialized OakWood Renovation Advisor to discuss ideas, options, and find out how much your renovation will cost,

visit www.OakWood.ca or call us at 613-236-8001