

RESEARCH REPORT

External Research Program



Renovation and Repair Referral and
Advisory Service for Seniors and Other
Homeowners

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**RENOVATION AND REPAIR
REFERRAL AND ADVISORY SERVICE FOR
SENIORS AND OTHER HOMEOWNERS**

FINAL REPORT

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Abstract

In 2001 approximately 3.9 million Canadians were seniors (i.e., 65 years of age or older). By 2026, that number is expected to grow to almost 7.7 million.¹ The rapid growth in the number of seniors will require alternatives and choices to suit their changing housing needs. Aging-in-place is currently the alternative preferred by the overwhelming majority of seniors. This research was designed to assist them to maintain their independence while living in their homes. It focused on developing a model for renovation and repair referral and advisory services for homeowners, particularly seniors.

The model developed suggests that a Renovation and Repair Referral and Advisory Service for Seniors and Other Homeowners should consist of two major components. The first would help them find local reputable contractors for major repair and renovation requirements; the second would help them find handypersons or “jobbers” who could assist them with minor home adaptations, repairs and maintenance.

The model would bring together a number of key players, including the local Chamber of Commerce, a community seniors’ centre, building material suppliers, and the local homebuilders’ association. Each would play an important role. For example, the Chamber of Commerce would provide ongoing information about large renovation and repair contractors; the seniors centre would work closely with the chamber of commerce and provide information about handyperson advisory services; the building material suppliers could provide referrals for large renovation and repair jobs and handyperson services; and the homebuilders’ association could provide referrals of its renovator members.

To develop the model, the researcher conducted an extensive literature review; interviews with housing industry and interest groups; a survey of over 20 people, including representatives of consumers, provincial and municipal governments, housing interest groups, building associations and related affiliates; and a focus group with seniors.

Research participants indicated that implementing a renovation and repair advisory service in their community would be a “win-win” situation for both contractors and homeowners/seniors. Having their homes renovated, repaired and maintained with confidence in their contractor selection and decision-making could provide them with the opportunity to continue to live in their homes (age-in-place) for as long as possible.

¹ Statistics Canada, CANSIM, table 052-0001. Last modified 2005 08 17

“Renovation and Repair Referral and Advisory Service for Seniors and Other Homeowners”

Executive Summary

Introduction

The rapid growth of seniors (people 65 years old or more) in Canada will require alternatives and choices to suit their changing housing needs. Aging-in-place is currently a preferred alternative by many seniors and this research project is an attempt to assist them to maintain their independence while living in their homes. The research focussed on the development of a model for a Renovation and Repair Referral and Advisory Service for Seniors and Other Homeowners.

Objectives

The major objective of this study was to develop a model to assist homeowners, and in particular seniors, with their choices and options for hiring contractors when considering home renovation and repairs. The model is intended to provide them with a method for finding honest and qualified renovation and repair contractors.

The following were the specific objectives of this study:

1. To determine if there is an unbiased, third-party renovation and repair advisory service currently in use in Canada and/or other countries.
2. To determine if there is a need for a renovation and repair advisory service and the best method for developing this type of service.
3. To identify local industry interest groups that could assist if a model for a renovation and repair advisory service were developed locally.
4. To determine what model should be developed for a renovation and repair advisory service for homeowners/seniors. The advantages and disadvantages were also considered.
5. To identify interested local renovation and repair contractors and a method for establishing a list of contractors and/or handypersons.

Methodology

The researcher conducted an extensive literature and computer search of many countries, particularly North America to determine if a renovation and repair advisory service for homeowners existed. In Canada the researcher also conducted a number of personal and telephone interviews with housing industry interest groups. A survey of (20-30) consumer associations, provincial/municipal/city housing interest groups, governments, associations and related affiliates was conducted to seek information relating to renovation referral services, past and present. When a renovation referral service was identified, questions were asked from the referral service pertaining to how it was developed, who uses it, has it been successful in reducing homeowner problems and if not, why.

The information collected was used to develop a "Renovation and Repair Referral and Advisory Service for Seniors and Other Homeowners" model.

Members of the St. Thomas Seniors' Centre, an active community centre for seniors in St. Thomas, Ontario, were active in providing valued input into the findings during the research and the development of the model.

Findings

Major Objective: To develop a model to assist homeowners/seniors with their choices and options for hiring contractors when considering home renovation and repairs.

The model developed suggests that a Renovation and Repair Referral and Advisory Service for Seniors and Other Homeowners should consist of two major components. The first would help them find local reputable contractors for major repair and renovation requirements; the second would help them find handypersons or "jobbers" who could assist them with minor home adaptations, repairs and maintenance.

The model would bring together a number of key players, including the local Chamber of Commerce, a community seniors' centre, building material suppliers, and the local homebuilders' association. Each would play an important role. For example, the Chamber of Commerce would provide ongoing information about large renovation and repair contractors; the seniors centre would work closely with the Chamber of Commerce and provide information about handyperson advisory services; the building material suppliers could provide referrals for large renovation and

repair jobs and handyman services; and the homebuilders' association could provide referrals of its renovator members.

Specific Objective 1: To determine if there is an unbiased, third-party renovation and repair advisory service currently in use in Canada and/or other countries

There were a number of methods used to assist to determine if a renovation and repair advisory service currently existed in Canada or other countries. An Internet search, literature search, personal interviews and questionnaires were sent to a number of industry interest groups.

Canada: In Canada there are a few examples of referral service providers including, Home-Work (Calgary, Alberta) and Quality Access (London, Ontario). The service that they provide has some application to this research project, however they are for-profit referral businesses and their revenue is generally received by the contractor members. These referral services are sources for finding pre-screened contractors and are designed to assist the homeowner to access all their home improvement needs. They have compiled a network of contractors and repair service providers located within their respective cities and the surrounding areas. Their contractors must meet certain standards in order to become a member of the referral service. Each contractor is interviewed after completing a membership application. They check each applicant for a business license (if applicable), insurances, references from past and present customers, and other necessary checks. They also perform portfolio reviews, ongoing evaluations, and follow-ups. They try to maintain and represent the best contractors in the home improvement industry; therefore, if a contractor does not maintain a certain level of quality and integrity their membership can be cancelled.

This research also discovered a Handyman – Handywoman Program for seniors that is offered as a service through the Lambton Seniors Association (LSA) (Point Edward, Ontario). They offer their member seniors a number of services and their motto is, "Seniors Helping Seniors". It provides a means, at nominal cost, to get things done around the house. Things like minor repairs, installing storm windows, spring cleaning, painting and even weekly cleaning or lawn mowing. Handypersons are thoroughly screened by the LSA and are provided with identification cards. Many of them are retired from area companies and are skilled craftsmen. They will not attempt to do jobs for which they aren't qualified. There is a standard hourly charge of ten dollars plus, in some cases, travelling expenses. Supplies such as paint and the rental of special equipment are also at the homeowner's expense. The estimate is free and the homeowner is welcome to explore other means of getting the work done. If there should be a problem with the person or the service, the LSA will resolve it.

The Lambton Seniors Handyman/Handy Woman Program has been very successful since it's inception in 1995 and in 2005 they averaged over 750 jobs per month.

Canada seems to have very few organized and monitored renovation and repair advisory services for homeowners. However, there are a few contractor referral businesses found in some cities across the country. Also contractor referrals are provided by organizations such as the local homebuilders' associations and the Chamber of Commerce. Some elements of these referral services were applied to the advisory service model developed as part of this research.

United States: The United States has a number of renovation/repair advisory services, often referred to as "Homeowner Referral Networks" (HRN's) varying in size, some national in scale and many at the local level. They all offer referral services to homeowners with a host of varying specialties ranging from disaster relief to handyman services. Many of these referral networks offer to assist homeowners by directing them to a complete range of renovation services for both large and small renovation projects. There are a number of HRN's throughout the U.S.A. and it appears that every city, county and/or state has at least one of them.

There are a number of Internet service providers that partner with HRN's to leverage personalized service and Internet technology to provide successful home improvement projects on behalf of homeowners, contractors, architects, designers, manufacturers, lenders, and real estate professionals. Basically, they match the HRN's members home improvement job requests to its network of pre-screened local contractors and the customers have access to the HRN's nationwide staff of "Personal Project Advisors". They are available via telephone or e-mail to answer questions and help with any difficulties that may arise during the course of the renovation. It appears that many of them are beneficial in marrying homeowners and their renovation projects to good quality contractors resulting in a successful conclusion.

The HRN's appear in concept to be beneficial to homeowners, however their effectiveness as a contractor referral service is often very difficult to determine. There is a problem with these Internet referral services, in that there is no monitoring of the contractors to determine their level of competency or performance. It appears that setting-up a referral service for contractors is a free-for-all for anybody choosing to do so. There is a definite lack of coordination amongst these referral networks and many of them appear to be nothing more than an Internet service provider's method for making money by signing up and advertising renovation contractors with little or no validation process. They are basically an Internet referral service where the contractor signs-up, pays a fee, and describes the company's qualifications and services under that particular referral

network. The homeowners accept all risk, as there is little or no contractor evaluation, monitoring and follow-up.

It was discovered during this research that the homeowner referral networks (HRN's) in the United States, particularly those that are nationally franchised are of some concern. Locally developed and implemented referral networks appeared to be more responsive and easier to monitor.

United Kingdom: The model used to assist seniors/homeowners in the United Kingdom has application to this research project. There are many referral services and they are identified as a "Home Improvement Agencies" (HIA), "Care and Repair" agencies, or "Staying Put" schemes. Home Improvement Agencies are 'not for profit' organizations, which assist vulnerable homeowners or private sector tenants, who are older, disabled or on low incomes to repair, maintain or adapt their home. There are approximately 230 HIA's in Britain alone. Home Improvement Agencies are usually managed by the Housing Associations, local authorities, charities, or independent management committees and are closely tied to government programs and subsidies.

One example is the Walbrook Group's "Care & Repair" in Derby U.K., which is a government supported Home Improvement Agency (HIA), providing assistance and support to people who need help with building repairs and improvements. They provide a free comprehensive and caring service involving, impartial technical advice, help with attaining funding and help with selecting reliable tradesmen and contractors. They also sort out tenders, help with filling in forms and supervise contracts. Their clients are predominantly people who are over 60, own their homes, younger disabled people and low-income households.

While the core services are an essential base for an HIA, many have developed ancillary services in order to address a wider range of housing, health and social care strategies in their locality. These services include crime prevention and security schemes, energy efficiency schemes, gardening schemes, and home from hospital schemes. These ancillary schemes are usually delivered by the Handyperson or Handyvan services. Clients of these schemes generally only pay for materials and the labour is either free of charge or charged at a reduced rate.

Canada: Questionnaires were sent to a number of local, provincial and national housing industry interest groups across Canada. Approximately half of them responded. Most stated that their company or organization did not have a method to provide renovation or repair advice to seniors/homeowners. The exceptions were: the Better Business Bureau of Western Ontario, which provide reliability reports on businesses along with general educational alerts and brochures; the

Siding & Window Dealers Association of Canada, which has a certification program for members under a "Window Wise" program where members must meet or exceed specific qualifications and allow inspections of their work; and the local Chamber of Commerce which provides seniors/homeowners with a list of member renovation/repair contractors and a follow-up service if the homeowner has a complaint about the contractor's services.

When asked whether they were aware of renovation/repair advisory services currently available, most respondents stated that they were not. However, many indicated that they had received complaints from homeowners/seniors that suffered from poor renovation/repair contractor work and in many cases had been taken advantage of. Most of the industry stakeholders also indicated that they believed a reputable and honest referral service would be used by homeowners/seniors and it would assist their industry by reducing the number of poor contractors.

Many of the respondents believe that this type of service would work in a medium-sized city. A few suggested that it would be better suited to larger cities. In both cases, initial implementation could take some effort, but once established, monitoring and maintenance would be all that is required.

Specific Objective 2: To determine if there is a need for a renovation and repair advisory service and the best method for developing this type of service

Focus group sessions were held in St. Thomas, Ontario, to determine if homeowners/seniors had problems in the past when renovating and/or repairing their homes and whether or not they would find a renovation and repair advisory service beneficial as a source for finding honest and reliable contractors. The focus group sessions were also useful for obtaining feedback from participants on a number of questions related to this research, including the following five.

1. What are your concerns about being taken advantage of or "scammed" by irresponsible contractors when having your house repaired or renovated?

All participants had examples of being taken advantage of or having poor workmanship performed by renovation and repair contractors. Most participants would not call the Better Business Bureau (BBB) to complain because they thought these would be so arms length with contractors that it would be difficult for them to discipline them or monitor their work. However, participants indicated that the BBB was a good resource to get the names of contractors that had complaints registered against them. Participants further indicated, that while there are never any guarantees that consumers are going to have a 100% perfect contractor advisory service, they felt that the availability of a good monitoring service was essential.

2. How to find a renovation/repair contractor for your household maintenance/repair needs and renovation projects?

Word-of-mouth is currently considered the best method to find a contractor for a renovation project. Some focus group participants indicated that they had used local contractors whom they had known for many years. Others indicated they had obtained advice from family members. Building material suppliers were not seen as a good source to find a contractor because they will only promote the contractors that purchase their building materials.

3. Would a renovation/repair advisory service for homeowners/seniors be used in the future and would they pay a small fee?

The question was asked, would you use this type of service? Most participants stated they would use it once they knew how it works. They also stated that a one stop shopping service would be most useful. Some participants stated that they would pay an amount for the assurance of knowing that they were going to have a reasonable chance of getting a reputable contractor and someone to consult with if they encountered problems. The Handyman/Handywoman Program for seniors that the Lambton Seniors Association offers was also discussed. This is a service that offers seniors renovation/repair handypersons to perform small and odd jobs at a reasonable rate. Most participants stated that this type of program would connect nicely into a contractor referral service. They all agreed that this type of service would be good for seniors. The rest of the discussions centred on how to get the handyperson service off the ground.

4. What would be the best way to advertise and market this to homeowners/seniors?

Many participants thought that the traditional methods for advertising would be the best. (i.e.: local advertising in the St. Thomas Times Journal, the Elgin County Market and any senior's oriented publications). Computers were not seen as a good method for advertising because many of the participants do not own computers. A good method for marketing was thought to be by word-of-mouth similar to that of an automobile mechanic where good ones are recommended to others wanting to repair their cars.

5. Who should be the group responsible for controlling and monitoring this type of service?

Focus group participants suggested that it would be better if the services were run through the local St. Thomas Seniors Centre and people wishing to have work performed could be directed to the Seniors Centre to get the list of contractors or to ask advice. The Seniors Centre would also field calls from non-members and could use it to assist with membership promotion for the Seniors Centre. Calls or referrals would not be just for the handyman/woman or "jobbers" program but also

be used for referring seniors/homeowners to contractors for larger projects as well. The St. Thomas and District Chamber of Commerce, the local homebuilders association and the building material suppliers would be the main sources for larger project referrals.

Specific Objective 3: To identify local industry interest groups that could assist if a system or a model for a renovation and repair advisory service were developed locally

The researcher conducted a number of local interviews with industry interest groups such as the St. Thomas & Elgin Home Builders' Association, the St. Thomas and District Chamber of Commerce, local building material supply outlets, and the Elgin and St. Thomas Housing Corporation.

The Canadian Home Builders' Association (CHBA) is a national association with provincial and local association affiliates. The St. Thomas & Elgin Home Builders' Association, which is CHBA's local association affiliate in St. Thomas and Elgin County, currently has no renovator members. However, some of their product supplier and tradesperson members offer repair services, therefore, they could be listed as a contractor source for larger renovation projects.

The Chamber of Commerce is an international business network in business and community information. The St. Thomas and District Chamber of Commerce, which is part of the network, serves the needs of over 675 local businesses that are registered as members. Members have to adhere to a "Code of Conduct" and if they fail to provide adequate business services to their customers they can lose their membership. The Chamber of Commerce does not have a follow-up service to ensure that contractors have provided a good service to the homeowner. However, if a homeowner has a complaint about services provided by a Chamber of Commerce member they would investigate and assist with mediation to solve the issue. They do have a categorized list of contractors and trades in both electronic and booklet form. If a homeowner is looking for a specific renovation or repair service, member companies are recommended to the homeowner. Currently only a small number of seniors make inquiries for contractor referrals at the Chamber of Commerce. The Chamber would like to see this number grow in the future.

