

## A Home Renovation Guide

Avoiding Common Mistakes for a Spectacular Result and Peace of Mind

By Joey Biasucci

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#### Introduction

I want to thank you and congratulate you for downloading this book, "A Home Renovation Guide."

This book contains proven steps and strategies on how to understand the home renovation process, avoid expensive and time consuming mistakes and hire the right builder for you.

Many homeowners, or potential homeowners, are unaware of the pitfalls of a renovation, or even new home builds. Some of these pitfalls go beyond the actual construction aspect of a project. Since I was a kid, working with my father who now has over 40 years in this industry, I have learnt so many tricks and tips of what to do, and more importantly, what not to do, and I want to share some of these with you in this publication.

This book has been years in the making, and while I am still in the early to mid-stages of my construction career, I have seen so much in this industry that I felt passionate to share some of my experiences with a broader audience than just my clientele so people could avoid the most common mistakes in home renovation. In doing so, the renovation process can be more fulfilling and successful.

I have worked in this industry for over 18 years now, from building and renovating all types of homes in Toronto's most coveted neighborhoods, I have seen so many different types of issues and outcomes, that while building or renovating your home can be a great experience, if not properly planned and properly executed, can be a disappointing and expensive undertaking.

I get so many phone calls from people who show me projects they have had done in the past by "contractors," and I just shake my head in disbelief because they actually paid for the work. Too many times I see trusting, none-the-wiser homeowners being taken advantage of because

they trusted someone to handle a job for them, and it was done so poorly and paid for because the homeowner was unaware what it should or shouldn't look like. What's the best way to avoid this? Planning and hiring the right person the first time!

"Doing your homework is the single most important thing you can do when looking to renovate or build a home."



A home I visited for a quote in Toronto. That's right, it says "Don't Push." It was sold to be a structural column! On a weak point of the floor above.

These days materials can be very costly. And as such, many homeowners want to tackle their own renovations... but, be leery of the television DIY! TV makes it look easy, but a bad DIY job can drastically reduce the value of your home. I know there are a lot of handy homeowners out there, but recognize your limits and know when to bring in a professional. Renovating or building takes experience.

As you often hear, your home is one of your greatest investments, so take the time to relax and read this book. Let's do your homework and I'll walk through some of the best ways to make it through this process successfully.

Thanks again for downloading this book, I hope you enjoy it!

Yours truly,

Joey Biasucci

General Contractor SalDan Construction Group

### Chapter One: Planning

#### The Importance of Having a Plan

One of the major stressors of a Home Renovation is a direct result of not enough planning. Don't rush into it, have a solid understanding of what you want to achieve with your renovation. This includes a clear focus on budget "first and foremost," and what must be included in your project based on your budget, as well as any other features you would like to include depending on that budget.

In many cases, the final design and specifications to fit your budget for the project will be worked out with the help of a building contractor, designer and/or architect. The more information you can give your construction team, the better they are able to provide you with good advice and accurate cost estimates.

Before you engage "your team," you should have:

- A clear description of the scope of work.
- Specific goals for your renovation project (budget, timing, finishes etc.)
- Future changes you anticipate in your life that could affect the planning of the current scope of work/design.
- A list of must haves vs. wants.

Once you have completed this pre-planning, you'll be in a much better position to ask a professional builder, designer or architect to develop the drawings and estimate for your project. The time and energy you invest in this homework can make the process far more enjoyable for yourself and the consultants/builder, and help to ensure it is delivered on time and on budget.

When it comes to renovating your home, it can be a stressful and daunting task. However, you can take steps to prepare and educate

yourself in advance, making the process more enjoyable.

Know why you want to Renovate: What problems are you trying to solve? Most renovations come to be because of years of living with everyday issues. For example, your bathroom may be too small, you need more storage space in the kitchen, or you want more room for the kids to play. Make a "needs and wants" list to assist you with the upcoming stages.

Set a (realistic) Budget: Before you begin, decide how much money you can, or want, to spend. This allows you and your future building/design team to focus on the work that is doable within that budget. Experienced builders can also provide cost advice and different options and recommendations to assist you in getting what you want within your budget (also known as value engineering). Aside from the basic construction costs, don't forget to allow for finishing's such as window treatments (drapery, blinds, etc.).

Bring a professional construction company on board: First, do your homework. There are many contractors around, but you'll want to do your homework to ensure you have one that has a good track record of successful projects and satisfied customers. Contact professional associations like The Ontario Home Builders Association, The Local Home Builders Association, The Toronto Build, Reno Mark, Tarion (new home warranty corporation if you are building new), and The Local Chamber of Commerce.

Next, you'll want to get some initial pricing by either bringing your potential builders by your home to see the project firsthand, or if it's a new home, sit and discuss your ideas (needs and wants) with them. While it may be tempting to go for the lowest price, you should also consider the implications of doing so. Does the builder have the necessary experience? Will the builder offer a warranty? (Typically, one year for renovations) Will the builder still be in business if you need to call back?

Lastly, don't forget to get it all in writing! The builder should present you with a detailed fixed price Standard Construction Contract to which they should adhere to you once you have agreed to a scope of work and price. This Contract should cover everything from Insurance, Warranties, Terms of Payment, Schedule, Dispute Resolutions, etc.

### Chapter Two: Laying the Proper Foundation

Evaluate the existing building (structure, systems and overall condition). With your potential builder(s), or with an architect/designer prior to hiring a builder, investigate the existing conditions, as well as items likely needing attention in the coming years. If necessary, be prepared to make trade-offs between lifestyle improvements and work needed to keep your home in good repair. Depending on the type of renovation you are planning, ensure that your design team does a thorough investigation on your existing structure to ensure that the home can incorporate your new plans (ex. You're adding a second story to a bungalow, is your existing foundation capable of carrying that load?). You may need a professional engineer for this opinion. It is far better to spend the cost of this investigation upfront than at permit stage, or worse - mid-way through the renovation. You will almost always need the advice of a structural engineer.

