

Before You Sign: 8 Essential Contract Considerations



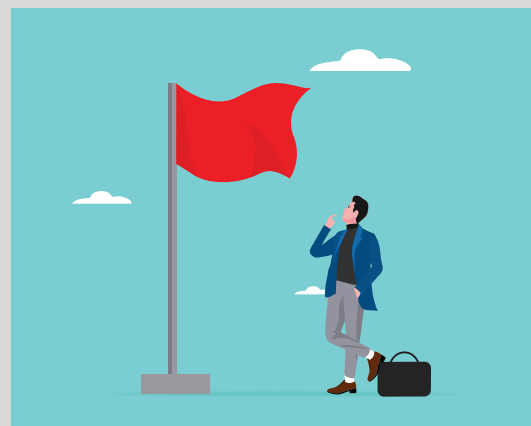
Key Takeaways

- The label used (contractor, renovator, project manager) does not always reflect the actual legal relationship. The consumer may unknowingly be taking on responsibility for certain costs, delays, trades, health and safety, and more.
- Understanding the true role of each party helps identify which protections apply and what additional advice may be needed.
- Ask the Construction Professional to define any terms used in the contract, and ensure everything is in writing
- Research the builder and/or individual through the [Ontario Builder Directory](#) and with help from your lawyer to conduct a background search

Important Red Flags

If you see any of these warning signs, pause before signing or paying money and get independent legal advice:

- The builder does not want to provide proof of HCRA licensing, Taron approval or enrolment where applicable.
- The contract is unclear about important details or says the builder can make major changes without asking you first.
- You are asked to pay deposits, extras, or trades in cash, directly to a person, or outside the written agreement.
- The contract makes you responsible for acting as the “builder,” managing trades, or paying subcontractors directly.
- You are pressured to sign quickly, skip legal advice, or move ahead before your questions are answered.



If you experience bullying, harassment, or undue pressure from a licensed builder, [report it to the HCRA](#).