Geerlinks Home Hardware and RONA Elgin Cooperative, the two major local building material suppliers, indicated an interest in providing home renovation and repair referral services to homeowners/seniors. Home Hardware currently has a "Home Installs" service for installing their products and materials. RONA and Home Hardware offer referrals to customers, provide names of reputable contractors they know, and provide names of handypersons for smaller jobs however they are limited by the contractors and customers that deal with their outlet.

Other specialized building product and material suppliers in the St. Thomas area, that have their own installers, also indicated their interest in supporting and cross-promoting home renovation and repair services referrals.

The Elgin & St. Thomas Housing Corporation currently have a number of local contractors that they use for repair work on their rental housing portfolio. They indicated their support for home renovation and repair referral services and stated that they could assist by promoting the use of this service to seniors/homeowners when asked for advice.

Specific Objective 4: To determine what type of model should be developed for a Renovation and Repair Referral and Advisory Service for Seniors and Other Homeowners and to identify its advantages and disadvantages

The research results indicate that a "Renovation and Repair Referral and Advisory Service for Seniors and Other Homeowners" should be developed and monitored by a community group such as the St. Thomas Seniors Centre, the Chamber of Commerce and/or a private interest group concerned about the welfare of local homeowners, and in particular, seniors that choose to age in place.

Key players in this type of model would appear to include the St. Thomas & District Chamber of Commerce, the St. Thomas Seniors Centre, the local building material suppliers (Geerlinks Home Hardware and RONA-Elgin Cooperative), and the Elgin/St. Thomas Home Builders' Association. Each player would play a different role.

The Chamber of Commerce could be responsible for the local renovation and repair contractors that provide more than a handyman service for seniors comprising of larger renovation and repair projects. Homeowners/seniors wishing to renovate or repair their homes would contact them for advice and they would provide a list of renovation/repair contractors. Their monitoring system would have to be improved and have a dedicated full time person to assist potential clients, especially during start-up. The Chamber of Commerce constantly promotes their many services to the general public, not just homeowners/seniors. Consequently, most of the current Chamber of Commerce staff is busy offering other services in the community. The new advisory service would require an effective monitoring and updating system if it were to be successful.

The advantage of becoming a member of the Chamber of Commerce or the homebuilders' association for the local renovation/repair contractors would be determined by the success of the advisory service. Contractor referrals from the Chamber of Commerce and other advisory service partners, to homeowners/seniors planning to renovate and repair their homes, would have local

contractors wanting to be listed with the advisory service so that their business can be on the referral list. The building material supply outlets would use the advisory service to ensure that their customers have professional workmanship and a system to monitor and track contractors performing renovation and repair work on their behalf. Building material supply outlets could also be listed as a source for both contractor referrals and as a source for having work performed by their programs, such as Home Hardware's "Home Installs". The drawback to this is that it is highly probable that they would only refer contractors that buy their construction materials and supplies from their outlet. This would reduce the number of contractor referrals to homeowners and conversely for listed contractors that buy materials and supplies elsewhere from being referred.

The St. Thomas Seniors Centre would be the controller of the handyperson advisory service. The advantage is that the seniors' centre is currently a major source for providing advice to seniors in the community. The disadvantage is that there is relatively low active membership, which facilitates a method to get other seniors to use the service. To increase the size of membership the handyperson service would have to be promoted to non-members. Current members of the centre would probably use this service. It was thought that by having programs such as this, it could act as a catalyst to increase membership. Handypersons performing work would most likely have to become members of the St. Thomas Seniors' Centre or at least affiliated. Again, the handyperson advisory service would gain recognition and be promoted in the community through its success. Word of mouth about the positive benefits of this service would be one of the best methods of advertising.

All industry partners included in the advisory service model, except the St. Thomas Seniors' Centre, currently have renovator/repair contractor members that they promote, but the list is small in comparison to the total number of contractors in the area. It is hoped that this advisory service would encourage renovation/repair contractors to become members of the Chamber of Commerce and that handypersons would join the seniors' centre. All industry stakeholders believe that this service would promote membership in both the Chamber of Commerce and the St. Thomas Seniors' Centre and that only through membership they can develop, control and monitor the advisory service properly.

Specific Objective 5: To identify interested local renovation and repair contractors and a method for establishing a list of contractors and/or handypersons

A database with nearly 200 contractor names was developed (see Appendices) and cross-referenced with the Chamber of Commerce membership list, and the local building material suppliers list of contractors. Cross-referencing the list with the Chamber of Commerce, local

building material suppliers, and local associations to see if their company was affiliated produced a short list of contractors. It was thought that, if a company is listed as a member of an association or recommended by a building material supplier and they have a solid history in the community, there is a good chance that they have good credentials and a good level of professionalism. The St. Thomas/Elgin Home Builders' Association also have product supplier members such as heating and plumbing companies that supply and install products in the community. As the advisory service develops, contractors would be added or deleted over time. The monitoring of this service and the maintenance of the list of contractors would be major factors in determining the success of the advisory service.

In essence there would be a list of renovation and repair contractors that have good credentials, be it membership in an association, affiliation with local building material suppliers or listed with the Chamber of Commerce. The local contractors that are considered professional and not currently members of the Chamber of Commerce will have to be invited to join. Over time the good contractors will rise to the top and the poorer ones will be weeded out.

The St. Thomas Seniors' Centre would be predominantly responsible for the handyperson advisory service and would work hand-in-hand with the Chamber of Commerce. The building material suppliers would act in a supportive role and would also act as a referral source for both larger renovation and repair jobs and the handyperson scheme. They currently offer referral services but not in a coordinated manner. The Elgin/St. Thomas Home Builders' Association currently have no renovator members but believe that this referral service could be used as a catalyst to attract renovator members into their association. Start-up of an Elgin/St. Thomas Renovators' Council could be a future benefit of this referral service. Renovation and repair contractors would probably have to be listed with the Chamber of Commerce. They may also benefit from belonging to the homebuilders' association.

Conclusions

This research indicated that there are two models for a Renovation and Repair Referral and Advisory Service for Seniors and Other Homeowners. The first would consist of a contractor referral service modelling the one currently used in the United Kingdom. It would provide homeowners/seniors with a method of finding local reputable contractors for their major repair and renovation requirements. The Chamber of Commerce would be the principal referral source for larger renovation and repair projects. The second model would consist of a handyperson advisory

service for homeowners/seniors that will closely model that used by the Lambton Seniors' Association. This service will provide homeowners/seniors with handyman/handywoman or "jobbers" that assist them with their minor repairs and maintenance needs.

The handyperson scheme at the St. Thomas Seniors' Centre would start with a small list of "jobbers" that may or may not be affiliated with the centre. They would most likely be required to become a member of the seniors' centre and this would be defined when the service gets underway. Seniors choosing to use this service may not have to become members of the seniors' centre but believed that they could use this service as a membership draw. However, St. Thomas Seniors' Centre members could have an added benefit by offering a financial incentive for them, such as, a discount in the cost of using the service. Research participants suggested that a successful scheme should provide financial incentives for members using the service. They also indicated that the scheme should have and feature some method of collecting revenue, which could be used for marketing and monitoring the service.

In conclusion research suggested that a renovation and repair advisory service could be a "win-win" situation for both local contractors and homeowners/seniors electing to renovate, repair or adapt their homes to their changing needs. It could, in particular, provide seniors with an opportunity to age-in-place and therefore, remain independent in their homes for as long as possible.

Recommendations

The following recommendations emerged from this research.

1. An unbiased third-party Renovation and Repair Referral and Advisory Service for Seniors and Other Homeowners should be developed in communities across Canada to assist seniors who wish to remain independently in their homes for as long as possible. This type of service could also reduce the chances of homeowners, including seniors, from being exploited by poor renovation and repair contractors.
2. Where a renovation and repair advisory service is developed, the following considerations should be taken into account. a) The service should be developed at the community level and be championed by an unbiased third-party group. This could reduce the chances of favouritism within the renovation and repair industry. b) The service should be of high quality, in terms of the types of services provided, the management and operational practices, and the type of monitoring systems used. The service should be marketed at

local level using conventional methods such as newspapers, individual flyers, newsletters from the local associations and businesses and word-of-mouth.

3. In St. Thomas, Ontario and surrounding community, the development and implementation of the service should be the result of a combined effort between the St. Thomas & District Chamber of Commerce, the St. Thomas Seniors' Centre, the local building material suppliers and other industry interest groups such as the Elgin/St. Thomas Home Builders' Association.

Services d'aiguillage et de consultation en matière de rénovation et de réparation à l'intention des personnes âgées et autres propriétaires-occupants

Résumé

Introduction

Au Canada, l'augmentation rapide du nombre de personnes âgées (qui ont 65 ans et plus) exigera des solutions et des choix qui évolueront de pair avec les besoins de logement de cette catégorie de la population. Actuellement, le vieillissement sur place constitue l'option préférée par de nombreuses personnes âgées. Or, le présent projet de recherche a pour but d'aider ces dernières à préserver leur indépendance tout en demeurant dans leur maison. La recherche a porté essentiellement sur l'élaboration d'un modèle pour les services d'aiguillage et de consultation en matière de rénovation et de réparation à l'intention des personnes âgées ainsi que des autres propriétaires-occupants.

Objectifs

Cette étude avait pour principal objectif l'élaboration d'un modèle qui aidera les propriétaires-occupants, en particulier les personnes âgées, à choisir un entrepreneur pour rénover et réparer leur maison et à établir les options offertes. Le modèle fournira au public cible une méthode pour la sélection d'entrepreneurs honnêtes et compétents dans le secteur de la rénovation et de la réparation.

Les objectifs précis de l'étude étaient les suivants :

1. Établir s'il existe un service consultatif impartial et indépendant, au Canada ou dans d'autres pays, dans le domaine de la rénovation et de la réparation.
2. Déterminer les besoins en matière de service consultatif sur la rénovation et la réparation ainsi que la meilleure méthode pour élaborer ce type de service.

3. Repérer les groupes d'intérêt du secteur qui pourraient contribuer à l'élaboration d'un modèle local de service consultatif sur la rénovation et la réparation.

4. Choisir le modèle de service consultatif sur la rénovation et la réparation qu'il faut élaborer à l'intention des propriétaires-occupants et des personnes âgées, tout en tenant compte des avantages et des inconvénients.

5. Trouver, à l'échelle locale, des entrepreneurs de rénovation, des réparateurs et des hommes ainsi que des femmes à tout faire qui s'intéressent au projet, et établir une méthode pour dresser la liste des entreprises recommandées.

Méthode

L'auteur a réalisé une recherche documentaire et informatique approfondie dans un grand nombre de pays, particulièrement en Amérique du Nord, afin d'établir l'existence de services consultatifs sur la rénovation et la réparation, à l'intention des propriétaires-occupants. Au Canada, le chercheur a aussi procédé à un certain nombre d'entrevues, en personne et par téléphone, avec des groupes d'intérêt du secteur du logement. Entre 20 et 30 associations de consommateurs, groupes d'intérêt provinciaux et municipaux, gouvernements, associations et sociétés affiliées ont participé à une enquête afin de recueillir de l'information reliée aux services d'aiguillage en matière de rénovation, passés et actuels. On a communiqué avec les services d'aiguillage du secteur de la rénovation qui ont été mentionnés pour leur poser des questions sur leur mise sur pied, leur clientèle de même que les résultats qu'ils ont obtenus pour ce qui est de réduire les problèmes éprouvés par les propriétaires-occupants.

L'information recueillie a servi à produire un modèle pour les services d'aiguillage et de consultation en matière de rénovation et de réparation, à l'intention des personnes âgées ainsi que d'autres propriétaires-occupants.

Les membres du St. Thomas Seniors' Centre, un centre communautaire actif pour les personnes âgées de St. Thomas, en Ontario, ont fourni des données précieuses pendant les recherches et l'élaboration du modèle.

Constatations

Objectif principal : Élaborer un modèle qui aidera les propriétaires-occupants ainsi que les personnes âgées à choisir un entrepreneur pour rénover et réparer leur maison et à établir les options offertes.

Selon le modèle élaboré, un service de consultation et d'aiguillage sur la rénovation et la réparation à l'intention des personnes âgées et des autres propriétaires-occupants doit être constitué de deux composantes majeures. La première composante aiderait le public cible à trouver des entrepreneurs locaux de bonne réputation pour les gros travaux de réparation et de rénovation; la deuxième aiderait à trouver des hommes et des femmes à tout faire ou des ouvriers pour la réalisation de travaux mineurs visant à adapter, réparer ou entretenir les logements.

Le modèle rassemblera un certain nombre d'intervenants clés, dont la chambre de commerce locale, un centre communautaire pour personnes âgées, des marchands de matériaux de construction de même que l'association locale de constructeurs d'habitations. Chaque intervenant jouera un rôle important. Par exemple, la chambre de commerce fournira constamment des informations sur les grosses entreprises de rénovation et de réparation; le centre pour personnes âgées travaillera en étroite collaboration avec la chambre de commerce afin de diffuser des renseignements sur les services consultatifs visant les hommes et les femmes à tout faire; les marchands de matériaux de construction donneront des recommandations au sujet des gros travaux de rénovation et de réparation ainsi que des services d'hommes et de femmes à tout faire, et l'association de constructeurs résidentiels aiguillera les demandeurs vers ses rénovateurs-membres.

Objectif précis n° 1 : Établir s'il existe un service consultatif impartial et indépendant, au Canada ou dans d'autres pays, dans le domaine de la rénovation et de la réparation.

Diverses méthodes ont été employées afin de déterminer s'il existait des services consultatifs en rénovation et en réparation, au Canada ou dans d'autres pays. À cet effet, on a effectué des recherches dans Internet ainsi que le dépouillement d'ouvrages, réalisé des entrevues et expédié des questionnaires à un certain nombre de groupes d'intérêt du secteur.

Canada : Au pays, il existe quelques exemples de services d'aiguillage dont Home-Work (Calgary, Alberta) et Quality Access (London, Ontario). Leurs activités ont une certaine pertinence avec le présent projet de recherche, sauf qu'il s'agit d'entreprises à but lucratif dont les revenus proviennent des entrepreneurs qui en sont membres. Ces services d'aiguillage proposent les noms d'entrepreneurs présélectionnés, et ils aident les propriétaires-occupants à rénover leur maison. Ils ont tissé un réseau d'entrepreneurs et de services de réparation situés dans leur ville et en périphérie. Les entreprises doivent répondre à des normes pour adhérer au service d'aiguillage. Chaque entrepreneur est interviewé après avoir rempli une demande d'adhésion. On s'assure que chaque demandeur possède un permis d'affaires (le cas échéant) et des assurances. On vérifie aussi ses références auprès de clients (passés et actuels) en plus de procéder à tous les autres contrôles nécessaires. On effectue des examens de portefeuille, des évaluations permanentes ainsi que des suivis. Les services essaient de représenter les meilleurs entrepreneurs du secteur de la réfection résidentielle. L'appartenance de ceux qui ne maintiennent pas un certain niveau de qualité et d'intégrité peut être annulée.

Dans le cadre de la recherche, on a aussi découvert un programme d'hommes et de femmes à tout faire pour personnes âgées (Handyman – Handywoman Program) offert à titre de service par l'entremise de la Lambton Seniors Association (LSA) de Point Edward, en Ontario. L'association fournit un certain nombre de services aux personnes âgées qui en sont membres. Elle a pour devise de mettre des personnes âgées au service d'autres personnes âgées. Elle permet de réaliser des travaux résidentiels à peu de frais, comme des réparations mineures, la pose de contre-fenêtres, le nettoyage de printemps, la peinture et même l'entretien ménager ainsi que la tonte du gazon hebdomadaires. Les hommes et les femmes à tout faire sont sélectionnés soigneusement par la LSA qui leur remet une carte

d'identité. Il s'agit, dans bien des cas, d'ouvriers qualifiés qui travaillaient dans des entreprises locales avant leur retraite. Ils n'accomplissent que les travaux pour lesquels ils possèdent les compétences nécessaires. Le taux horaire courant est de dix dollars, en sus des frais de déplacement, le cas échéant. Les fournitures comme la peinture et la location d'équipement spécial sont aussi aux frais du propriétaire-occupant. L'estimation est gratuite et le propriétaire-occupant peut, à sa guise, chercher d'autres façons de réaliser les travaux. La LSA résout elle-même les problèmes concernant la main-d'œuvre ou le service. Depuis sa création, en 1995, le programme d'hommes et de femmes à tout faire mis sur pied par la Lambton Seniors Association a beaucoup de succès. En 2005, il obtenait 750 contrats par mois.