Work with the strengths of your home. Check under existing carpeting for old hardwood flooring to refinish. Refinish old trim and molding rather than replace it, may be a good trade off to afford the new powder room you need.

**Keep it simple.** Speak with your potential builder(s) and inquire as to the best way to approach the design for your specific situation. A lot of builders have a design team on staff, which can greatly reduce the cost of hiring a third-party design team or Architecture Firm. If you already have a consulting team in place, it can still be helpful to consult with a builder during the planning process.

**Don't cut corners.** Experienced builders can Value Engineer your project to provide cost advice and different options and recommendations to assist you in getting what you want within your budget, or at the very least, advise you on the more important items needing to be done, and the order to which they should be done. Do not

compromise quality for quantity. If it's worth doing, it's worth doing well, and that means using products that offer the right combination of performance, durability and aesthetics. Experienced renovators can help you choose the best products within your budget.

Check local bylaws. Typically, this gets done during the permit stage; however, your design team can miss something simple like a Zoning Setback for an Air Conditioner (There are set back limits from the property line in certain municipalities), which can become an issue at final inspection.

Steer Clear of the Current Trends (if you can). Design trends come and go. If your plan is to stay in your current home for a while, this is less of an issue as you are designing to your personal taste for your enjoyment. However, if your goal is to eventually resell, it is better to stick to more traditional mainstream tastes, such as a white toned neutral palette.

Check Your Insurance Coverage. Insurance is one of those things that is usually ignored while planning the many items that go into a renovation. Often, homeowners will forget to ask their potential builders about insurance during the vetting process. Yet, before any work begins, you should make sure that you are well covered during and after the renovation, in case of damage, injury or theft. Knowing you are covered allows you to proceed with confidence.

The renovator's business insurance. Your builder should carry a General Liability Insurance Policy usually with a minimum of \$2 million, although they may carry more (5 million is more of a standard amongst the more established builders). This provides coverage in the event of damage to your home or neighboring properties due to the renovation activity, or bodily injury caused to a third party. Your builders' insurance protects you - without it you could be liable for damages or injuries. Don't be afraid to ask for Proof of Insurance, and take note of the limit and extension of coverage as well as the expiry date.



One reason to check your insurance coverage...

Your own homeowner's policy. A homeowner's insurance plan is based on "regular usage of the home". However, a renovation is a special circumstance that may fall outside of your present policy. It is important to inform your insurance provider of the proposed renovation and ensure that you are well covered.

A homeowner's policy can allow for repairs and renovations without jeopardizing coverage, usually with no additional cost. However, there are specific items you should discuss with your insurance provider.

• The full value of the work to be done: A major renovation may increase the value of your home beyond your present coverage. You may then need to increase the insured value before work is completed.

- Whose insurance covers the theft of building materials or furnishings from your property while under renovation?
- What construction documents will your Insurance Broker want to be provided with to assure proper wording to adequately cover your specific circumstance.

Tell your insurance representative if you plan to vacate your home at any point during the renovation. Your insurance company may suggest you plan for someone to check your home daily to ensure continuous coverage.

If you plan to do some of your own work, or act as your own General Contractor, many homeowner policies have an exclusion related to professional liability, and you may not be covered if someone gets injured on your project. In this case, you may need to purchase additional coverage.

Lastly, Insurance does not protect you from warranty items or bad workmanship related to your renovation. However, a written contract does. Hiring a professional builder with a great track record of customer care is the most important thing you can do to ensure a successful, hassle free renovation.

The remodeling process is filled with layers of decisions, not only about product selections and colors, but about budget and who you'll hire to complete your project. While not every renovation works in the exact same order, most follow a similar course. Listed below are the suggested eight common steps in the building process. Use them as a reference along the way so you can remain clear throughout your remodel or building journey.

#### 8 Common Steps of the Renovation & Building Process

Step 1: Limited Initial Consultation – Usually at no cost

• Normally a phone discussion or a brief meeting

Step 2: In-Home Consultation – Further Qualification

• Needs, Assessment, Potential Implementation, Site Evaluation

Step 3: Design, Ideas & Planning

• Deeper Understanding of Vision and Project Possibilities; Budget Plan; Material Selections

Step 4: Estimate Provided & Contract Agreement

 Map of Project from Beginning to End; Budget Adjustments & Establishment

Step 5: Building Permit Application Process

Step 6: Renovation Pre-Starts

Contractor Meetings; Review Permit Conditions; Materials
 Ordering and Delivery Dates; Rough-ins & Deal with Concealed
 Problem Solving, Installing Finishes

Step 7: Complete Renovation - Happy Clients!

Step 8: Feedback; Final Paperwork; Warranty & Referrals



### Chapter Three: Choosing the Right Builder

Renovating your home should be a positive experience - relatively free

from worry and stress. You should have full confidence in your building team and know that you have selected one of the best. That's why you should choose a professional. As previously mentioned, you should always begin with doing your homework (knowing what you want, having a budget etc.)

#### Ten Reasons for Hiring a Professional

- **1. From start to finish** A professional builder will help you to put it all together from ideas to design, products to plans, and from construction to completion.
- **2. Experienced advice** A professional builder has the experience and knowledge to help turn your ideas into tangible results. They will also have ideas on how to potentially stretch your budget to get what you want without compromising on quality.
- **3. Technical know-how** Professional builders understand construction, how to deal with challenges and problems, and how to improve the comfort of your home.
- **4. Expert teamwork** Behind every professional builder, there is a solid network of staff, sub-trades and suppliers.
- **5. A Proven Track Record** You should see a pattern of happy customers and successful projects behind them. Ask to speak with past clients and view past project photos.
- **6. Accurate Pricing** Professionals know what it takes to build your vision and how much it costs, and they should be able to tell you upfront.
- **7. A Written Contract** Professionals back it up with a written contract that breaks out your entire project so that you have a full understanding of what to expect, from the payment schedule, potential changes to the scope of work, to the completion timeline.

