



Calling 3-1-1 to confirm a contractor is licensed is a good first step to help protect you from bad business practices, but having a valid business licence does not guarantee quality of work or the business operator's ethics.

There are many other things you can do to guard against contractor fraud, such as insisting on written estimates and receipts. Here are some suggested resources:

Service Alberta "Home Renovations" Consumer Tip Sheet at www.servicealberta.ca or 1-877-427-4088.

Alberta Seniors and Community Supports "If in Doubt, Check it Out" fraud awareness tips and tools at **www.seniors.gov.ab.ca** or 1-800-642-3853.

Canadian Home Builders' Association website at www.HiringAContractor.com.

Canadian Home Builders' Association – Calgary Region "RenoMark™" program at

www.renomark.ca or www.crhba.com.

Alberta Community Crime Prevention Association "Heads Up Fraud Prevention Program" at www.heads-up.ca.

BBB Serving Southern Alberta "Hiring a Contractor" tips at **calgary.bbb.org** or 403-517-4222.

#### Report fraudulent activity.

If a fraud occurs, report it to the Calgary Police Service at 266-1234. Please also notify 3-1-1 so The City's business licence inspectors can take the appropriate action.

BEFORE you commit, make sure they're legit.

Call 3-1-1 before you hire a contractor.



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# Don't be a victim of contractor fraud.

Calgary's construction industry is booming. For homeowners looking to renovate, it may be tough to find the right contractor, at the right time and for the right price. While the vast majority of contractors are legitimate business people, it's a perfect opportunity for dishonest individuals to take advantage of you by promising services or products they can't – or won't – deliver.

The City of Calgary has standards in place to help protect you from bad business practices.

# Here's what The City does to help protect Calgarians from contractor fraud:

- Contractors are required to hold a valid City of Calgary business licence.
- The City has the authority to suspend or revoke this licence, which is a strong incentive for contractors to play by the rules although it's no guarantee.
- The City provides a service that allows anyone to call 3-1-1 to confirm the status of a contractor's licence.

### BEFORE YOU HIRE A CONTRACTOR, HERE'S WHAT YOU CAN DO:

Get the business or trade name of the contractor/company, the owner's name and the business address and phone number.

Call 3-1-1.

#### 3-1-1 CAN CONFIRM:

Whether the contractor holds a valid business licence.
Who the legal owner of the contracting business is.
The address of the business.

Then, if you are advised that the contractor isn't licensed, or has been suspended, find a different contractor who holds a valid business licence.



## Hiring a licensed professional helps reduce the risk of a contractor or handyman:

- Damaging your home.
- Doing poor quality work.
- · Leaving the area unsafe.
- · Causing financial hardship.
- Not meeting standard building codes, which may invalidate your house insurance.
- Not obtaining any necessary building permits.
- Gaining entry to your home on false pretense.
- Disappearing before you can take civil action against the work.
- Leaving you with the cost of removal or upgrading un-permitted/sub-standard work.

#### Be extra cautious to hire if:

- They say a contract "isn't necessary."
- You have to pay for the "entire job upfront."
- · You must pay with cash, cheque or money order.
- Your home was "chosen" as a demonstration project at a special low rate.
- This special low price is only valid if you sign the contract today.
- The contractor can't or won't provide the business address.
- The contractor won't or can't provide references.