Au Canada, on trouve bien peu de services consultatifs organisés et contrôlés de rénovation et de réparation, à l'intention des propriétaires-occupants. Toutefois, il existe quelques entreprises d'aiguillage vers les entrepreneurs dans certaines villes du pays. De plus, des organismes tels que les associations de constructeurs et les chambres de commerce locales peuvent recommander des entrepreneurs. Certains éléments de ces services d'aiguillage ont été appliqués au modèle consultatif élaboré dans le cadre de la présente recherche.

États-Unis : Ce pays compte un certain nombre de services d'aiguillage en matière de rénovation et de réparation que l'on appelle couramment des réseaux (Homeowner Referral Networks, ou HRN). Il s'agit d'organismes d'importance variable; quelques-uns ont une envergure nationale, mais la plupart sont de portée locale. Ils offrent tous des services d'aiguillage aux propriétaires-occupants dans une vaste série de spécialités qui vont des secours aux sinistrés aux hommes ainsi qu'aux femmes à tout faire. Bon nombre de ces réseaux aident les propriétaires-occupants en les orientant vers une gamme complète de services de rénovation, peu importe la taille des projets. On compte un certain nombre de réseaux d'un bout à l'autre des É.-U.; ils semblent présents dans chaque ville, comté ou État.

Des fournisseurs Internet se sont associés aux réseaux afin de combiner un service personnalisé et la technologie en ligne pour mener à terme des projets de réfection des maisons. Ils s'adressent aux propriétaires-occupants, aux entrepreneurs, aux architectes,

aux concepteurs, aux fabricants, aux prêteurs et aux professionnels de l'immobilier. Ils associent les demandes de réfection résidentielle des membres du réseau à des entrepreneurs locaux présélectionnés. De plus, les clients ont accès aux conseillers en projets personnels de l'organisme à l'échelle nationale. On peut joindre ces conseillers par téléphone ou par courriel pour leur poser des questions et obtenir de l'aide par rapport à tout problème qui surgit pendant la rénovation. Les conseillers semblent capables d'apparier les propriétaires-occupants et leurs projets de rénovation à des entrepreneurs consciencieux pour obtenir des résultats positifs.

Sur le plan conceptuel, les réseaux semblent avantageux pour les propriétaires-occupants. Toutefois, leur efficacité en tant que service d'aiguillage vers les entrepreneurs est souvent difficile à déterminer. Ces services d'aiguillage Internet posent problème en raison de l'absence de contrôle sur le niveau de compétence ou le rendement des entrepreneurs. La création d'un service d'aiguillage vers les entrepreneurs semble à la portée de tous. La coordination fait grandement défaut au sein de ces réseaux. Bon nombre de fournisseurs de service Internet les utilisent pour générer des revenus en diffusant de la publicité sur des entrepreneurs qui ne font pratiquement pas l'objet de validations. Essentiellement, il s'agit d'un service d'aiguillage Internet où l'entrepreneur s'inscrit moyennant un droit. Le réseau décrit ensuite les compétences de l'entreprise et les services offerts. Les propriétaires-occupants acceptent tous les risques puisque le processus d'évaluation, de contrôle et de suivi des entrepreneurs est à peu près inexistant.

Pendant la recherche, on a découvert que les réseaux d'aiguillage des propriétaires-occupants (HRN) des États-Unis, particulièrement les entreprises franchisées à l'échelle nationale, causaient certaines préoccupations. Les réseaux mis en oeuvre à l'échelle locale semblent mieux adaptés et plus faciles à contrôler.

Royaume-Uni : Le modèle employé pour aider les personnes âgées et les propriétaires-occupants au Royaume-Uni s'applique à la présente recherche. Les services d'aiguillage sont nombreux; on les appelle des agences de réfection résidentielle (Home Improvement Agencies, ou HIA), des agences de soins et de réparation (Care and Repair agencies) ou des programmes de maintien à domicile (Staying Put schemes). Les agences

de réfection résidentielle sont des organismes sans but lucratif qui aident les propriétaires-occupants ou les locataires vulnérables du secteur privé, qui sont âgés ou handicapés, ou qui disposent de revenus faibles, à réparer, entretenir ou adapter leur maison. On dénombre approximativement 230 agences en Grande-Bretagne seulement. Elles sont habituellement gérées par des associations d'habitation, des organismes locaux d'habitation, des organisations caritatives ou des comités de gestion indépendants, en plus d'être étroitement liées aux programmes de même qu'aux subventions gouvernementaux.

Par exemple, mentionnons l'organisme Care & Repair du Walbrook Group, à Derby, au R.-U. Cette agence de réfection résidentielle subventionnée par le gouvernement aide les personnes dont le logement a besoin de réparations et d'améliorations. Elle fournit un service d'entraide gratuit et complet comprenant des conseils techniques impartiaux ainsi que de l'aide pour obtenir des subventions et choisir des gens de métier de même que des entrepreneurs fiables. Elle trie les soumissions, aide à remplir les formulaires et supervise les contrats. Sa clientèle se compose surtout de personnes âgées de plus de 60 ans qui possèdent une maison, de personnes handicapées âgées de moins de 60 ans et de ménages à faible revenu.

Si les services essentiels sont à la base des agences de réfection résidentielle, bon nombre d'entre elles ont élaboré des services auxiliaires afin de souscrire, à l'échelle locale, à une gamme élargie de stratégies en matière de logement, de santé et de soins. Ces services englobent des programmes accessoires sur la prévention du crime, la sécurité, l'efficacité énergétique, le jardinage et le retour à la maison après une hospitalisation. Ils sont habituellement offerts par des hommes et des femmes à tout faire (Handyperson Service) ainsi que des entreprises de transport (Handyvan Service). En général, les clients de ces programmes ne paient que le matériel; la main-d'œuvre est gratuite ou facturée à un taux réduit.

Canada : Des questionnaires ont été expédiés à un certain nombre de groupes d'intérêt du secteur du logement à l'échelle locale, provinciale et nationale. À peu près la moitié des destinataires ont répondu. La plupart des répondants ont déclaré que leur entreprise ou

organisme ne pouvait conseiller les personnes âgées et les propriétaires-occupants au sujet de la rénovation ou de la réparation. Toutefois, on a relevé trois exceptions : le Better Business Bureau of Western Ontario, qui produit des rapports de fiabilité sur les entreprises ainsi que des mises en garde et des brochures éducatives à l'intention des consommateurs; la Siding & Window Dealers Association of Canada, qui oblige ses membres, en vertu d'un programme de certification (Window Wise), à posséder ou à dépasser certaines compétences en plus de permettre l'inspection de leurs travaux; la chambre de commerce locale qui fournit aux personnes âgées et aux propriétaires-occupants une liste des entrepreneurs de rénovation et des réparateurs membres en plus d'un service de suivi pour les propriétaires-occupants qui se plaignent de leur fournisseur.

La plupart des répondants ont déclaré qu'ils ne connaissaient pas les services de consultation sur la rénovation et la réparation offerts couramment. Cependant, plusieurs avaient reçu des plaintes de la part de propriétaires-occupants et de personnes âgées à cause de travaux de rénovation et de réparation bâclés par des entrepreneurs ayant profité de leurs clients. La majorité des intervenants du secteur ont aussi indiqué qu'un service d'aiguillage honnête et réputé serait utilisé par les propriétaires-occupants et les personnes âgées. Ils ont ajouté qu'un tel service aiderait leur secteur à réduire le nombre d'entrepreneurs incompetents.

Bien des répondants croient que ce type de service trouverait preneur dans une ville de taille moyenne. Quelques-uns ont suggéré qu'il conviendrait mieux aux grandes villes. Dans un cas comme dans l'autre, la mise en oeuvre initiale demanderait des efforts. Après cette étape, il suffirait toutefois de faire le suivi et le maintien du service.

Objectif précis n° 2 : Déterminer les besoins en matière de service consultatif sur la rénovation et la réparation ainsi que la meilleure méthode pour élaborer ce type de service.

Des groupes de discussion ont été organisés à St. Thomas, en Ontario, pour déterminer si les propriétaires-occupants et les personnes âgées avaient éprouvé des problèmes au moment de rénover ou de réparer leur maison et si on pensait qu'un service consultatif sur la rénovation et la réparation pourrait aider les participants à trouver des entrepreneurs

honnêtes et fiables. Les groupes de discussion ont aussi permis de recueillir la rétroaction des participants sur un certain nombre de questions reliées à cette recherche. Le lecteur trouvera ci-après cinq de ces questions.

1. Craignez-vous que des entrepreneurs irresponsables profitent de vous ou vous arnaquent lorsque vous faites réparer ou rénover votre maison?

Tous les participants ont donné des exemples où des entrepreneurs de rénovation ou des réparateurs avaient profité d'eux. Peu de participants se sont plaints au Bureau d'éthique commerciale (BEC) parce qu'ils pensaient que l'organisme serait tellement lié aux entrepreneurs qu'il aurait du mal à les astreindre ou à surveiller leur travail. Toutefois, les participants ont indiqué que le BEC était une bonne source pour obtenir le nom d'entrepreneurs ayant déjà fait l'objet de plaintes. Ils jugeaient qu'un bon service de contrôle était essentiel, même si les consommateurs ne pouvaient s'attendre à recevoir un service consultatif sur les entrepreneurs qui soit totalement parfait.

2. De quelle manière choisissez-vous l'entrepreneur de rénovation ou le réparateur auquel vous confiez vos travaux d'entretien et de réparation ainsi que vos projets de rénovation?

Actuellement, le bouche-à-oreille constitue la meilleure méthode. Dans les groupes de discussion, certains des participants faisaient appel à des entrepreneurs locaux qu'ils connaissaient depuis de nombreuses années. D'autres demandaient conseil aux membres de leur famille. Les marchands de matériaux de construction ne constituaient pas une bonne source de référence pour un entrepreneur car ils favorisaient les entreprises qui achetaient chez eux.

3. Est-ce qu'on était prêt à faire appel à un service consultatif sur la rénovation et la réparation à l'intention des propriétaires-occupants et des personnes âgées, moyennant de modestes frais?

Quand on a demandé aux participants s'ils utiliseraient ce type de service, la plupart ont répondu par l'affirmative, à condition d'en connaître les modalités. Ils ont aussi précisé qu'un service centralisé serait très apprécié. Certains participants étaient prêts à payer si on leur garantissait l'accès à un entrepreneur de bonne réputation et à une personne-ressource en cas de problème. On a aussi discuté du programme d'hommes et de femmes à tout faire

de la Lambton Seniors Association. Ce programme met à la disposition des personnes âgées des rénovateurs et des réparateurs capables d'accomplir de petits travaux variés, à un coût raisonnable. La majorité des participants étaient d'avis que ce type de programme s'intégrerait bien dans un service d'aiguillage vers les entrepreneurs. Ils croyaient tous que ce genre de service serait avantageux pour les personnes âgées. Le reste des discussions a porté sur la façon de monter le service d'hommes et de femmes à tout faire.

4. Quelle est la meilleure façon d'annoncer et de commercialiser ce service auprès des propriétaires-occupants et des personnes âgées?

Beaucoup de participants pensaient que les méthodes de publicité traditionnelles donneraient les meilleurs résultats (c.-à-d. la publicité locale dans les journaux tels que le *St. Thomas Times* et l'*Elgin County Market* de même que les autres publications axées sur les personnes âgées). L'informatique ne permettrait pas de faire connaître le service en raison du faible nombre de participants qui possédaient un ordinateur. On pensait que le bouche-à-oreille offrirait une bonne méthode de marketing, comme dans le cas des mécaniciens d'automobiles compétents que l'on recommande aux personnes souhaitant faire réparer leur voiture.

5. À quel groupe devrait-on confier le contrôle de ce type de service?

Les membres des groupes de discussion trouvaient préférable de confier les services au centre pour personnes âgées de St. Thomas. Les clients potentiels pourraient être référés à cet organisme afin d'obtenir la liste d'entrepreneurs ou des conseils. Le centre profiterait des appels reçus du public pour recruter des membres. Outre le programme d'hommes et de femmes à tout faire, le service servirait aussi à référer des entrepreneurs aux personnes âgées et aux propriétaires-occupants qui envisagent d'entreprendre de gros projets. La St. Thomas and District Chamber of Commerce, l'association de constructeurs d'habitations locale et les marchands de matériaux de construction seraient les principales sources de référence pour les projets importants.

Objectif précis n° 3 : Repérer les groupes d'intérêt du secteur qui pourraient contribuer à l'élaboration d'un modèle local de service consultatif sur la rénovation et la réparation.

Le chercheur a organisé un certain nombre d'entrevues avec des groupes d'intérêt du secteur comme la St. Thomas & Elgin Home Builders' Association, la St. Thomas and District Chamber of Commerce, les marchands de matériaux de construction locaux de même que la Elgin and St. Thomas Housing Corporation.

L'Association canadienne des constructeurs d'habitations (ACCH) est un organisme national qui compte des sections affiliées à l'échelle provinciale et locale. La St. Thomas & Elgin Home Builders' Association, soit la section affiliée de l'ACCH au niveau local dans le comté de St. Thomas et d'Elgin, ne compte actuellement aucun membre rénovateur. Toutefois, certains des fournisseurs et des gens de métier qui en font partie offrent des services de réparation. Par conséquent, ils pourraient être inscrits dans la liste d'entrepreneurs qui effectuent de grands travaux de rénovation.

La chambre de commerce est un réseau d'affaires international qui diffuse des informations sur les collectivités. La St. Thomas and District Chamber of Commerce fait partie de ce réseau et satisfait aux besoins de plus de 675 entreprises locales. Les membres de la chambre doivent suivre un code de conduite : ceux qui fournissent des services inadéquats à leurs clients risquent l'expulsion de l'organisme. La chambre de commerce n'effectue pas de suivi pour s'assurer que les entrepreneurs ont donné un bon service aux propriétaires-occupants. Toutefois, elle enquêtera si elle reçoit une plainte à propos d'un de ses membres et participera à une médiation afin de régler le problème. La chambre possède une liste par catégorie, électronique et imprimée, de ses entrepreneurs et de ses gens de métier. Elle peut recommander des entreprises membres aux propriétaires-occupants à la recherche d'un service de rénovation ou de réparation précis. Actuellement, seul un petit nombre de personnes âgées s'adressent à la chambre pour obtenir des références sur les entrepreneurs. L'organisme aimerait que le nombre de demandes de ce genre augmente.

Geerlinks Home Hardware et RONA Elgin Cooperative, les deux plus importants marchands de matériaux de construction locaux, souhaitent fournir des services d'aiguillage en rénovation et en réparation de maisons aux propriétaires-occupants ainsi

qu'aux personnes âgées. Home Hardware offre actuellement le Programme d'installation Home pour ses produits et matériaux. Les magasins RONA et Home Hardware proposent à leurs clients des entrepreneurs de bonne réputation qu'ils connaissent bien ainsi que des hommes et des femmes à tout faire pour les petits travaux. Toutefois, ils se limitent aux entrepreneurs et aux clients qui traitent avec leur entreprise.

D'autres fournisseurs spécialisés de produits et de matériaux de construction de la région de St. Thomas qui possèdent leurs propres installateurs souhaitent aussi appuyer l'aiguillage des services de rénovation et de réparation de maisons et en faire la promotion croisée.

Actuellement, la Elgin & St. Thomas Housing Corporation fait appel à un certain nombre d'entrepreneurs locaux pour la réparation de son portefeuille de logements locatifs. Elle a indiqué qu'elle appuyait la mise sur pied de services d'aiguillage sur la rénovation et la réparation de maisons, et qu'elle pourrait en faire la promotion auprès des personnes âgées et des propriétaires-occupants qui lui demanderaient conseil.