- **8. Insurance** Check to be certain your builder carries the necessary insurances.
- **9. Warranty** All consumer purchases come with a warranty, and a renovation is no different. All builders should offer a minimum one-year warranty on materials and workmanship.
- **10. Service!** Professionals are in business for the long haul. They understand that once the job is complete, that's when the real work begins! Looking after your clients after everyone else is gone is what truly counts.

# 10 Questions You Should Ask a Renovation Contractor Prior to Hiring One

# 1. What is your experience and how long have you been in business? This is a good question to ask!

Good builders with a proven track record are not afraid to tell you about their background, their training and experience, their strengths and what sets them apart from others. They will be honest with you about what they can do for you, when and for how much.

# 2. Can we see some photos of your past work and or visit some of your current job sites? A Smart New Step

Professionals have a website and most if not all have an active social medial portal where you can see their past works. These pictures should give you a good idea on what to expect, as well as an idea on their workmanship. Another great way to verify this is ask to speak to past clients.

### 3. How will you deal with our project?

Ask the builder to explain how they would approach your project. Do they have a design team that can handle the plans and permits? Will there be an appointed supervisor / manager? Who will be our point of contact? Will you have any access to your home? How much will the work disrupt your household? Will they clean up? You should feel free to ask as many questions as you like.

At the same time, expect the builder to try to find out as much as possible about you and the proposed project. Are they listening carefully? Taking notes? Asking the right questions? Offering ideas and suggestions?

# 4. Are you a member of a Home Warranty Program? If not, what is your warranty commitment?

It's not enough that you know that the builder is offering a warranty. You should know the specifics of the warranty and you should make sure that you understand it fully, and this should all be contained within a written contract. A good builder won't have any problems offering at least a one-year warranty because professional contractors value long-term relationships.

# 5. When can you begin the job and how long do you anticipate it taking?

Timing and scheduling are important for many reasons. You may need to make alternative living arrangements, which can come at a cost; you may also need to arrange your construction financing, that can take time. Either way, during the hiring stage, it is important to know when the builder can start on your project and what the contemplated completion date is so that you can make the necessary arrangements.

# 6. Will there be a Fixed Price Construction Contract and what will it cover?

The contracts should be structured in a very specific manner. At the very least, the following items should be clear – the work, details about material, permits and fees, a payment schedule, start date, targeted completion date, warranty, insurance details, and information about changes to the scope. The contracts should allow all parties involved to be able to set expectations and the contract should protect all parties involved equally.

#### 7. How much do you require as a down payment?

Typically, a safe rule of thumb for a down payment is 10% of the contract price. The builder shouldn't ask for more than this. In most cases, the down payment will go towards getting the plans and permits ready for submission to the municipality. If you as the client have already done this, then the builder will apply the funds to begin the work, either way, it's a method to secure the contract with the client. From there, payments are usually set in construction milestones. As a general rule, don't pay for something that isn't there yet.

### 8. Does your firm carry the proper insurance?

At the very least, the builder should have general liability insurance of two million dollars. WSIB is another coverage that the contractor should have. These things protect everyone involved.

#### 9. How do we make changes to the work? What is the process?

Normally, changes are always done in writing by way of a Change Order. The client will request a change, the builder will review the conditions, then provide you with a formal change order form indicating the contemplated change, its cost, and then once agreed both parties will sign and it gets filed away. This is a good way to avoid confusion at the end of the job, which can lead to disagreements.

# 10. What is your Completion Turnover Process? Is there an Instructional walkthrough?

A good builder should never leave you in the dark. Whether this is your first new home or not, the builder should schedule a time or times to walk the home with you and go through all the equipment, their operation, maintenance tips etc. Ask as many questions as you can. Further, the builder should advise you of an after-completion protocol should something occur and you cannot reach the builder (ex. Furnace stops working in the winter – The builder should tell you ahead of time to call a 24-hour service company and the builder will pay the bill). In other words, you should never feel left in the dark.

#### Deciding who to Hire

Once you have completed the interview process and checked references, you should have your list narrowed down to a couple potential builders. Next, you should be looking to get some quotes. Builders should be allowed adequate time to prepare a bid for your project (+/- one to two weeks), if you already have plans for your project, you're ahead of the game (ensure all potential builders are pricing from the same set of documents). If you are having your builder include the design plans as part of your package, then the builder will be pricing based on a provided scope of work. They should present their bids in person to alleviate any confusion and be able to explain to the client what they did to arrive at their figure. Once you have met with and received the estimates from your top 2-3 potentials, you should take the time to review these estimates in detail and ask any questions.

Compare every aspect of their bids - the description of the work, specifications (materials and products), price and allowances, and any additional recommendations or ideas for your project (schedule, payment terms, warranty etc., typically discussed in the contract). Remember, while overall price is important, it is only one factor. Many homeowners who have undergone renovations will tell you that paying a

bit more for something but having "peace of mind" in being able to trust your builder is money well spent.

If you feel strongly about one of the builders, they are probably your best choice, even if their price is not the lowest. In the end, you should choose the builder based on your sense of the overall value they can provide to you.

Use the following Contractor Evaluation Checklist to evaluate and compare bids

### **Contractor Evaluation Checklist**

Use this worksheet to record summary information about each renovation contractor who provides a bid on your project.

Name of renovation contractor	Do you feel that this renovator has the skill and experience needed to complete your project?	Did this renovator provide proof of insurance and/or Workers' Compensation coverage?	How satisfied were past customers with the renovator's work?	Are you comfortable with, and confident in, this renovator?  Do you have a good personal fit?	What was this renovator's bit price to do your renovation project and what down payment was required?	Considering all aspects of each proposal and your comfort with each renovator, how do you rank their overall value? (1st, 2nd, etc)
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### Chapter Four: The Design Process & Planning Stage

A successful home renovation begins with a solid design. Whether you are remodeling the kitchen, finishing your basement or gutting your entire home, the planning and design will ultimately determine a successful problem-free outcome.

Experienced builders will work with you to explore designs that fit your home, lifestyle and budget. They will also advise you on the level of design assistance you might need, before you can get a firm cost estimate and the work can get underway.

Many builders today have in house design teams that can handle the plans, engineering and permits as part of their package. However, some projects can be quite complex, and therefore the builder may recommend utilizing the services of a third-party Design team or Architect to handle it.

The design process typically begins with some initial discussion of your ideas, photos, drawings, and a simple walk through the home. The team will ask you to describe your ideas and what you envision as an end result. From there, some design ideas can be put on paper for review. Often, additional fine-tuning is needed to achieve the desired final plan, which can also (and often) include the review of a Structural Engineer to ensure the design is code compliant. At this point, plans are ready to be submitted to the municipality for Permit.

At the end of the design phase, you will have a working set of municipally approved drawings that are the basis for getting cost estimates. The drawings should show clearly what the final project will look like, including details and elevations, accompanied by a specification list of the products and materials to be used.



All home design work comes at a cost, typically (\$4-5,000), this will get you a full set of working plans which will be eventually signed off on by your local building department and have an approved building permit. Typically, when a homebuilder or design firm provides a quote, attached with it is an allowance for engineering, as well as estimated municipal building department fees. It is important to note that most if not all projects these days require a letter or two from a structural or mechanical engineer regarding some aspect of the project, so carrying a contingency for this is smart. Also as part of the design fee should be the cost to complete a Mechanical Design, which is also necessary to obtain an "HVAC" permit.

Moving on from this, don't be afraid to ask your potential builder(s) to break down your estimate as opposed to the norm of a lump sum. Personally, I am not afraid to break down each and every aspect of the scope of work.

### **Chapter Five: The Building Process**

Once you agree to the numbers with the builder, get an estimated completion date from them also. Monitor the process by asking questions and attend regular site meetings with your builder. You'll also finalise the fixtures and finishes along with the builder's construction procedure. Remember, most renovation projects can look messy until the last few days.

If you will be living in the home during the remodel, it has some obvious advantages and disadvantages. On the downside, you'll have to live through the mess, noise and inconvenience every day. On the plus side, you can see the progress (or the lack of progress) every day, and you can catch potential issues early.

Here are some tips to make living in your home during a renovation a bit less painful:

- Discuss with your contractor about keeping as much dust and odor from spreading into the lived-in parts of your home. They can tape off areas with plastic during certain phases of the work.
- Clear the rooms being worked on of as many personal items as possible to protect them and create more space for working.
- Avoid unexpected frustrations establish an agreement about parking, and when it's ok to block your driveway for construction vehicles. Also, don't allow workers to park on the neighbor's grass.
- Contractors will usually take care of protecting your floors, but make sure the floor in the frequent paths of travel is covered up.
- An outhouse will add to your project costs, but you might not want the messiness of workers using your bathrooms every day. So, decide if you are going to allow workers to use a bathroom.

Hiring the right electrical contractor and learning about your electrical system can be a matter of safety and security. It could prevent fires and save lives and it is encouraged to learn the ins and outs of your electric

panel. As the owner of your home, this gives you confidence when there is a power outage and when safety precautions are needed. "Knowledge is Power."

#### **Electrical: Who Should You Hire?**

Homeowners living in Ontario requiring electrical work for their home must **only** hire a **Licensed Electrical Contractor**. Do not hire an "electrician". While they may be qualified, Electricians are typically employees of a Licensed Electrical Contractor, and thus may not be licensed themselves. Because of not being licensed, they cannot call for an Electrical Inspection with the Electrical Safety Authority. *Licensed Electrical Contractors (LEC)* are the only businesses in Ontario legally authorized to do electrical work in your home.

Homeowners must ensure that an electrical permit is obtained when necessary. If not, the homeowner can face hefty fines. When hiring a general contractor, homeowners should ensure that only a Licensed Electrical Subcontractor does all the electrical work on their home. Remember! Most fires are a result of electrical system failure.

### A Few Ways to Spot an Unlicensed Electrical Contractor

- They tell you a permit with the Electrical Safety Authority is not required for your "small job."
- They don't have an ECRA/ESA license number on their work vehicle.
- Their estimate doesn't include an ECRA/ESA license number.
- They can't produce their ECRA/ESA license number when you ask for it.
- They say you don't need to involve ESA and you don't need a permit.
- They offer a discount if you pay cash, or accept only cash.

The ESA is there for everyone's safety, much like Building Officials, it is extremely important to obtain all necessary permits and inspections through the course of a renovation or new construction. Having these in place can also aid in increasing the resale value of your home. Should you be in the market to purchase a new home, ensure that these documents are provided to you prior to closing the deal.

#### **Understanding Circuit Breakers in your Home**

Circuit breakers are a series of switches inside an electrical panel. Each circuit breaker is connected to a circuit that carries electricity to different outlets in a home. The panel should always be labeled to indicate what breakers are for what areas/switches of the home.



When the circuit breaker detects that the current flowing through the circuit reaches an unsafe level, it automatically cuts the power to the circuit it's connected to (aka tripped). If a circuit breaker has been tripped, it must be put into the "off" position before it can be put into the "on" position again. If this pattern continues, it is wise to call an electrician to review the cause.