Objectif précis n° 4 : Choisir le modèle de service consultatif sur la rénovation et la réparation qu'il faut élaborer à l'intention des propriétaires-occupants et des personnes âgées, tout en tenant compte des avantages et des inconvénients.

Les résultats de la recherche indiquent qu'il faudrait confier l'élaboration et le contrôle d'un service d'aiguillage et de consultation en matière de rénovation et de réparation à l'intention des personnes âgées ainsi que d'autres propriétaires-occupants à un organisme de la collectivité tel que le St. Thomas Seniors Centre, la chambre de commerce ou un groupe d'intérêt privé qui s'intéresse au bien-être des propriétaires-occupants locaux et, particulièrement, des personnes âgées qui choisissent de vieillir sur place.

Les principaux intervenants de ce type de modèle seraient la St. Thomas & District Chamber of Commerce, le St. Thomas Seniors Centre, les marchands de matériaux de construction locaux (Geerlinks Home Hardware et RONA-Elgin Cooperative) de même que l'Elgin/St. Thomas Home Builders' Association. Chacun jouerait un rôle différent.

La chambre de commerce pourrait se charger des entrepreneurs locaux de rénovation et des réparateurs qui offrent aux personnes âgées des services qui vont des hommes et des femmes à tout faire jusqu'aux gros projets de rénovation et de réparation. Les propriétaires-occupants et les personnes âgées qui désirent rénover ou réparer leur maison pourraient communiquer avec l'organisme afin d'obtenir des conseils ainsi qu'une liste d'entrepreneurs de rénovation et de réparateurs. Il faudrait améliorer le système de contrôle de la chambre et y affecter une personne à temps plein pour aider les clients potentiels, en particulier en début de projet. L'organisme fait constamment la promotion de ses nombreux services auprès du grand public, ce qui englobe les propriétaires-occupants et les personnes âgées. Par conséquent, la majeure partie du personnel actuel consacre son temps à offrir d'autres services dans la collectivité. La réussite du nouveau service consultatif nécessiterait un contrôle et une mise à jour efficaces du système.

Le succès du service consultatif déterminera si les entrepreneurs de rénovation et les réparateurs locaux ont intérêt à devenir membres de la chambre de commerce ou de l'association de constructeurs d'habitations. L'aiguillage, par la chambre de commerce et d'autres partenaires du service consultatif, des propriétaires-occupants et des personnes âgées qui prévoient rénover ou réparer leur maison incitera les entrepreneurs locaux à inscrire leur entreprise. Le service consultatif permettra aux marchands de matériaux de construction de s'assurer que les travaux commandés par leurs clients sont exécutés avec soin. Il leur servira aussi de système pour contrôler les entrepreneurs qui effectuent des rénovations ainsi que des réparations pour leur compte. Les marchands pourraient aussi s'inscrire en tant que source capable de recommander des entrepreneurs et d'exécuter des travaux, comme c'est le cas avec le Programme d'installation Home des magasins Home Hardware. Cette façon de procéder comporte toutefois un inconvénient. En effet, les marchands ne recommanderont probablement que les entrepreneurs qui achètent leurs matériaux et leurs fournitures de construction dans leur établissement. Cette situation limiterait la liste d'entrepreneurs proposés aux propriétaires-occupants et empêcherait les entreprises inscrites qui achètent leurs matériaux et leurs fournitures ailleurs d'être recommandées.

C'est au St. Thomas Seniors Centre qu'incomberait le contrôle du service consultatif d'hommes et de femmes à tout faire. L'organisme conseille beaucoup les personnes âgées de la collectivité, sauf qu'il compte présentement un nombre de membres actifs relativement faible (le contrôle du service consultatif l'aiderait à recruter des membres). Pour augmenter la participation, il faudrait faire la promotion du service d'hommes et de femmes à tout faire auprès des non-membres. Les membres actuels du centre utiliseraient probablement le service. On pense que des programmes de ce type joueraient un rôle de catalyseur et se traduiraient par une hausse des adhésions. Les hommes et les femmes à tout faire seraient probablement tenus d'adhérer au St. Thomas Seniors Centre ou, du moins, de s'y affilier. Encore une fois, la reconnaissance et la promotion du service consultatif d'hommes et de femmes à tout faire seraient fonction du succès de ce dernier. La meilleure des publicités proviendrait des commentaires positifs transmis sur le service au moyen du bouche-à-oreille.

Exception faite du St. Thomas Seniors' Centre, tous les partenaires du secteur qui font partie du modèle de service consultatif comptent présentement, parmi leurs membres, des entrepreneurs de rénovation et des réparateurs dont ils font la promotion. Par contre, la liste est courte comparativement au nombre total d'entrepreneurs dans la région. On espère que ce service consultatif encouragera les entrepreneurs de rénovation et les réparateurs à adhérer à la chambre de commerce et que les hommes et les femmes à tout faire se joindront au centre pour personnes âgées. Tous les intervenants du secteur sont d'avis que ce service encouragera l'adhésion à la chambre de commerce et au St. Thomas Seniors' Centre; ils pensent aussi que l'élaboration et le contrôle du service consultatif, par ces organismes, passent obligatoirement par l'augmentation des adhésions.

Objectif précis n° 5 : Trouver, à l'échelle locale, des entrepreneurs de rénovation, des réparateurs et des hommes ainsi que des femmes à tout faire qui s'intéressent au projet, et établir une méthode pour dresser la liste des entreprises recommandées.

Une base de données contenant près de 200 noms d'entrepreneurs a été établie (voir les annexes). On l'a comparée à la liste des membres de la chambre de commerce, aux noms d'entrepreneurs conservés par les marchands locaux de matériaux de construction de même qu'aux listes des associations locales afin de ne retenir que les entreprises affiliées à ces

organismes. On présumait que les entreprises membres d'une association ou recommandées par un fournisseur de matériaux de construction, qui ont de longs antécédents dans la collectivité, possèdent probablement de bonnes références et un niveau de professionnalisme adéquat. La St. Thomas/Elgin Home Builders' Association compte aussi, parmi ses membres, des entreprises de chauffage et de plomberie qui s'occupent de la vente et de la pose de produits dans la collectivité. L'ajout ou l'élimination des entrepreneurs s'effectuera au fur et à mesure du développement du service consultatif. Le succès du service consultatif reposera principalement sur le contrôle de ce service et sur le maintien de la liste d'entrepreneurs.

Essentiellement, il s'agit de dresser une liste d'entrepreneurs de rénovation et de réparateurs ayant de bonnes références, qu'ils soient membres d'une association, affiliés à un marchand de matériaux de construction local ou membres de la chambre de commerce. On invitera les entrepreneurs sérieux à s'inscrire à la chambre de commerce. Au fil du temps, les bons entrepreneurs se démarqueront, et les mauvais seront éliminés.

Le St. Thomas Seniors' Centre sera principalement responsable du service consultatif d'hommes et de femmes à tout faire, et il travaillera de concert avec la chambre de commerce. Les marchands de matériaux de construction joueront un rôle de soutien en plus d'agir comme source de référence pour les gros travaux de rénovation et de réparation ainsi que pour le service d'hommes et de femmes à tout faire. Les services d'aiguillage qu'ils offrent couramment ne sont pas coordonnés. Actuellement, l'Elgin/St. Thomas Home Builders' Association ne compte aucun membre rénovateur, mais elle croit que ce service d'aiguillage pourrait servir de catalyseur afin de recruter des entrepreneurs de cette catégorie. La mise sur pied d'un conseil de rénovation dans Elgin et St. Thomas pourrait faire partie des retombées positives de ce service d'aiguillage. Il faudrait probablement que les entrepreneurs de rénovation et les réparateurs s'inscrivent auprès de la chambre de commerce. Aussi, ces personnes auraient peut-être intérêt à adhérer à l'association de constructeurs d'habitations.

Conclusions

La recherche a révélé deux modèles pour les services d'aiguillage et de consultation en matière de rénovation et de réparation à l'intention des personnes âgées ainsi que d'autres propriétaires-occupants. Le premier modèle sera constitué d'un service d'aiguillage vers les entrepreneurs reprenant ce qui existe présentement au Royaume-Uni. Il fournira aux propriétaires-occupants et aux personnes âgées une méthode pour trouver des entrepreneurs locaux de bonne réputation qui satisferont à leurs besoins en termes de réparations et de rénovations majeures. La chambre de commerce servira de source d'aiguillage principale pour les gros travaux. Le deuxième modèle se composera d'un service consultatif d'hommes et de femmes à tout faire pour propriétaires-occupants et personnes âgées qui ressemblera étroitement à ce que la Lambton Seniors' Association a mis sur pied. Le service recommandera aux propriétaires-occupants et aux personnes âgées des hommes et des femmes à tout faire ou des ouvriers pour les réparations ainsi que les travaux d'entretien mineurs.

Le programme d'hommes et de femmes à tout faire du St. Thomas Seniors' Centre sera d'abord constitué d'une liste restreinte d'ouvriers dont certains seront affiliés à l'organisme. L'adhésion au centre pour personnes âgées sera probablement obligatoire; cet aspect sera défini après le lancement du service. On n'obligera pas les personnes âgées à adhérer au centre pour accéder au service. Toutefois, la mise sur pied de ce dernier pourrait faciliter le recrutement de membres. On pourra aussi offrir aux membres du centre un stimulant financier, comme un rabais, lors de l'utilisation du service. Les personnes ayant participé à la recherche étaient d'avis qu'il faudrait offrir des stimulants financiers aux utilisateurs du service pour assurer la réussite du programme. Elles ont ajouté qu'il faudrait aussi que le programme génère des revenus que l'on affecterait au marketing et au contrôle du service.

Au terme de la recherche, on a conclu qu'un service consultatif sur la rénovation et la réparation avantagerait autant les entrepreneurs locaux que les propriétaires-occupants et les personnes âgées qui souhaitent rénover leur maison, la réparer ou l'adapter à l'évolution de leurs besoins. En particulier, le service pourrait fournir aux personnes âgées un moyen de vieillir sur place et, par conséquent, d'occuper leur maison de façon autonome, le plus longtemps possible.

Recommandations

Voici les recommandations qui ont émergé de la recherche.

1. Il faut élaborer, dans l'ensemble des collectivités canadiennes, un service d'aiguillage et de consultation en matière de rénovation et de réparation, à l'intention des personnes âgées ainsi que des autres propriétaires-occupants. Ce service impartial aidera les personnes âgées qui souhaitent demeurer dans leur maison de façon autonome, le plus longtemps possible. Ce type de service contribuera à éviter que des propriétaires-occupants et des personnes âgées ne se fassent exploiter par des entrepreneurs et des réparateurs incompetents.
2. Il faut tenir compte des aspects suivants pour chaque service consultatif sur la rénovation et la réparation mis sur pied : a) Le service doit être élaboré dans la collectivité, par un organisme impartial. Cette mesure pourrait réduire les risques de favoritisme dans le secteur de la rénovation et de la réparation. b) La qualité doit être élevée en termes de types de services fournis, de pratiques de gestion et de fonctionnement et de systèmes de contrôle. À l'échelle locale, on fera la mise en marché à l'aide de méthodes traditionnelles comme les journaux, les circulaires, les bulletins des associations et des entreprises locales ainsi que le bouche-à-oreille.
3. À St. Thomas, en Ontario, et dans les agglomérations voisines, l'élaboration et la mise en oeuvre du service découleront des efforts combinés de la St. Thomas & District Chamber of Commerce, du St. Thomas Seniors' Centre, des marchands de matériaux de construction locaux et des autres groupes d'intérêt du secteur comme l'Elgin/St. Thomas Home Builders' Association.



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“Renovation and Repair Referral and Advisory Service for Seniors and Other Homeowners”

Background:

In 2001 approximately six million Canadians were over 55 years old. By 2021, that number is expected to grow to almost ten million. The rapid aging of the Canadian population will require alternatives and choices to suit their changing housing needs. Aging-in-place is currently a preferred alternative by many seniors and this research project is an attempt to assist them to maintain their independence while living in their homes.

Getting your home renovated or repaired is often difficult enough without the added stress of having realized that you hired an unqualified or dishonest renovation/repair contractor. As stated in an Ontario Ministry of Consumer and Business Services News Release dated, September 22, 2002 (see appendix article), *“While many homeowners are delighted with their renovation experiences, every year consumers lose thousands of dollars to scam artists who take deposits for work, then disappear”*. The release also states, *“Home repair scams are among the top five most common scams in Ontario”*. This research will attempt to determine if a third-party renovation/repair advisory service has worked in the past, is presently in use today or if a model advisory service could be developed and implemented in the future. Research results will also determine if the renovating consumer would use this type of service and be of benefit to homeowners, especially the elderly.

Ontario is not the only province in Canada that suffers from renovation/repair companies claiming to have good, fair, and honest business practices. Many provinces, cities, and municipalities post information on their respective web sites and provide hard copy materials that offer advice to homeowners, and particularly seniors, about the dangers of hiring “wolves in sheep’s clothing” when considering home renovation and repair.

The Government of Canada’s National Advisory Council on Aging, in their Spring 2001 Bulletin titled, “Beware of Fraud” (see appendix article), states, *“Senior’s are often the prime targets of these crimes of persuasion because they are perceived to be vulnerable and to have ready access to large amounts of cash”*. They list one of the more common swindles involves home renovation or repair. In the article they continue by stating, *“Home renovation scams – Substandard work at inflated prices, unnecessary or shoddy repairs, done by unqualified workers. Or a “free inspection” usually of the roof or another part of the house you can’t inspect yourself which reveals a “serious problems” requiring “urgent repairs” is*

one method scam artists use to rob their victims". Crime surveys show that more than half of the reported victims are people over age 60 who are likely living alone.

Renovation and repair contractors that are incompetent and have poor business practices continue to take advantage of the renovating homeowner. This is especially the case for seniors that choose to "age-in-place" and remain in their homes. There are countless stories from across the country where homeowners have been taken advantage of when attempting to have their homes renovated or repaired. Many booklets, pamphlets, newsletters and web sites targeted at the renovating consumer caution homeowners about the dangers of hiring unqualified renovation and repair contractors.

Cities, municipalities and larger towns should have a system in place where qualified, honest and legitimate renovation and repair contractors can be listed and monitored as providing quality renovation and repair services to homeowners. Some provinces, municipalities, associations such as the Canadian Home Builders' Association (CHBA) Renovators' Council and building material supply outlets offer contractor referral services that provide the homeowner with various levels of protection. But there are limitations to a provincially based service that offers arm's length opinions of contractors. Associations that only promote their members may have a vested interest in their referral practices and building material supply outlets only promote contractors that use their building materials and supplies.

Objectives of the Research Project:

The objectives of the research are to determine, "Has there been a third-party renovation/repair advisory service that has worked in the past, is presently in use today or is there a model that could be used in the future?" This research also determines whether or not such a service would be used and be of benefit to homeowners, especially the elderly. The questions that were addressed by this research are, "If there is or has been a similar renovation and repair advisory service developed in the past, what were it's successes/failures, or if there is one that is successfully in use today? Can an unbiased third-party renovation/repair advisory service be developed at the local level in larger towns, cities and municipalities? In smaller towns and rural areas "word of mouth" often travels rapidly and many of the poorer and dishonest contractors are revealed and not readily used. In medium-sized towns and smaller cities these unqualified contractors can often remain anonymous and conceal their poor practices in the urban setting.

The problem that this research addressed focussed on assisting homeowners/seniors with their choices

and options of hiring contractors when considering home renovation and repairs. The results of this research are intended to provide homeowners/seniors with a good chance of having successful renovation/repair work completed by honest and qualified contractors. In 1991 CMHC produced a report titled, "Consumers' Need for a Renovation Advisory Service" (see appendix article), in collaboration with the Association provinciale des constructeurs d'habitation du Quebec (APCHQ). The report summary stated, *"One way to do this would be through the development of a technical advisory service for residential renovation. An advisory service would provide an independent source of unbiased information through such means as general or specialized information, evaluation of quotes provided by renovation contractors, inspection of renovation work, or a telephone advisory service. The results indicate strong support for the idea of a renovation advisory service. To avoid overlap with similar services offered by building-supply dealers and other organizations, the target audience for such a service should be carefully identified"*. This research was conducted over ten years ago and to date homeowners, especially the elderly, are still being taken advantage of by renovation and repair contractors that have limited qualifications and devious intentions.