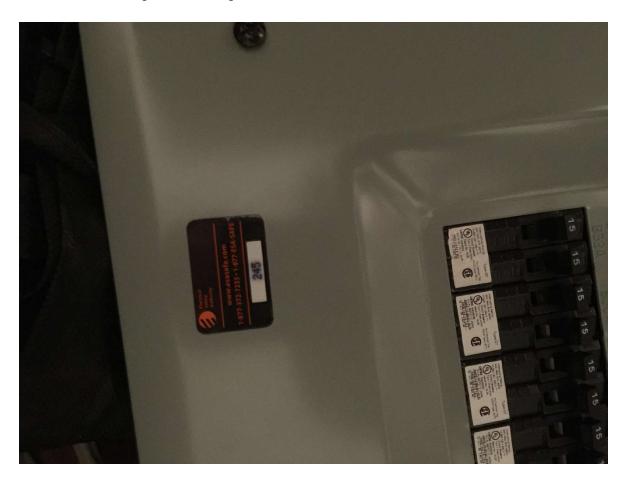
Most circuit breakers have three positions: On, off and tripped, which are labeled accordingly (on / off). When a circuit breaker is "tripped" (because it detected a high current level in the circuit) the switch will be somewhere in between the "on" and "off" position.

Whenever anyone works on a home's electrical system, for example, to replace an outlet or install a light fixture, the circuit breaker that is connected to the circuits being worked on must be manually shut off.

Once the work is done the circuit breaker can be turned back on. <u>It</u> <u>is</u> <u>extremely dangerous to work with a live circuit!</u>

In Ontario, all electrical work must comply with the *Ontario Electrical Safety Code (OESC)*. As a rule, no one should be working with electricity other than a certified electrical contractor. Prior to purchasing your next home, it is important to look for the ESA sticker on the homes electrical panel to verify that the electrical work was not done outside of the Ontario Electrical Code.

Electrical Safety Authority: 1-877-ESA-SAFE (372-7233).



Home efficiency is important in preserving energy and money, as well as keeping your home comfortable. Insulation in your home provides resistance to heat flow. The more heat flow resistance your insulation provides, the lower your heating and cooling costs.

Properly insulating your home not only reduces heating and cooling costs, but also improves comfort.

#### **Understanding Insulation R Values**

An **R-value** is a rating, which measures how well insulation can resist heat flow. 'R' stands for thermal Resistance. The **R-value** depends on the type of material, its density and thickness. Tiny air particles trapped in the insulating material resist the movement of heat (and cold). The amount of insulation or R-value you'll need depends on your climate, type of heating and cooling system, and the part of the house you plan to insulate.

There are many different types of insulation available. The type you use depends on what you're insulating or what R-value you require. Below is a list of the more common types used in Construction these days:

Fiberglass: ("pink stuff") This is what most people think of when they think insulation. Fiberglass in batts is available at most home improvement centers and is easy to install, offering an R-value of 3.0 – 3.7 per inch. Loose-fill fiberglass is also available, but requires to be blown into the space you're insulating and should be installed only by a professional to get the most benefit from it. "Wall Blanket" or "Foundation" Insulation is also a great way to insulate a basement without having to stick frame and lose additional square footage to obtain your R value.

Wall Blanket Insulation allows you to use as narrow as 1 5/8" metal studs to frame your walls rather than 2x4's gaining you square footage while still achieving a good R value that meets Ontario Building Code requirements.



Basement Wall blanket shown above

Mineral Fiber (AKA Roxul): Like fiberglass, mineral fiber in batts is easy to work with and available at most home improvement centers (this is usually a sturdier material with a grayish color). While mineral fiber has a lower R-value (2.8 – 3.7 per inch) benefits include better fire resistance and sound-proofing capabilities. Loose-fill mineral fiber is also available, but like loose-fill fiberglass, it should be installed only by a professional.

<u>Cellulose</u>: A loose-fill material that is mostly used in attics as it's denser than loose-fill fiberglass or mineral fiber (which are better used when blown into existing walls). It is highly recommended that cellulose be installed by a professional.

Rigid Foam: Typically sold in a 2'x8' sheet or 4'x8' sheet, Rigid foam comes in either expanded polystyrene (EPS) or extruded polystyrene

(XPS) and can be used on the shell of your home, to line exterior basement walls without adequate frost coverage, or to insulate below the basement slab. It can also act as your vapor barrier when installed in a finished basement. Proper installation involves securing the sheets to the surface and sealing all joints with approved sealant or tape.

**Spray Foam:** Low-density open-cell polyurethane and a closed cell polyurethane that has a higher density. Closed cell is the more popular choice for attics and exterior walls as it helps to create a stronger, more airtight home, is resistant to mold growth and has the highest R-value (5.5 – 6.0 per inch).

Insulation not only keeps your home warm in the winter and cool in the summer, it can help prevent mold growth and keep unwanted noise out. While most homeowners don't give much thought to what's behind their walls, proper insulation is of key importance to having an efficient, healthy and comfortable home.

#### Choosing the Right Sheen for Your New Paint Job

When choosing a paint sheen, it's important to consider the area you are painting. Types of sheens include Flat (Matte), Eggshell, Semi-Gloss and Hi-Gloss. Each offers its own distinct benefits. Choose your sheen based on how much traffic the area receives.

**Flat (Matte)** is a low-sheen paint with an easy-clean, non-reflective appearance that's ideal for low traffic areas and ceilings.

**Eggshell** has a soft, velvety appearance and is a good choice for moderate traffic areas such as living rooms.

**Semi-Gloss** if you desire a sleek, radiant sheen that is great for cabinets and trim, high-traffic areas and high-moisture areas.

Hi-Gloss creates a brilliant, shiny appearance with a glass-like finish.

This is great for high-use surfaces.

*Tip*: One gallon of paint can cover up to about 400 sq. ft. in total depending on the surface you are covering.