Scope of the Research Project:

The scope of this project was to research and discuss the development of a renovation/repair advisory service with housing industry interest groups across Canada. The information collected was used to determine the benefits and the drawbacks of developing a renovation/repair advisory service and if it could be modelled across Canada. The research predominantly focussed on Canada, but also included a search of other countries, in particular the U.S., to determine if there was a model that could also work in Canada. The issues addressed by this research were:

- Has there been an unbiased, third-party renovation/repair advisory service for the renovating homeowner that has worked in the past or is presently working, or could a model for such a referral service be developed in the future for renovation and repair?
- Has it been tried before and what are the advantages and disadvantages of such a service?
- What is currently in use in Canada and other countries?
- Is there a system or a model that could be developed and directly transferred to cities, municipalities and larger towns?
- In order to be successful, what are the best methods for marketing such a service to the target audience(s)?
- Would such a service be used and how would it best be marketed to the target audience(s), particularly seniors living at home?

The model was developed and discussed with local businesses and some senior residents of a small Ontario city, St. Thomas (pop: 36,000). The St. Thomas Seniors Centre is an active community centre for seniors in St. Thomas and their assistance was utilized throughout the research process and the findings/results presented to them once developed. It is anticipated that the "Renovation and Repair Referral and Advisory Service for Seniors and Other Homeowners" would be monitored by a community group such as the St. Thomas Seniors Centre, the Chamber of Commerce or a private interest group concerned about the welfare of it's homeowners, particularly seniors that choose to age-in-place.

Research Methodology and Analysis:

The methodology used for this research project included:

- Extensive literature and internet information search
- Development of a list of contacts (government, consumers' associations, advisory services, building material suppliers, other renovation/repair businesses, renovation contractors, etc.)
- Development of a questionnaire to be used as either hard copy mail outs or telephone interviews for housing industry interest groups including, all levels of government, Chamber of Commerce, Better Business Bureaus, etc. Another questionnaire was developed and used to interview existing advisory services, building material supply outlets, etc.
- Dissemination of the questionnaire to appropriate target groups
- Conducted telephone interviews
- Visit and discussed the research with existing sources that provide advisory services such as building supply outlets, renovation councils, etc.
- Development of an information package and questionnaire for the focus group session(s) with the seniors' centre.
- Focus group session(s) to two groups of seniors (approx. 15) that are currently living at home, through the St. Thomas Seniors Centre
- Development of a model for an advisory service
- Development of a presentation explaining the advisory/referral system concept
- Delivery of presentation to focus group consisting of seniors and other local housing industry groups
- Development of a marketing strategy for towns, cities and municipalities
- Development of a final report with recommendations for the development of an advisory service for homeowners/seniors

Internet and Literature Search (Canada, United States, United Kingdom and Other Countries)

Canada:

Canada has very few national, organized renovation and repair advisory services for homeowners. Currently there seems to be a handful that are active in the renovation and repair as listed below:

- AllContractors.Net: basically an Internet service provider linking homeowner projects to local contractors
- The Handyman Connection: franchised across Canada and the United States
- Canadian Automobile Association in Quebec
- Contractor Base in Alberta
- Home-Work in Calgary, Alberta
- Quality Access in London, Ontario
- Shell Busey's HouseSmart in British Columbia
- Lambton Seniors Association in Sarnia, Ontario

However, there are many other agencies that provide advisory services at the local community level. They refer contractors who are members of the local homebuilders' association; a contractor that has been certified by a specific product manufacturer to install their product; a contractor that purchases building materials from the local supplier, or contractors that are members of the Chamber of Commerce. These services are not directly monitored for contractor honesty, quality of workmanship, nor do they include any assurances other than they are listed as contractors that they also conduct business with. This does provide a level of credibility but considered minimal. However, there is a reasonable assurance that if, a contractor is sanctioned by a local association or building product/material supplier, they are most likely serious about their business. The homeowner will probably have a better than average chance that this contractor will provide a reasonable level of performance. In most cases there is no follow-up to make sure that the homeowner/senior is satisfied with the performance of their work. The only recourse would be for the homeowner to complain to the association, the building product manufacturer or building material supplier that recommended their use.

When checking local sources, word-of-mouth is still the predominant sales factor for the renovation contractor. However, as stated in a number of consumer articles on homeowner "rip-offs", many

unqualified or unscrupulous renovation/repair contractors still exist and prosper at the expense of the trusting senior/homeowner. As stated in an Ontario Ministry of Consumer and Business Services News Release dated, September 22, 2002 (see appendix article: "Home renovation scammer sentenced to six months".), *"While many homeowners are delighted with their renovation experiences, every year consumers lose thousands of dollars to scam artists who take deposits for work, then disappear"*. The release also states, *"Home repair scams are among the top five most common scams in Ontario"*.

A major issue of concern is that the larger the territory that the referral service covers, the more difficult it is to monitor the contractor's work and homeowner level of satisfaction. In Alberta for example, the provincial advisory service ran into complications because of the lack of quality control over the contractors that were listed with the service. The Better Business Bureau is set-up to handle homeowner complaints, but not visible enough at the local level and many homeowners do not report on their level of dissatisfaction. Many poor contractors continue doing renovation work because the area that they provide their service in is large enough that their poor practices are not revealed by word-of-mouth. Even if they continue providing poor services and they are revealed locally, they continue in business because they are in a large enough area that they move their business to a new location. Some contractors will change their company name or move to another smaller community from time to time if their reputation is slandered by word-of-mouth and continue to provide shoddy workmanship until it's time to change their name or location.

Canada has the fewest advertised independent contractor referral service providers. There appears to be a multitude of referral services predominantly organized by local building material suppliers and product manufacturers. As stated earlier, there are also contractor referrals provided by organizations such as the local homebuilders' associations and the Chamber of Commerce, but there are limitations to associations that only promote their members. There could be a number of good reputable contractors that are non-members that are never provided with an opportunity to compete on projects. Most building material supply outlets only promote contractors that use their building materials and supplies or have an account with them. Many of these contractor referral providers do not have a validation system to ensure that homeowners are satisfied with the work that was performed by their referral. However, if they are registered as members of an organization such as the Canadian Home Builders' Association (CHBA) or the Chamber of Commerce, there is a good chance that they are serious about their business profile and will in most cases stand by their name and reputation to ensure that the homeowner is satisfied with their work. Some of these organizations have a code of conduct that their membership must adhere to and if a member does not provide good service, disciplinary action could result.

In Canada and many other colder climate countries there are a number of referral services that specialize in specific aspects of home repair and renovation. One such example is energy related programs such as the Energuide for Houses program in Canada. This program provides referrals to homeowners seeking energy saving products and contractors that specialize in insulation upgrades, window replacements, etc.

United States:

The United States has a number of renovation/repair advisory services, often referred to as "Homeowner Referral Networks" (HRN's). During the course of this research it was discovered that there are a number of HRN's throughout the U.S.A. and every city, county and/or state has at least one HRN. There is a definite problem with these Internet referral services, in that there is little or no monitoring of the contractors to determine their level of competency or performance. They are basically an Internet referral service where the contractor signs-up, pays a fee, describe the company's qualifications and services. They are then listed as a contractor for that particular referral network. In fact, it appears that many of these Internet referral services may be considered scams.

These independent Homeowner Referral Networks (HRN's) vary in size, some national in scale and many at the local level. They all offer referral services to homeowners with a host of varying specialties ranging from disaster relief to handyman services. Many of these referral networks offer to assist homeowners by directing them to a complete range of renovation services for both large and small renovation projects. There are a number of Internet service providers that partner with HRN's to leverage personalized service and Internet technology to provide successful home improvement projects on behalf of homeowners, contractors, architects, designers, manufacturers, lenders, and real estate professionals.

Basically, they match the HRN's members home improvement job requests to its network of pre-screened local contractors and the customers have access to the HRN's nationwide staff of Personal Project Advisors. They are available via telephone or e-mail to answer questions and help with any difficulties that may arise during the course of the renovation. However, there appears to be a definite lack of coordination amongst these referral networks and it seems that setting-up a referral service for contractors is a free-for-all for anyone choosing to call their business a homeowner referral network.

In the U.S.A. there is also a National Contractor Referral and License Bureau that verifies contractor licensing in all states. They are the founder of the contractor referrals and network with all state agencies. They started their company in 1986 and assist consumers to find local contractors that carry the correct license classification for their construction projects, license verifications and much more. The

following extract from an article published by the National Contractors Referral and License Bureau summarizes some of the concerns regarding the provision of referral services. (see U.S.A. appendix article by the National Contractors Referral and License Bureau titled, "California Contractor Hiring Guide")

"Being a contractor referral is a very complex and detailed business and for others to say, "I think I'll start my own contractor referral, is a joke!" It takes years to know the laws, codes, and contractor's classification of license for all states. Verifying the contractor's license and knowing the correct license of the contractor in order to refer the consumer allowing the contractor to bid on their construction project(s). We have found from our research that many contractors are claiming to be a contractor referral and sending themselves, friends and family members out to bid on construction projects. We receive many calls from consumers to verify the contractor's license that a contractor referral referred and found many of them our not licensed, inactive license, not the correct name on the license and pending judgments etc. Many referrals charge the contractor a percentage of 10% of the job if awarded and additional fees. Our company, National Contractor Referral, only charges the contractor a monthly fee."

The article also cautions that homeowners should be aware of Internet contractor referrals and states,

"We found that many internet contractor referrals are only web site designers and wanting contractor's to advertise in their web site and not knowing the contractors license information, the correct classifications of their license and much more. Our company receives many calls from consumers wanting us to verify the contractors' license and found that many contractors only had a business license and not a contractor state license etc. Always verify the contractor's personal name, license number, business name, and classification of what type of license they hold. Many states the contractor must carry a license to work for each construction project, if it's commercial, residential, industrial or all three."

The benefits of these Homeowner Referral Networks are not always clear. It appears that a number of them are beneficial in marrying homeowners and their renovation projects to good quality contractors resulting in a successful conclusion. However, many of them are nothing more than an Internet service provider's method for making money by signing up and advertising renovation contractors with little or no validation process. The networks, in principle, appear to be beneficial to homeowners, but their effectiveness as a good contractor referral process is very difficult to determine.

United Kingdom:

In Europe, especially the United Kingdom, there are a number of Internet referral services similar to

those that are found in North America. These referral programs are Internet based schemes and the level of quality and performance of many are not known. However, there are many acceptable referral services identified as a "Home Improvement Agencies" (HIA), "Care and Repair" agencies, or "Staying Put" schemes. Home Improvement Agencies are 'not for profit' organisations, which assist vulnerable homeowners or private sector tenants, who are older, disabled or on low incomes to repair, maintain or adapt their home. In fact there are approximately 230 HIA's in Britain alone.

The Housing Associations, local authorities, charities, or independent management committees usually manage Home Improvement Agencies. The U.K. has a large number of Housing Associations that are responsible for anywhere from a few hundred to as many as 23,000 households. Some Housing Associations actually incorporate their own HIA into their association to service their properties. Recently the HIA's are not only assisting the Housing Associations, but are increasingly providing a service for privately owned households as well. HIA's employ a small, locally based team of specialist staff with the aim of improving people's living conditions, thereby enhancing their health and quality of life and enabling them to remain in their own homes in greater comfort, security and safety.

They also include a monitoring system that has a number of Community Service Officers (inspectors) that validate the work, provide a list of competent contractors, and then monitor the progress and quality of the work. HIA's have been innovative and creative in developing and expanding their services to work across housing, care and health sectors involving many partners, professionals and individuals. This includes local authority housing and grant officers, occupational therapists, health workers, social services and many others.

Foundations is a National Coordinating Body for Home Improvement Agencies (HIA's) in England appointed by the government. The Foundations developed mission statement of HIA's is, *"To enable those in need of support to maintain their independence in their chosen home for the foreseeable future. This may include older people, people on low incomes, disabled people and other groups determined by local circumstances. This would usually be in the private sector, however, local needs may require more flexibility. This outcome would normally be achieved by supporting people throughout the repair, adaptation or improvement process, so that the individual is able to remain in their own home in a warm, safe and secure environment. This could also include the direct provision of repair and maintenance services, preventative initiatives, and providing advice on accessing appropriate finance."*

Core Home Improvement Agencies Activity:

Advice and Advocacy: HIA's assist people identify what the real problems may be with their home

and how these issues may be addressed. This includes a review of all housing options open to the client including advice on legal entitlements, welfare benefits, financial matters and other support services which the client may need to enable them to remain in their home

Financial Matters: HIA's offer a broad overview to clients of the financial implications of pursuing their chosen option. Whilst for many people, the cost of any repairs or improvements will be covered by a grant from the local housing authority; HIA's also offer support to clients to access alternative sources of income, including raising loans against the equity of their property, ensuring that people receive appropriate independent financial advice.

Technical Issues: Many clients of a HIA are apprehensive about housing repairs carried out to their own home. It is, therefore, a critical role of the HIA to offer both guidance to clients on the required work and assurance that any repairs undertaken will be completed satisfactorily, to budget and on time. Jobs undertaken can range from the very small (such as minor plumbing repairs) to major renovations or the construction of adaptations or extensions for a disabled person. The building work is specified, competitive estimates are sought from good quality vetted contractors and the agency's technical staff oversees the work in order to ensure that the finished result meets the needs and wants of the client.

Additional Home Improvement Agency Services

Hospital Discharge Projects: Provide a rapid response team to enable older people to be safely discharged from hospital into their own home through carrying out essential repairs and adaptations.

Handypersons Schemes: Carry out small repairs to the homes of mainly low income, older and disabled people to enable them to maintain their properties and live in greater comfort and security.

Aids and Adaptations: These schemes organize the fitting of a range of small adaptations in the older and disabled persons home to assist independent living.

Home Security Schemes: To install measures such as door and window locks, door chains, viewers, external lighting and related security features to vulnerable peoples homes.

Energy Efficiency Projects: Help vulnerable people to identify measures that can be taken to improve energy efficiency in their homes and provide practical help and assistance to implement.

Home Safety Schemes: Offer HIA clients the option of having a detailed check carried out to identify 'risk factors' that could result in an accident in the home and recommend remedial action.

Disabled Persons' Housing Service: Aims to achieve appropriate and affordable housing solutions for people with disabilities through the provision of a range of services which help with access to adaptable rented and owner-occupied housing, and adapting properties to meet the needs of people with disabilities.

Home Maintenance Project: Aims to emphasise the importance of regular maintenance work in order to avoid crisis or major works at a later date.

HIA's may also provide the following services

- Unsolicited Calls Helpline
- Disabled Persons' Project
- Integrated Home Maintenance
- Painting & Decorating Project
- Gardening Services
- Decorating Services
- Community Alarm Services
- Daily Living Support

This research has discovered that the United Kingdom has the most impressive system currently in place involving a large number of home improvement agencies (HIA's). They are also referred to as "Care and Repair" agencies or "Staying Put" schemes. The HIA's are all managed under one umbrella organization called, Foundations. The HIA's predominantly perform renovation services for a host of housing associations. In turn, the housing associations manage hundreds, and many manage thousands of housing units usually limited to their immediate location, be it a portion of a major city, a district or county (shire). There are a number of social housing programs that financially assist the housing associations, which in turn hire the HIA's to keep the housing stock in the United Kingdom in good condition for the benefit of current and future populations.

(For more information on Home Improvement Agencies, see United Kingdom Appendix article titled, "Foundations: The National Co-ordinating Body for Home Improvement Agencies.")

Others Countries:

Other countries such as New Zealand and Australia have referral programs that are similar to those in the U.S.A., set-up as Internet referral networks. In fact, the Internet service providers are U.S.A. based organizations that have made strategic alliances in both the U.K. and Australia to assist them to establish referral networks in those countries.

Similarly to Canada, Australia has programs to assist homeowners with energy related upgrades. One locally based energy organization; the Morland Energy Foundation in Australia has a Home Energy Referral Network that refers the homeowner to local businesses that provide the products and services for their energy related program. These businesses are also listed on their website. (see Other Countries appendix article titled: "Morland Energy Foundation")

Synopsis of Internet and Literature Search

From the United Kingdom:

The model that has been developed to assist seniors/homeowners in the United Kingdom has application to this research project. There are many acceptable referral services identified as a "Home Improvement Agencies" (HIA), "Care and Repair" agencies, or "Staying Put" schemes. Home Improvement Agencies are 'not for profit' organizations, which assist vulnerable homeowners or private sector tenants, who are older, disabled or on low incomes to repair, maintain or adapt their home. In fact there are approximately 230 HIA's in Britain alone. The Housing Associations, local authorities, charities, or independent management committees usually manage Home Improvement Agencies.

Although their housing associations and home improvement agencies (HIA's) are closely tied to government programs and subsidies, the principles of the referral networks were worth examining. One of the HIA staff responsibilities also includes helping the homeowner find, good quality builders (renovators) and other contractors by undertaking proper tendering procedures from lists of approved builders. This portion of the HIA's responsibility coincides directly with the nature and scope of this research, therefore their system of contractor selection and validation was examined in further detail during this project.

One example is the Walbrook Group's "Care & Repair" in Derby U.K., which is a government supported Home Improvement Agency (HIA), providing assistance and support to people who need help with building repairs and improvements. They provide a free comprehensive and caring service involving, impartial technical advice, help with attaining funding and help with selecting reliable tradesmen and contractors. They also sort out tenders, help with filling in forms and supervise contracts. Their audience is predominantly people who are over 60, own their homes and also younger disabled people and low-income households.

While the core renovation and repair services is an essential base for an HIA, many have developed ancillary services in order to address a wider range of housing, health and social care strategies in their locality. These services include crime prevention and security schemes, energy efficiency schemes, gardening schemes, and home from hospital schemes. These ancillary schemes are usually delivered by the Handyperson or Handyvan services. Clients of these schemes generally only pay for materials and the labour is either free of charge or charged at a reduced rate.

From North America:

It was discovered during this research that the homeowner referral networks (HRN's) in North America, particularly those that are nationally franchised are of some concern. Locally developed and implemented referral networks appeared to be more responsive and easier to monitor than nationally developed referral services. Canada has very few nationally organized renovation and repair advisory services for homeowners. However, there are a few contractor referral businesses found in some cities across Canada. Also contractor referrals are provided by organizations such as the local homebuilders' associations and the Chamber of Commerce. Some elements of these referral services can be applied to this research and advisory service model.

From Canada:

In Canada there are a few examples referral service providers, Home-Work (Calgary, Alberta) and Quality Access (London, Ontario). The service that they provide has some application to this research project. However, they are for-profit referral businesses and the contractor members generally receive their revenue. These referral services are sources for finding pre-screened contractors and are designed to assist the homeowner to access all their home improvement needs. They have compiled a network of contractors and repair service providers located within their respective cities and the surrounding areas. Their contractors must meet certain standards in order to become a member of the referral service. Each contractor is interviewed after completing a membership application. They check each applicant for a business license (if applicable), insurances, references from past and present customers, and other necessary checks. They also perform portfolio reviews, ongoing evaluations, and follow-ups. They try to maintain and represent the best contractors in the home improvement industry; therefore, if a contractor does not maintain a certain level of quality and integrity their membership can be cancelled.

Another interesting discovery during this research was a Handyman – Handywoman Program for seniors that is offered as a service through the Lambton Seniors Association (LSA) (Point Edward, Ontario). They offer their member seniors a number of different services and their motto is, "Seniors Helping Seniors". It provides a means, at nominal cost, to get things done around the house. Things like minor repairs, installing storm windows, spring cleaning, painting and even weekly cleaning or lawn mowing.

The contractors are thoroughly screened by the LSA and are provided with identification cards. Many of them are retired from area companies and are skilled craftsmen. They will not attempt to do jobs for which they aren't qualified. There is a standard hourly charge of ten dollars plus, in some cases, travelling expenses. Supplies such as paint and the rental of special equipment are also at the homeowner's expense. The estimate is free and the homeowner is welcome to explore other means of getting the work done. If there should be a problem with the person or the service, the LSA will resolve it.

The LSA also offers the Home Safety Inspections programme with the aim of making it possible for seniors to remain longer in their own homes, safely. It consists of home inspections by trained volunteers. After the inspection, the inspector(s) will inform the homeowner about things that they can or should do, or changes they could perform, to make the home a safer place to live. When repairs are required, the inspector, who is likely a senior, and usually a qualified Handyman/Handywoman, can suggest the best ways to go about the work. The Lambton Seniors Handyman/Woman Program has been very successful since its inception in 1995 and in 2003 they averaged over 500 jobs per month. (see appendix article titled: "Lambton Seniors Association: Seniors Helping Seniors")

From the United States:

The United States has a number of renovation/repair advisory services, often referred to as "Homeowner Referral Networks" (HRN's) varying in size, some national in scale and many at the local level. They all offer referral services to homeowners with a host of varying specialties ranging from disaster relief to handyman services. Many of these referral networks offer to assist homeowners by directing them to a complete range of renovation services for both large and small renovation projects. There are a number of HRN's throughout the U.S.A. and it appears that every city, county and/or state has at least one HRN.

There are a number of Internet service providers that partner with HRN's to leverage personalized service and Internet technology to provide successful home improvement projects on behalf of homeowners, contractors, architects, designers, manufacturers, lenders, and real estate professionals. Basically, they match the HRN's members home improvement job requests to its network of pre-screened local contractors and the customers have access to the HRN's nationwide staff of "Personal Project Advisors". They are available via telephone or e-mail to answer questions and help with any difficulties that may arise during the course of the renovation. It appears that many of them are beneficial in marrying homeowners and their renovation projects to good quality contractors resulting in a successful conclusion.

The HRN's appear in concept to be beneficial to homeowners, however their effectiveness as a contractor referral service is often very difficult to determine. There is a problem with these Internet referral services, in that there is no monitoring of the contractors to determine their level of competency or performance. It appears that setting-up a referral service for contractors is a free-for-all for anybody choosing to do so. There is a definite lack of coordination amongst these referral networks and many of them appear to be nothing more than an Internet service provider's method for making money by signing up and advertising renovation contractors with little or no validation process. They are basically

an Internet referral service where the contractor signs-up, pays a fee, and describes the company's qualifications and services are under that particular referral network. The homeowners accept all risk, as there is little or no contractor evaluation, monitoring and follow-up.

The methodology used for this research included an extensive computer web site search to determine if a "Renovation and Repair Referral and Advisory Service for Seniors and Other Homeowners" currently exists. A computer and literature search of other countries, particularly U.S. to see if they have such a service currently in use was also conducted, combined with (5-10) personal and (20-30) telephone interviews. There were also telephone discussions and a survey sent to (20-30) consumer associations, provincial-municipal-city housing interest groups, governments, associations and related affiliates to determine if and what has been attempted in the past and what is currently in use today (see appendix for survey questionnaire).

If a renovation and repair referral and/or advisory service was found, with an unbiased third party approach, issues such as how was it developed, who uses it, has it been successful in reducing homeowner rip-offs and if not, why were addressed. From this information, a model was developed that could be duplicated in other centres across Canada. This model reflects the process on how to go about implementing and running such a service in communities across Canada. After an extensive and exhaustive Internet and literature search, it was discovered that there are advisory services and/or referral networks all over the world.

After an analysis of the internet and literature search it was determined that for the purposes of this research project, the model that has been developed in the United Kingdom and the Lambton Seniors Association – Handyman/Handywoman Program have the most in common with the goals of this research project. Although the United Kingdom housing associations and home improvement agencies (HIA's) are closely tied to government programs and subsidies, the principles of the referral networks are worth examining. One of the HIA staff responsibilities also includes helping the homeowner find, good quality builders (renovators) and other contractors by undertaking proper tendering procedures from lists of approved builders. This portion of the HIA's responsibility coincides directly with the nature and scope of this research. Therefore, their system of contractor selection and validation was examined in more detail during this project.

It was also determined that the Homeowner Referral Networks (HRN's) in North America are of some concern, however there are some elements that were further examined and analysed as part of this research project.

Discussions with Existing Advisory/Referral Services

The Walbrook Group (United Kingdom)

The Walbrook Group's "Care & Repair" is a government supported Home Improvement Agency (HIA), which provides real help, support and assistance to people who need help with building repairs and improvements. They provide a free comprehensive and caring service involving, impartial technical advice, help with attaining funding, help with selecting reliable tradesmen and contractors. They also sort out tenders, help with filling in forms and supervise contracts. Their audience is predominantly people who are over 60, own their homes and also younger disabled people and low-income households.

There are numerous individuals and organizations that play a role in the management of a Home Improvement Agency at a local level. They usually comprise of a Management or Advisory Committee, Project Manager, Managing Organization, and a Local Authority. The HIA together with Local Authorities, identify the vulnerable people living in poor or unsuitable housing in the local area.

The minimum core service expected from all HIA's, including The Walbrook Group are:

Advice and support: Clients will be visited and offered advice on:

- Problems relating to their property
- All their housing options
- Completion of necessary forms
- Legal entitlements
- Other available support services

Financial Matters: Clients will be given advice on all financial implications of pursuing the various options, this will include:

- Availability of grants from statutory bodies
- Releasing equity
- Obtaining independent financial advice
- Accessing charitable funding
- Benefit entitlement
- The effect that certain options may have an entitlement
- Insurance claims
-

Technical Advice: Reliable technical advice will be available from the HIA including:

- Home visit and inspection
- Advice on the works necessary
- Help with choosing a reputable builder
- Monitoring the builder's performance
- Appropriate contracts and documentation

Ancillary Services: While the core services are an essential base for an HIA, many have developed ancillary services in order to address a wider range of Housing, Health and Social Care strategies in their locality. These services include crime prevention and security schemes, energy efficiency schemes, gardening schemes, and home from hospital schemes. Many of these ancillary schemes are delivered by a Handyman or Handyvan schemes. Clients of these schemes usually pay only for materials and labour is either free of charge or charged at a reduced rate.

Lambton Seniors Association (Point Edward, Ontario)

James H. Houston: Chairman, Funding Committee: The Lambton Seniors Association (LSA) offers seniors a number of services. One of these is the Handyman/Handywoman Service. It provides a means, at nominal cost, to get things done around the house. Things like minor repairs, installing storm windows, spring cleaning, painting and even weekly cleaning or lawn mowing.

The people are thoroughly screened by the LSA and are provided with identification cards. Many of them are retired from area companies and are skilled craftsmen. They will not attempt to do jobs for which they aren't qualified. There is a standard hourly charge of ten dollars plus, in some cases, travelling expenses. Supplies such as paint and the rental of special equipment are also at the homeowner's expense. The estimate is free and the homeowner is welcome to explore other means of getting the work done. If there should be a problem with the person or the service, the LSA will resolve it.

The LSA also offers the Home Safety Inspections programme with the aim of making it possible for seniors to remain longer in their own homes, safely. It consists of home inspections by trained volunteers. After the inspection, the inspector(s) will inform the homeowner about things that they can or should do, or changes they could perform, to make the home a safer place to live. When repairs are required, the inspector, who is likely a senior, and usually a qualified Handyman/Handywoman, can suggest the best ways to go about the work.

Jim Houston states in a recent newsletter that, "*The Lambton Seniors (LSA) Handyman/Woman program has continued to be extremely busy. This innovative and highly successful program continues*

to be a valuable asset to the seniors' population of Lambton County". (see appendix article titled, "Lambton Seniors Association – Seniors Helping Seniors")

Home-Work Contractor Referral (Calgary, Alberta)

Steve Rogers, Owner: There are approximately 75 companies registered on the contractor database. It is an internet-based service, however a telephone and mailing service is available for those without computers. The referral service is mainly within the city of Calgary, however they would like to expand into other centres in Alberta and Canada. There is a \$75.00 annual registration fee for member companies plus a percentage of the total project cost as a finder's fee, which is charged to the contractor. There is also a nominal fee for homeowners to use this service. Depending on the size of the project the price ranges from \$5.99-\$19.99. They are then provided with a list of three or more appropriate contractors. They also have a Home-Work Club discount card that allows homeowners to access all the contractors registered with the service at any time. All companies listed with Home-Work must pass an extensive and continuous screening process.

Screening Process: Home-Work performs the following research before companies are placed in their database:

- City license (and provincial, if held) is checked
- General Liability Insurance is checked (Certificate of General Liability from the insurance company is kept on file)
- Worker's Compensation (if held) is checked

A minimum of 6 references are phoned initially - feedback must be positive- then as work is completed by registered contractors, the customers are contacted by phone or email for feedback at the end of their project:

- Home-Work checks each company with the Better Business Bureau
- Contractors must agree to the "Code of Ethics" of Home-Work
- All information gathered is rechecked twice a year

How the service works (finding a contractor):

- Homeowners can either register their project over the Internet or by calling the Home-Work office.
- Upon receiving a project, Home-Work contacts listed, screened companies that are available, suitable and interested in this type of project.
- Interested companies (based on the requested number of estimates) will contact the homeowner by phone within 48 hours.

- Homeowners pay a nominal fee for the service and Home-Work sends out profiles, by email or fax, of the companies that will be contacting them, along with helpful renovation tips. If the company has a web page, a link is provided for further research.
- Homeowners decide which contractor to use, and negotiate the price directly with them. (To ensure competitiveness, contractors are unaware of which other companies are bidding on your project.)
- After completion of the project, Home-Work will follow-up with the homeowner regarding the service, timeliness and quality of work.

Quality Access: The Home Improvement Referral Network (London, Ontario)

Brent Palmer, Owner: Quality Access - The Home Improvement Referral Network (QA) is a source for finding pre-screened and referred contractors. It is designed to assist the homeowner to access all their home improvement needs. Membership is free to homeowners and they can be accessed by e-mail or telephone.

QA will provide homeowners with up to three (3) free estimates from their network of local home improvement contractors. Every contractor they refer has been carefully screened to ensure liability insurance, licensed (if applicable), past and present customer references, and other necessary checks. They also interview each contractor, review portfolios and perform ongoing evaluation and follow-ups. They have compiled a network of pre-screened contractors and service providers who service the London and surrounding areas. Their contractors must meet certain standards in order to become a member of the referral service. Each contractor is interviewed and fills out a membership application. They check each applicant for a business license (if applicable), insurance, references from past and present customers, and other necessary checks. They also perform portfolio reviews, ongoing evaluations, and follow-ups.

They try to maintain and represent the best contractors in the home improvement industry; therefore, if a contractor does not maintain a certain level of quality and integrity their membership can be cancelled.

How the referral service works for the homeowner:

The homeowner gives them project information and a description of the service required.

- QA will then contact the homeowner within 24 hours to confirm the information for their membership.
- QA will then refer the homeowner to three (3) pre-screened contractors.
- Each contractor will come out and provide the homeowner with a free estimate based on their

specific needs.

- The homeowner then selects the contractor of their choice. If they do not like the contractors, they are not obligated to use any of them.
- The homeowner has the work completed and gives QA a call or e-mails them providing feedback about the contractor(s) they have used and/or the work of Quality Access - The Home Improvement Referral Network.

What the contractor can expect from QA:

- They are a unique and innovative solution for contractors and service providers to advertise in the London and surrounding areas.
- For a nominal monthly fee, home improvement contractors will be collectively marketed as a network of contractors to consumers.
- QA provides the home improvement contractor with a means of cost effective advertising, customer acquisition, customer retention, feedback, better return on investment (ROI), and a means of tracking advertising results.
- QA also has a disclaimer that basically states that Quality Access - The Home Improvement Referral Network has tried to screen the contractors and service providers to ensure quality, integrity and professionalism, but as they are independent of all members they refer, they cannot guarantee how a company chooses to operate. The service is to be used as a source of information and homeowners accept all risk.

Homeowners/Seniors Focus Group Sessions

The objective of the focus group sessions were to determine if homeowners/seniors have had problems in the past when renovating and/or repairing their homes and whether or not they would find a renovation and repair advisory service beneficial as a source for finding honest and reliable contractors. The focus group sessions were particularly useful for acquiring first hand information on a number of issues related to this research.