Is your project almost finished? When the contractor says he is done, walk the project with your contractor and make sure everything is truly done according to the contract. Make of list of everything that isn't done, that should be. This is called a **punch list**.

#### **Chapter Six: Protecting Your Investment**

A routine schedule of preventative home maintenance can keep your renovation or new build in top notch condition and preserve the value of your home. Continuing to check up on your appliances, heating and cooling, electrical systems and exterior will help prevent bigger more expensive problems, which save you money and aggravation.

Knowing what to maintain and who to hire when something needs repair or professional maintenance is just as important.

#### Steps to Improve a Musty Basement

A basement is a basement, it's below grade and typically always cooler than the rest of the home. A basement can also be more prone to humidity is most cases, which can be unpleasant. Fortunately, there are steps you can take to improve this.

One of the best tricks I have learned from an older and seasoned builder is to always (year-round) keep a small ceramic heater running in the basement of your home. This will take the chill factor out and balance any humidity lurking in the basement. In the summertime, it is especially important to run a heater due to the Air Conditioning in the home, which can increase humidity. Another trick during the summer months is to close or even tape off the supply grilles to reduce the amount of air conditioning entering the basement. A basement is not often an area which needs to be cooled.

In addition, and depending on the square footage of your basement, you should also run a Dehumidifier (two if you have larger square footage). Check it often during the summer months as the tank can fill up at times once a day or two days.

Lastly, keep a Hygrometer in your home (\$25-\$30 at your local home improvement store). This will digitally monitor your homes Relative Humidity (which should be in the 40-50% range for optimal comfort).



#### General Maintenance Steps for your HRV (Heat Recovery Ventilator)

An HRV (Heat Recovery Ventilator) is a great addition to any home. It helps to exchange the air in your home bringing fresh air into every room. While traditional bathroom fans are also good in bathrooms, HRV's come with an integrated timer (usually set to 20, 40 and 60 min. options) making it convenient for after showers where there is a surge in humidity. With bathroom fans however, you do not get the same degree of Air Exchange as with HRV's, which is why they have become the new go to mode of Air Exchange in new construction. Like many other systems in your home, your HRV requires some upkeep, shown in the steps below. These steps should be completed monthly to maintain optimal performance.

### Step 1: Turn Off Your HRV

First, turn off your HRV and unplug it.

#### Step 2: Clean Air Filters

Dirty or clogged filters can lower ventilation efficiency. Try to clean your filters at least every month. Filters in most new HRVs can be easily removed and cleaned by pulling out the filters (there are 2 rectangular filters as shown below) and rinsing each of them under warm water. Let them drip dry for 5 minutes and reinstall.



#### **Step 3: Clean the Heat Exchange Core**

Your HRV's CORE is the triangular filter located in the middle of the HRV. Pull it out as with the other 2 filters, and wash it under soap and warm water. Let drip dry for 5 minutes and reinstall.

### Step 4: Clean Out the Inner Chamber of the HRV.

Use a vacuum and quickly vacuum out the inner area of the HRV. In summertime, you will notice some of the bugs that enter your home make their way into the HRV filter. So, it's a great practice to clean them more often in the summer.

### **Step 5: Reinstall the Filters**

Put the filters back, reinstall the cover and plug the unit back in.

### Step 6: Dust Registers in the Home (every 2-3 months)

Lastly, have a walk around the home and find the (usually white) plastic registers on the walls or ceiling and dust around them, pop the cap off

# and ensure it is clean in side.



## **Winter Home Maintenance Tips**

When the winter months hit, you'll want to be one of those homes on the block that has prepared itself. There are a few key items that are listed below to consider:

## **Exterior Maintenance**

- ✓ **Stock Up on Salt:** But not just any salt, we recommend salt that is safe for concrete surfaces. This will aid in not eating away at your surface over time, which can lead to costly repairs.
- ✓ **Eaves troughs:** Give them a quick clean or call a service provider to handle it for you.
- ✓ **Hose Bibs:** Most homes have 1-2 typically located at the side or rear of the home. Ensure that the valve is shut off on the inside of the home, and you leave the tap on the outside of the home wide open for the duration of the winter. If you do not have a shut off valve on the inside of your home, it is recommended to call a plumber and have them install one. The other item to note is most new hose bibs are "Frost Free", meaning they do not freeze in the winter. If you are unsure whether you have one, this may also be a worthwhile reason to have a plumber stop in to check. Don't forget to drain any hoses and store them for the winter.
- ✓ Do not ever leave your garden hose connected to the hose bib in the winter.

Shown here, a Frost-Free Hose Bibs come with or without the built in anti-siphon:



Shown here, a typical shut off valve:



- ✓ Do a visual inspection of your Foundation and exterior facades: Walk around your home and ensure there are no large cracks or missing concrete on your foundation walls. Ensure all siding is in good order, same with masonry walls or stucco etc. Also check the metal (soffit, fascia and eaves trough) and ensure they are in good order. Check to ensure the eaves trough is free of debris. You should also inspect the caulking around windows and doors for cracks, if they are present, touch them up with some exterior grade caulking or silicone.
- ✓ Make sure the roof is in good shape. Inspect for missing and

loose shingles. Your roof is your first line of defense in protecting your home. Without it functioning properly, water damage can occur. Have a roofing professional check the condition of your roof.

✓ **Snow Removal Equipment:** Check to ensure that all your snow equipment is up and running before the first flurry falls. This includes motorized snow blowers, hand shovels etc.

### ✓ Porches and Decks:

- o Check the supports, steps, and railings on porches and decks to ensure they are sound.
- o Clean porch and deck furniture, and look for any needed repairs. Cover and store outdoor furniture, barbecues, fire pits, children's toys (especially small toys) in a protected area.
- o Make sure all soil is emptied from pots and planters. Dirt left in clay pots will freeze and cause the pots to crack if left in the cold.