A short introduction and synopsis outlining the purpose of this research preceded the focus group sessions. The intent of the research is to attempt to develop a contractor referral service that will allow seniors to "age-in-place" or stay in their homes longer by eliminating the risks involved when having their homes renovated, repaired or maintained. The Lambton Seniors Association's "Handyman/Handywoman Program for Seniors" was briefly discussed. Examples of renovation and repair problems that the participants have had in the past were briefly discussed. It was determined that

there is a definite need for the development of a trust organization that seniors and others could rely on when having their homes renovated or repaired. It was also stated that no last names of the participants would be used in the final report.

The researcher provided an example of a situation where a relative, an elderly Aunt that lives in St. Thomas, decided to have a garage addition constructed onto her house. She asked for advice from other relatives and a few contractors were suggested. After a few phone calls, two contractors quoted on the job. She decided to go with the lowest bid and proceeded to pay the contractor some of the money at the beginning of the project for materials. The contractor was not seen after that for a period of three weeks. There were no drawings produced and no contract signed.

The work performed during the renovation was of poor quality and not completed in a timely or professional manner. There were a number of building code infractions that had to be rectified before completion was approved by the local building inspector. There were cost overruns that when totalled exceeded the total of the bid provided by the other contractor. The project was supposed to be completed in six weeks and it took almost twenty weeks. The contractor was not a member of any recognized association and was not a member of the local Chamber of Commerce. Six months after the poor workmanship was completed, the homeowner had to hire the other reputable renovation contractor that is a member of the Chamber of Commerce, to correct some problems that occurred due to settlement of the garage. It has been five years since the renovation work completed by the poor contractor took place and the homeowner continues to have problems with the garage addition. The unprofessional contractor that performed this poor quality renovation project has been in business locally for the past fifteen years.

The researcher then proceeded to hand out an information package to the participants of the focus group sessions. The package contained a brief of the research project, brochures on consumer alerts, articles on home repair scams, and a number of "About Your House" fact sheets and "Maintaining Seniors Independence" booklets that CMHC has available. (see Appendix for a complete listing of the information package contents).

The researcher then proceeded with a discussion that focussed on seven questions. A synopsis of the dialogue on a number of topics is represented below with comments from the participants.

Concerns about being taken advantage of or "scammed" by irresponsible contractors when having your house repaired or renovated?

All participants had examples of being taken advantage of or having poor workmanship performed by renovation and repair contractors. Most people don't call the Better Business Bureau because they are so arms length that it is difficult for them to discipline or monitor the renovation contractors' work. They are a good source to get the names of contractors that have had complaints registered against them. There are never any guarantees that you're going to have a 100% perfect contractor. However an advisory service with good contractor monitoring practices was seen as essential for the success of this model.

"She had hired a handyman company from another city that advertised locally to fix and/or replace a kitchen tap. She stated that they were too expensive to fix a kitchen tap and didn't fix the problem. When she called them back and they returned \$30.00 of the overall cost so they must have known they didn't do a good job."

"He wanted a bathroom in the basement that had the plumbing roughed in already. The handyman/retired plumber quoted a reasonable price, completed the "plumbing only" portion of the work, and stated that the price was for work already completed and there would be more to come." He paid the original person and told him to get out and ended up calling a local reputable plumbing contractor to have them finish the job for much less money."

"He had a department store come to clean the ducts on a 10 year old house. They suggested that he replace his filtration system at a cost of \$1000. Once they cleaned it they suggested that they come back every year. We have more dust now than before the cleaning. All of these companies want you're repeat business."

"They get at least 2-3 calls per month from the carpet cleaners, duct cleaners, lawn sprayers, etc. He can understand why older people get taken because once they have service work done the contractors make them believe that they need to do it annually. I went for many years in an older house and never had the ducts cleaned, and I'm still here. These companies, the big franchises, always give you a Toronto number to call if there is a problem."

Finding a renovation/repair contractor for your household maintenance/repair needs and renovation projects?

Word-of-mouth is currently the best source of advertising. Some participants use locals that they have known, after being area residents for many years, to get advice and work completed by. Others have family that they get advice from. Building material suppliers are not readily used for advice. The main

drawback is that they will only promote the contractors that purchase their building materials at their outlet promoting contractor favouritism.

"He would contact the Chamber of Commerce as a good source for finding contractors. If you're not member of the Chamber of Commerce, then you're probably not a very good business person."

"She went to the newspaper ads to find their contractor. She didn't know who they were and should have suspected something when they had to come from another city, twenty miles away, where mileage and time, etc. were charged on top of the work. As a result she ended up with poor workmanship and ended up hiring a local contractor to do it properly."

"If they have had work done before, or know someone that did, that's the best way to find a contractor. You are never guaranteed that they will always provide good service, but it's better than just trying to pick someone out of the paper."

"She always deals with Home Hardware but didn't know that they provided a referral service through their Home Installs program."

Would a renovation and repair referral and advisory service for seniors and other homeowners be used in the future and would they pay a small fee?

The question was asked, would you use this type of service? Most stated that it would be natural to use it once to see how well it works. A one stop shopping service would be most beneficial. Some participants stated that they would pay an amount for the assurance of knowing that they were going to have a reasonable chance of getting a reputable contractor and someone to consult with if they encountered problems. The Handyman/Handywoman Program for seniors that the Lambton Seniors Association offers was also discussed. This is a service run by their association that offers seniors renovation/repair handypersons to perform small and odd jobs at a reasonable rate. Most participants stated that this type of program would connect nicely into the contractor referral service. They all agreed that this type of service would be especially good for seniors. The discussion centred on how to get the handyperson service off the ground.

"If you put a list out to the seniors, lets say at no charge, and they try it and get good work, that's where the incentive will come from. Seniors have to watch what they spend and if they try it once and are satisfied it will probably work. If there is a problem with the contractor, it is up to the homeowner/senior to call the service and have the problem identified and rectified and that will help

make the service work.”

“Things like putting up Christmas lights is difficult and if they could get someone to do this for a small fee, it would be a valuable service. You don’t have many options for that type of work.”

“If you don’t know anyone locally through friend or relatives, or others, it is difficult to find someone to fix a tap, change exterior light bulbs, fix a lock, etc.”

“The potential is mind-boggling.”

“You really don’t have to have a person sitting at the seniors centre doing the referrals, it could be me at home, somebody fielding calls.”

“A program operated by an association must be careful not to step on existing businesses in the community. However, in some cases contractors do not want to do the little jobs, especially when they are busy, and they could refer the homeowner to this type of handyperson service. Conversely, if the job is too large, the handy-type person could refer the work to the larger contractors so it could work to the benefit of both. If a service like the Lambton model were developed and they came to fix a leak in your roof, thinking that all that was required was caulking around the flashing and discovered that there were shingles damaged, etc., they would get the homeowner to check their list of roofing contractors to have the work completed. You would still have to pay the \$10 but at least you would have had an independent inspection completed for a small fee.”

“If they had a listing like that at the seniors centre, the problem would be, who is going to handle that?”

“There are a number of seniors at the centre that could do this type of work. You might have to advertise in the paper to find seniors that would like to do this type of work. These handypersons would have to be members of the St. Thomas Senior’s Centre.”

“Seniors would have to see a list before they would be committed to use this type of service, like a menu of choices.”

What would be the best way to advertise and market this to homeowners/seniors?

Many participants thought that the traditional methods for advertising would be the best. Local advertising in the St. Thomas Times Journal, the Elgin County Market and any senior’s publications.

Computers were not seen as a good method for advertising because many of the participants do not own computers. A good method for marketing is thought to be by word-of-mouth similar to that of an automobile mechanic where good ones are recommended to others wanting to repair their cars.

"What about renovators having their own association?"

"Could be advertised through the newspaper, flyers, Senior's Centre, building supply stores, etc. or any one of these. The Seniors' Centre also puts a booklet out every two months."

"Maybe the Chamber of Commerce will add this benefit to their service where they will provide a list to homeowners."

"Many homeowners/seniors do not have computers, therefore, the value of an Internet referral system may be limited."

Who should be the group responsible for controlling and monitoring this type of service?

The focus group sessions were concluded by many believing that it would be better if the service were run through the St. Thomas Senior's Centre. People wishing to have work performed could be directed to the seniors centre to get the list of contractors or to ask advice. The Seniors Centre would also field calls from non-members and use it to assist with membership promotion for the Seniors Centre. Calls or referrals would not be just for the handyman/woman or "jobbers" program but also be used for referring seniors/homeowners to contractors for larger projects as well. The St. Thomas and District Chamber of Commerce, the local homebuilders association and the building material suppliers would be the main sources for larger project referrals.

Questionnaire Responses from National/Provincial/Local Housing Industry Groups/Stakeholders

Questionnaires were sent to a number of local, provincial and national housing industry interest groups. (see appendix for the survey questionnaire). In total approximately half of the industry interest groups responded. Most of the respondents stated that their company or organization does not have a method to provide renovation or repair advice to seniors/homeowners. The exceptions were the Better Business bureau of Western Ontario, which provide reliability reports on businesses along with general educational alerts and brochures. The other was the Siding & Window Dealers Association of Canada,

which has a certification program for members under a “Window Wise” program and they must meet or exceed specific qualifications and allow inspections of their work. The local Chamber of Commerce also provides seniors/homeowners with a list of member renovation/repair contractors and provides a follow-up service if the homeowner has a complaint about the contractor’s services.

When asked whether they were aware of renovation/repair advisory service currently available, most respondents stated that they did not. However, many respondents indicated that they have received complaints from homeowners/seniors that have suffered from poor renovation/repair contractor work and in many cases feel that they have been taken advantage of. Most of the industry stakeholders also indicated that they believed a reputable and honest referral service would be used by homeowners/seniors and it would assist their industry by reducing the number of poor contractors. Qualified contractors would have a more level playing field and the quality of the renovation workmanship were also seen as benefits.

Respondents suggested that drawbacks of this type of advisory service could be favouritism to some contractors, cost and reliability of the service and the monitoring of contractors workmanship. Respondents also stated that the contractor should pay a fee to have this type of advisory service available and that seniors/homeowners should not have to pay a fee, or if so, it should be minimal. Many of the respondents believe that this type of service would work in a medium-sized city. Initial implementation could take some effort, but once established, monitoring and maintenance would be all that is required. A few respondents suggested that this type of service would be better suited to larger cities.

Local Interviews

St. Thomas & Elgin Home Builders’ Association: The Canadian Home Builders’ Association (CHBA) is a national association with provincial and local association affiliates. Membership includes networking, up-to-date information and education, government representation at all three levels, credibility by industry affiliation and exposure by promoting members to consumers, industry and government. The CHBA website states, *“Locally: Monthly meetings, social activities, newsletters, workshops, access to expert advice, marketing campaigns, demonstration projects, awards programs...a full slate of services and activities gives members the opportunity to make business contacts, gain knowledge, take part in marketing campaigns and build recognition with consumers.”* There are business owners that are members, predominantly new homebuilders, trades or suppliers of services such as plumbing and mechanical equipment. They are listed as members and have the ability to use the CHBA logo as part of their advertising. There is no process for evaluating the competence of their members. They are listed

and promoted as members and they must adhere to the CHBA "Code of Ethics". The St. Thomas & Elgin Home Builders' Association is the local association. However, they currently have no renovators in their association. There are some of the product supplier and tradesperson members that offer repair services and they could be listed as a contractor source. The local HBA believes that a referral system could assist them to establish a local renovator's council by including it as a member benefit.

St. Thomas and District Chamber of Commerce: The St. Thomas & District Chamber of Commerce is part of the largest business network in the world. The Chamber of Commerce is an international organization that specializes in business and community information. The St. Thomas and District Chamber of Commerce serves the needs of over 675 local businesses that are registered as members. Members have to adhere to a "Code of Conduct" and if a business fails to provide adequate business services to its customers they are disciplined by revoking membership. Businesses do not want their membership revoked, as the Chamber of Commerce is similar in nature to the Better Business Bureau, but at a local level. The Chamber of Commerce does not have a follow-up service to ensure that contractors have provided a good service to the homeowner.

However, if a homeowner has a complaint about services provided by a Chamber of Commerce member they would investigate and assist with mediation to solve the issue. They will perform this service on a one-time basis and will not provide follow-up visits. They prefer the business and the homeowner work out the problem themselves. They do have a categorized list of contractors and trades in both electronic and booklet form. If a homeowner is looking for a specific renovation or repair service, member companies are recommended to the homeowner. Some seniors do make inquiries for contractor referrals, however the numbers are not significant and they would like to see an increase in their role.

The Building Material Supply Outlets: Geerlinks Home Hardware and Building Centre and RONA Elgin Cooperative, the two major local building material suppliers, both agreed to support this service. They believe that this type of service would be terrific and wondered why no one thought of it before. Home Hardware currently has a "Home Installs" service for installing their products and materials. RONA and Home Hardware both offer referrals to customers and provide names of reputable contractors that they have a history with. They also provide names of handypersons for smaller jobs, however they do not promote this service and are limited by the contractors and customers that deal with their outlet. Also, there are other specialized building product and material suppliers in the St. Thomas area that have their own installers and stated that they will support and cross-promote this service.

Elgin & St. Thomas Housing Corporation: The Elgin & St. Thomas Housing Corporation also stated that they support this type of referral service. They currently have a number of local contractors that

they use for repair work on their rental housing, but believe that they would use this service in the future. They also stated that they could assist by promoting the use of this service to seniors/homeowners when they are asked for advice.

Developing a Framework for a Renovation and Repair Advisory and Referral Service for Seniors and Other Homeowners in a Medium Sized City

Objectives

The objectives are to design and develop a model for a third-party unbiased renovation and repair advisory service. The intent of the research was to determine if there is or has been a similar service attempted in the past, its successes and failures, or if there is one that is currently in use today. An issue to be addressed is, "Would such a service be used and how would it best be marketed to homeowners, and in particular seniors?" Cities, municipalities and larger towns should have a system in place where qualified, honest and legitimate renovation and repair contractors can be listed and monitored as providing quality renovation and repair services to homeowners.

This intent of the research was to assist homeowners, and in particular seniors, with their choices and options for hiring contractors when considering home renovation and repairs. It is believed that the results will provide them with a good chance of having successful renovation and repair work completed on their homes by honest and qualified contractors.

Questions addressed were:

- Has there been an unbiased, third party renovation and repair advisory service for the renovating homeowner that has worked in the past or is presently working?
- Could a model for such a referral service be developed in the future for renovation and repair?
- Has it been tried before and what are the advantages and disadvantages of such a service?
- What is currently in use in Canada and other countries?
- Is there a system or a model that could be developed and directly transferred to cities, municipalities and larger towns?
- What are the best methods for marketing such a service to the target audience(s)?

Key Research Elements

An extensive computer web site and literature search was conducted, particularly in North America to see if a renovation and repair advisory service currently exists. The research methodology also included a survey of (20-30) consumer associations, provincial/municipal/city housing interest groups, governments, associations and related affiliates combined with (5-10) personal and (20-30) telephone interviews. The information collected was used to determine the benefits and the drawbacks in developing such a service and whether it could be modelled across Canada. In the future, the model developed is to be tested in St. Thomas, Ontario, which is a medium-sized city with a current population of approximately 36,000. The St. Thomas Seniors' Centre is an active community centre for seniors in St. Thomas. They were consulted during the development process of the research and the results were presented to them once developed. They are very interested in getting this type of service underway. They will review the elements from the research results and discuss the future potential for such a service. It was suggested that a "Renovation and Repair Referral and Advisory Service for Seniors and Other Homeowners" should be monitored by a community group such as the St. Thomas Seniors' Centre, the Chamber of Commerce and/or a private interest group concerned about the welfare of homeowners and in particular seniors that choose to age-in-place.

Type of Service to be Provided

The type of service to be provided is two-fold. One that promotes and refers renovation contractors for larger projects, and the second a handyman scheme that assists homeowner/seniors with smaller jobs and maintenance. During the research phase of this project a number of participants stated that they were concerned that a service such as this would undermine the legitimate and professional renovation contractors and that it would be seen as stealing work by introducing a business that competes with them. It was determined that a service such as this and the local renovation businesses could actually complement each other. They could refer each other's services. When a job for a senior became too complicated and the "handyman" felt that it required someone more professional they could provide the homeowner/senior with a list of legitimate contractors to do the work or refer them to the Chamber of Commerce.