#### **Interior Maintenance**

- ✓ **Windows and Doors**: Air leaks from windows and doors are easy to find by moving your hand around the frame. Applying weather stripping and caulking to these areas will help cut down on drafts, heating costs and make the cold evenings more pleasant.
- ✓ **Have your furnace serviced:** Depending on the age of your furnace, the best way to ensure proper performance in the winter months, is to call a local Mechanical contractor to perform an overhaul on your system prior to the winter months. If your furnace is relatively new, regular maintenance should be all you need. This includes changing your furnace filters once per month.

- ✓ **Smoke and Carbon:** Test and change the batteries in your smoke and carbon dioxide detectors and keep extra household batteries on hand. Remember to dispose of batteries in a proper manner and not in regular refuse.
- ✓ **Air Conditioner:** Vacuum internal parts, use a Polyester cover for the winter months to avoid damaging vital components. Don't forget to uncover it in the spring.
- ✓ **Humidifiers:** Clean your humidifiers regularly during the heating season. Bacteria and spores can develop in a dirty water tank resulting in unclean moisture misting out into your room. Always clean or replace all your filters and humidifiers if someone has just gotten over a cold or the flu.
- ✓ **Attic:** Check for leaks, mold, moisture or critters.
- ✓ **Exhausts:** Inspect exterior dryer exhaust louver to ensure it is free and clear or lint. You should also inspect the kitchen exhaust and clean the filter of your range hood or microwave/exhaust fan combo.

# **Maintaining Your Heating System**

Furnaces are what keep our homes warm in winter, coupled with an Air Conditioner to keep us cool in the summer months. Both units can last many years if properly maintained. Below are a few necessary steps to maintaining your furnace:

• Your furnace filter is the number one part that should be maintained regularly. As a rule, furnace filters should be changed once a month. The frequency can be modified somewhat by determining the quality of filter purchased, the size, and the type of household. If you have a higher level of activity or pets, it may require changing the filters more frequently. When you change

your filter, be sure to shut off your furnace at the power switch, change out your filter and ensure that the "airflow" is pointed the correct way.

- The next thing you should do is check all your grilles in the home and wipe them down if they have a buildup of dust especially on cold air returns.
- If your furnace is older, it may be wise to have a qualified service technician come to your home to do a full once over on your unit to ensure it is functioning properly especially as you approach the colder months.

**To Maintain Your Air Conditioning** - it is wise to do the same as the colder months approach. It is also wise to cover your unit during the winter storage months, and ensure to uncover prior to firing it up in the spring.

## **Spring Home Maintenance Tips**

Winter can be long and grueling, and can at times wreak havoc on your home. Below are a few items to check in the springtime:

#### **Exterior Maintenance**

- ✓ **Air Conditioner:** Like your furnace prior to winter, it's a great idea to have an HVAC company come out and give your air conditioner a once over to ensure its ready for the warmer months. Don't forget to remove the winter protective cover.
- ✓ **Eaves troughs:** Give them a quick clean or call a service to handle it for you, its money well spent when the rain hits.
- ✓ **Hose Bibs:** As mentioned before, most homes have 1-2 typically located at the side or rear of the home. Unlike prior to winter, now you'll want to ensure that the hose bib(s) themselves are shut off (they were left open for the winter months), and the valve(s) inside your home are now turned on.
- ✓ Do a visual inspection of your Foundation and exterior facades: Once again, you should have a walk around your home and ensure there was no damage from the cold months. Check for large cracks or missing concrete on your foundation walls. Ensure all siding is in good order, same with masonry walls or stucco etc. Also check the metal (soffit, fascia and eaves trough) and ensure they are in good order. You should once again inspect the caulking around windows and doors for cracks, if they are present, touch them up with some exterior grade caulking or silicone. Look for holes in the cladding since they are a sign of rodents entering the home.
- ✓ Make sure the roof is in good shape. Inspect for missing and

loose shingles or damage from ice dams.

- ✓ Windows and Doors: Repair or replace damaged window screens or glass.
- ✓ **Porch and Deck:** If necessary, clean and reapply sealant.

## **Interior Maintenance**

- ✓ **Smoke and Carbon:** Test and change the batteries in your smoke and carbon dioxide detectors and keep extra household batteries on hand.
- ✓ **Humidifiers:** Change interior humidifiers to summer mode.
- ✓ **Caulking:** Inspect bathroom and kitchen caulking, re caulk as necessary.
- ✓ **Exhausts:** Inspect exterior dryer exhaust louver to ensure it is free and clear or lint. You should also inspect the kitchen exhaust and clean the filter of your range hood or microwave/exhaust fan combo.
- ✓ **Attic:** Check for leaks, mold, moisture or critters.

# Chapter Seven: A Summary of Advice from a Builder

Joe's Conclusion for Planning your Reno Right the First Time

With the price of homes these days, many homeowners are starting to think about renovating instead of selling. The goal of any renovation is to add value to your home, whether it's in the architecture, structural and or mechanical improvements, or just making it more comfortable for you and your family. Whatever you're planning to do, the key to a successful project is pre-planning.

Start by knowing what you want to do, and what you're trying to achieve. This is the first step to being able to bring a professional on board. The more you can pre-plan, the more accurate your builder's price will be, the faster they can produce and come in on budget, the more chances it will be a stress-free process. You should seek the advice of a designer or Architect, or, ask your potential contractor if they offer design services. Sometimes a one-stop shop with your builder can be a cost savings to you. You will need plans to be able to approach the City for the appropriate permits which depending on your scope of work can be simple or complex. Whether you as the client decide to work with a designer/Architect and obtain the necessary permits, or your builder can do it, this is a necessary step to be able to receive a proper quote and begin the work.

When it comes to finding a contractor, do your research. Ask for references, ask to speak with past clients, ask to see current projects first hand, ask to see photos of past projects. Don't rely on the advice of others alone, do your own due diligence, at the end of the day it's your money and your home. Bottom line, if a company has had many years of trusted service and happy clients behind them, they won't be afraid to tout it. Lastly, trust your gut.

Whoever you do choose to hire, MAKE SURE they provide you with a detailed quotation and contract. It should describe the entire scope of

work, details about materials, permits and fees, a payment schedule, start date, targeted completion date, warranty, insurance details, and information about changes to the scope. The contracts should allow all parties involved to be able to set expectations and these contracts will protect all parties involved.

The best payment schedules are based on project milestones because it keeps the renovation moving. Once a stage is completed and has passed building inspection, then a draw is made and payment issued to the builder. Only then does your contractor move onto the next stage of the renovation, and you repeat this for every stage.

When it comes to changes, you can do as much pre-planning as you think is completely necessary, however, rarely does a renovation go by that doesn't incur one or its associated costs. If you do find yourself in a situation where you would like or make a change to the original contract, you should speak to your contractor to make sure it's worth the expense and possible delays. A change should always be made by way of a "change order" (in writing).

After you've found your contractor, you sign the contract, the home or the renovation is designed, permits are in place, now the work starts! You should be involved in the project, keep track of the hours your contractor spends on site, and monitor loss days. If for some reason your contractor is not showing up, follow up with them immediately to find out why. Talk to your contractor about finishing's and timing. They will require you to decide on your finishes in a structured timely fashion for example what you want in your home electrically, what type of kitchen you want, counters, bath fixtures, etc. The builder should assist you with this process along the way and give you ample lead-time to make your choices.

Lastly, some homeowners feel they can reside in the home during the renovations, my advice, don't! In some situations, staying in the home is unavoidable, but, if you have another place to stay during a renovation, I

strongly recommend moving out. A renovation can be noisy, extremely messy, not to mention the additional costs and time lost for the builder who should ensure the home is clean every day for the home owner living there. Further, the builder must take steps to ensure dust protection, which is another added cost normally they are not concerned with. If there are any hazardous materials found in the home during demolition, you will be asked to vacate during remediation which can be just one of the many inconveniences.

If you're planning a renovation, take your time to do it right, the first time!

#### About the Author



I was born in the small town of Sault Ste. Marie, Ontario in 1984. My father started our family business in 1980, fresh off working in construction since 1972. In the years following, he was able to grow a one-man operation into a multi-million-dollar, multi-corporation organization comprised of over 100 full time employees to date. Through all his successes and failures over the past 35 years, my father has never strayed from his roots of hands dirty construction. He is always the first there, and the last to leave, never afraid to jump in the hole and get down and dirty on a job. I've watched this work ethic over the years and learnt from it. My passion to build has deep roots. Since I was young, I spent my summers going to work with my father, starting by building small benches and other wood-workings in the corner of a house under construction, to eventually learning to frame a house.



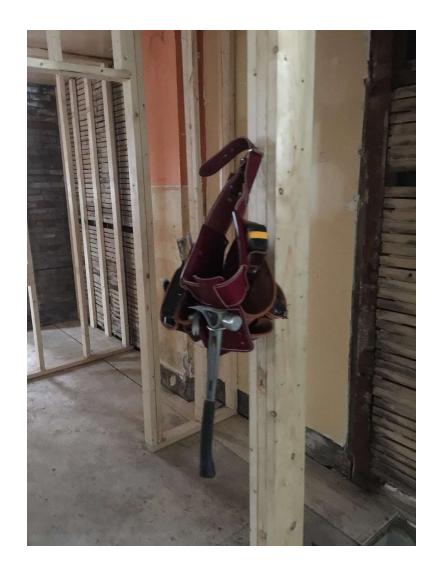
Sam Biasucci, circa 1985

By the time I was 19, just off a major junior career in hockey (and a lower back injury), I had completed college and months of rehabilitation. I was ready to pursue my career as a Police Officer, which was something I had always had an interest in. Being 10 years younger than the average age at Police College at the time, I decided to continue working in Construction while simultaneously trying to seek employment in the Law enforcement field. As time went by, and I kept learning more and more, it became evident to me that Construction was my real calling.



Me, breaking down a floor during a home renovation (Yes, I should be wearing safety glasses!)

One of the biggest reasons I love construction is because at the end of every day, you can look back and tangibly see something you've accomplished or created, and there is always a sense of pride in that. A lot of the reasons why I got into this business was because of my family background and preserving something my father has built from the ground up, and because I saw an opportunity for myself to pursue something I have loved since I was a kid. Building was something I could see myself succeeding at because I loved it.



Success at the end of the day

I moved to Toronto at the age of 24 while SalDan was building a custom home in the Forest Hill neighborhood. This was where I got my first taste of what it was like to run a job in the big City. Most of my time had been spent running jobs in northern Ontario, but this was a great opportunity to explore a new path. Since then, SalDan has completed multiple renovations and Custom Homes in the GTA, and continues to do so. We pride ourselves on being the epitome of quality and customer care.



I am now a proud husband, and father of two boys and we continue to reside in Toronto. I have never forgotten where I came from, or what I was taught along the way –

# "Nothing is achieved without man hours and sweat."

Thank you again for downloading this book!

I hope this book was able to teach you the steps and strategies on how to better understand the home renovation process, avoid expensive and time consuming mistakes and hire the right builder for you. Furthermore, I hope to give you the knowledge you need to gain greater insight, so you can have a positive home renovation experience every homeowner should have.

Now get started!

Best Wishes,

# www.saldangroup.com



# The SalDan Construction Group is a proud member of the following organisations:



Tarion Warranty Corporation <a href="http://www.tarion.com/Pages/default.aspx">http://www.tarion.com/Pages/default.aspx</a>



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Ontario Home Builders Association http://ohba.ca



Canadian Home Builders Association http://www.chba.ca

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