The Chamber of Commerce would assume the role of assisting homeowners to find contractors that are good-standing members of their association and able to do that particular type of work. On the other hand many contractors do not want to do the small jobs. They are often busy with other work and/or for them to perform the smaller tasks would be seen by the homeowner in many cases to be cost prohibitive. A situation such as this is probable. A homeowner/senior has some work to be performed, a small task such as changing an outdoor light bulb or fixing a leaky tap. On

the other hand, it could be of a more major nature such as fixing a leak in the roof or repairing a plumbing problem. The two networks would cross-reference each other's abilities. The renovation contractor would contact the Seniors Centre and provide them with the name of the homeowner/senior that requested the small task and/or the "handyperson" would decide the task at hand was too big or complicated for them and contact the Chamber of Commerce. The contractor and the handyperson could provide the Chamber of Commerce's number or the seniors centre number or the name and number of the monitoring service that would address the homeowners needs.

There could be a service that is a one stop-shopping source for the senior/homeowner to have required projects completed in and around their homes. The building material supply centres would also provide a service to the homeowner/senior through their "Home Installs" and/or would act as a referral method for this service in cases where they do not offer their own contractors. In many cases the building material supply centres only install materials that they supply. In other words, if you buy flooring products or a kitchen from them they will have a list of their own installers. These contractors could be added to the list of service providers. They normally do not have in-house persons that perform large renovation projects but would have a list of reputable contractors that will install their products. The building material suppliers contractors should be added to the referral list of contractors and in many cases will probably already be listed if they are reputable.

There may be a conflict with this service where the homeowner/contractor purchases material or products from the building material suppliers and have another contractor install them particularly if they are not listed as an installer. Issues such as warranty etc. may enter into the picture. Another potential situation could arise where the contractor is not a member of the Chamber of Commerce. This could be one of the requirements for having your name on the referral list. If not a member than you cannot be a part of this service network. This could potentially limit the number of contractors that could provide a good service due to political reasons or other personal preferences when it comes to membership issues. There are no renovator members in the local homebuilders' association so this issue will probably be minimal. An extensive computer web site and literature search was conducted, particularly in North America to see if a renovation and repair advisory service currently exists. The research methodology also included a survey of (20-30) consumer associations, provincial/municipal/city housing interest groups, governments, associations and related affiliates combined with (5-10) personal and (20-30) telephone interviews. The main intent was to determine if a "Renovation and Repair Referral and Advisory Service for Seniors and Other Homeowners" was discovered with an unbiased third with housing industry

interest groups across Canada. The information collected was used to determine the benefits and the drawbacks of developing such a service and whether it could be modelled across Canada.

In the future, the model developed is to be tested in St. Thomas, Ontario, a medium-sized city with a current population of approximately 36,000. The St. Thomas Seniors' Centre is an active community centre for seniors in St. Thomas. They were consulted during the development process of the research and the results were presented to them once developed. They are very interested in getting this type of service underway. They will review the elements from the research results and discuss the future potential for such a service. It was suggested that a "Renovation and Repair Referral and Advisory Service for Seniors and Other Homeowners be monitored by a community group such as the St. Thomas Seniors' Centre, the Chamber of Commerce and/or a private interest group concerned about the welfare of homeowners and in particular seniors that choose to age-in-place.

Considerations

Cities, municipalities and larger towns should have a system in place where qualified, honest and legitimate renovation and repair contractors can be listed and monitored as providing quality renovation and repair services to homeowners. Most provinces, municipalities and cities have services such as the Better Business Bureau or the Chamber of Commerce to assist them to identify renovation and repair contractors. Others have associations like the Canadian Home Builders' Association (CHBA) and their Renovators' Councils or building material supply outlets that offer contractor referral services with varying levels of homeowner protection. Many solid and reputable contractors choose not to belong to any recognized association or organization, especially if there are substantially high annual fees or if there are limited member benefits and the usefulness of their referral service is questionable. The Better Business Bureau of Western Ontario plays a significant role in protecting consumers/homeowners by assisting them with their contractor selection by determining whether there are complaints registered against them.

However, there may be limitations to a provincially or even regionally based service that offers arm's length opinions of contractors. These services normally only promote their members which may represent a small percentage of the local contractors from which to select. As is the case with the St. Thomas and Elgin Home Builders' Association many local homebuilder associations do not have any renovator members. However, they are a credible and nationally recognized association and can be included as a partner in a local contractor referral service.

Building material supply outlets will also provide names of contractors to the renovating homeowner. Some in fact have a renovation and repair service that also includes a choice of having their retail products and materials installed by an in-house list of contractors for customers who have purchased these products and materials at their outlet. They have a business interest in their referral practices and normally only promote contractors that use their building products and materials. This limits the number of contractors that they have listed because many contractors may choose to purchase their materials elsewhere, for quality or cost preferences. However, they deal with local renovation/repair contractors on a regular basis and can be utilized as both a referral and a marketing source by the renovating consumer.

The local Chamber of Commerce branches are situated in almost every city in Canada. They also offer referral services to homeowners and have contractors listed in a number of renovation and construction related categories. In fact, their contractor listing is the most substantial of the aforementioned. There is an annual fee for membership, however it is reasonable for the service that is provided, a few hundred dollars as opposed to a few thousand dollars for membership fees in some associations and they are locally based. However, they do not focus on one particular industry, but include all businesses in their membership.

The St. Thomas and District Chamber of Commerce has a listing of most businesses in the local area and have a number of renovation and repair contractors listed. The aforementioned local building material supply outlets and the local homebuilders' association are also listed as members attesting to their credibility. It therefore appears that they are one of the better sources for homeowners to contact regarding referrals for renovation and repair contractors.

Conclusions, Observations and Recommendations

All research participants from the survey, focus groups and interviews stated that they are very interested in what this type of service could offer them. Key players in the model appear to be the St. Thomas & District Chamber of Commerce, the St. Thomas Seniors' Centre, the local building material suppliers (Geerlinks Home Hardware and Building Centre and RONA-Elgin Cooperative), and the Elgin/St. Thomas Home Builders' Association. Each player will have a different role. The Chamber of Commerce will be responsible for the local renovation and repair contractors that provide more than a handyperson type service for seniors. They will also continue to promote Chamber of Commerce members to the renovating public, not just seniors. Their monitoring system will likely have to be improved and have a dedicated full time person available to assist with

this initiative, especially at start-up. Most Chamber of Commerce staff is busy offering other services in the community and this advisory service would require monitoring and updating attention if it were to be successful.

The St. Thomas Seniors' Centre would be predominantly responsible for the handyman advisory service but they would work hand-in-hand with the Chamber of Commerce. The building material suppliers would act in a supportive role and would also act as a referral source for both larger renovation and repair jobs and the handyman scheme. They currently offer referral services but not in a coordinated manner. The Elgin/St. Thomas Home Builders' Association currently have no renovator members but believe that this referral service could be used as a catalyst to attract renovator members into their association. Start-up of an Elgin/St. Thomas Renovators' Council could be a future benefit of this referral service. Renovation and repair contractors will have to be listed with the Chamber of Commerce, however, there may be benefits derived from belonging to the homebuilders' association as well.

The cost vs. benefit of belonging to the Chamber of Commerce, the homebuilders' association for renovation/repair contractors will be predominantly based on the success of the referral service. The same will apply to the handyman referral service at the St. Thomas Seniors' Centre. In effect, all associations believe that this service will also be a membership drive and only through having contractor members can they monitor the referral service. With the exception of the St. Thomas Senior's Centre, they all currently have renovator/repair members that they promote, but the list is small in comparison to the number of renovation/repair contractors in the area.

In essence there will be a list of renovation and repair contractors that have good credentials, be it membership in an association, affiliation with local building material suppliers or listed with the Chamber of Commerce. A list of approximately 200 renovation/repair contractors in the St. Thomas area was developed. The local contractors that are considered professional and not currently members of the Chamber of Commerce will have to be invited to join. Over time the good contractors will rise to the top and the poorer ones will be weeded out.

The handyman scheme at the St. Thomas Senior's Centre will start with a small list of "jobbers" that may or may not be affiliated with the senior's centre. They will most likely be required to become a member of their Centre and that will be defined when the service gets underway. Seniors choosing to use this service will not have to be members of the Centre but they will use this service as a membership drive. However, St. Thomas Senior's Centre members could have an added benefit by offering a financial incentive for them, such as, a break in the cost of using the

service. It was suggested by all participants that there would need to be a financial incentive and some method of collecting revenue to be used for marketing and monitoring the service in order for it to be successful.

It is imperative that the local Chamber of Commerce, the seniors' centre or an independent service controller and the local building material suppliers be in partnership on the development and operation of the service. There should be small board or group that discusses issues that arise from the RRRASSOH.

A question was raised as to or not the homeowner/senior should be members of the local seniors centre to take advantage of the service. Most believe that homeowner/senior should have to be a member or an associate member of the local seniors centre. This will provide them with updates on the service and give the senior's centre additional revenue to keep control, market and operate the service.

There is a significant difference between the handyman/jobber and the maintenance and repair services that they provide versus the renovation contractor or product and material installation contractor. Who and how the work is delegated will be a contentious issue. Therefore, the two primary groups that must be involved should not have a vested financial interest in who gets the project or the work. Other than membership dues, the local Chamber of Commerce and the local seniors' centre would not make financial gains, except to cover costs, and they are there only to provide referrals as a social and community service.

The local building materials suppliers have a vested interest in getting their products to market and would probably only refer contractors that buy their products. This makes good business sense on their part as it provides them with additional business and financial gains. It could also be that the handypersons prefer to deal with one building material supplier, unless the homeowner purchases his/her own materials. This will not be an issue if the handyman is limited to small purchases on behalf of the homeowner such as a tube of caulking, some weather stripping, paint/wallpaper or some small plumbing repair materials. It could also be that the local building material supplier will provide a discount incentive to handypersons and homeowners/seniors that are enrolled in the program. A contractor's discount was suggested as a possibility. This will provide cost savings for the homeowner.

Local renovation contractors will most likely handle larger jobs. Their material purchases would not be handled by the handyman/jobber and the referral service would have to operate as a non-

bias third party and refer the homeowner to the list of approved contractors. The homeowner could also be given information on how to hire a contractor or the handyman could act as a liaison between the homeowner and the contractor for a small fee. This would provide some homeowners with a level of security knowing that they have someone to assist with their decision-making and the overall outcome of the project.

Complaint resolution about the contractors or handyman that the service has recommended is also an issue that requires attention. This is where the board or the group that operates the service, probably the local seniors centre, would get involved. The handymen would be selected and monitored by the seniors centre advisory service board. The local Chamber of Commerce would be responsible for monitoring and resolving issues with local registered renovation contractors. The two systems would have to work together, in that, if the senior's centre provides a homeowner/senior with a list of approved contractors and there is a problem with the contractor's services, it would have to be brought to the attention of the local Chamber of Commerce. Disciplinary measures would have to be established. De-listing a member and not allowing them to be a part of the service is one of the suggested solutions. The homeowner would have to be provided with a risk factor statement at the outset of their project to remove liability situations that could come back to the service providers. Basically the service would offer less risk than if the homeowner had work performed without using the service and the chances of having satisfactory work performed would be higher.

Issues such as insurances and bonding of workers, etc. would have to be met during the design, development and implementation stages of the Renovation and Repair Referral and Advisory Service for Seniors and Other Homeowners.

Research results indicate that a renovation and repair advisory service would be a "win-win" situation for both local contractors and homeowners/seniors electing to renovate, repair and adapt their homes. It would provide them with a level of independence and allow them to age-in-place if they choose.

Establishing, Marketing and Operating the Service

Future marketing efforts targeted at seniors/homeowners must be at the local level in St. Thomas and Elgin County. Various conventional methods of marketing are still considered the best for targeting seniors. Newspapers, individual flyers, newsletters from the local associations and businesses and word-of-mouth are the better methods of promoting this service. Websites can also

be utilized, but were not considered the preferred method. Advertising in the St. Thomas Times Journal (newspaper), The Elgin County Market (classified advertising newspaper), and the St. Thomas and District Chamber of Commerce, The St. Thomas Seniors' Centre, and the Elgin/St. Thomas Real Estate Association newsletters are the main sources for promoting this service.

The St. Thomas-Elgin Tourist Association, the St. Thomas Economic Development Corporation, The Elgin Community Development Corporation and the Elgin Association for Community Living will also provide support through their advertisements. The St. Thomas/Elgin Home Builders' Association will promote the use of this service through their advertising and at their St. Thomas Elgin Home Show that attracts approximately 5,000 visitors held in April/May.

The St. Thomas & District Chamber of Commerce, the two local building material suppliers, (Home Hardware and RONA) will provide support through their outlets and will also act as contractor referral centres to homeowner/seniors for local renovation and repair contractors that are identified as having solid backgrounds.

A question was asked at a focus group session, "How would they know if a company that put a flyer in their mailbox to provide a service to have their asphalt repaired or sealed was a good one or not?" The service would provide them with a list of asphalt contractors and they would be provided with a listing of all contractors involved in the service. The homeowner/senior would also be able to call the service if someone came knocking at the door to inquire whether this company was listed with the service. New contractors coming to the area would be welcome to join the service and if they had not heard of the advisory/referral service the homeowner/senior could recommend that they get listed. The service would then check the company's business history and determine if they are credible.

To get the service started a database with nearly 200 contractor names was developed and cross-referenced with the Chamber of Commerce membership list, and the local building material suppliers list of contractors. Cross-referencing to see if the company is affiliated with the Chamber of Commerce, a local building material supplier, or an association produced a short list of contractors. It was thought that, if a company is listed as a member of an association or recommended by a building material supplier and they have a solid history in the community, there is a good chance that they have a higher level of professionalism. The St. Thomas/Elgin Home Builders' Association also have product supplier members such as heating and plumbing companies that supply and install products in the community. As the advisory service develops, contractors would be added or deleted over time. The monitoring of this service and the maintenance of the

list of contractors will be the major factor in determining the success of the advisory service.

The Internet as a Source of Information

Many homeowners/seniors do not have computers therefore, the value of an Internet referral system may be limited. Future research with the homeowners/seniors could assist to determine if there is another approach, an electronic or manual system that can be modelled and implemented in research project and the final model.

“Framework Presentation on a Renovation and Repair Referral and Advisory Service for Seniors and Other Homeowners”

Purpose of Research:

- To determine if a renovation/repair contractor advisory service for homeowners, particularly seniors would be beneficial and utilized in the City of St. Thomas and surrounding area.
- Could a model for such a referral service be developed in the future for renovation and repair?”

What is the Final Outcome ?:

- A locally based renovation/repair advisory service for homeowners/seniors that wish to renovate and/or repair their homes. This service would provide homeowners with the names of local renovation and repair contractors that have legitimate businesses and could provide them with a level of security when renovating and/or repairing their homes.
- It would also determine whether or not they would find a renovation and repair advisory service beneficial as a source for finding honest and reliable contractors.

Why Have a Contractor Referral Service?:

- To protect homeowners/seniors from irresponsible renovation and repair contractors that are not qualified and provide poor business services to homeowners.

When Would this Service be Available ?:

- This service would be available to homeowners/seniors wishing to renovate and/or repair their houses throughout the year.

Where Would the Service be Available ?:

- The renovation/repair contractor referral service would be available in St. Thomas and surrounding area.

Who Would be Listed ?:

- Local renovation/repair contractors that provide services to homeowners and in particular seniors would be listed and validated for the type of service they provide, and for their workmanship and honesty, etc..

How Would this Service be Developed and Operated?:

- A list of contractors that provide a renovation/repair service to homeowners would be assembled. These contractors would be pre-qualified with the Better Business Bureau, various associations (ie: CHBA), material/product suppliers, Chamber of Commerce, etc. to determine if they have been listed as good contractors and/or if there are complaints filed against them.
- The list would have to be maintained by an independent individual or organization to ensure fairness and equality to all contractors.
- A system for operating this service would have to be developed to ensure it was financially viable.
- There also needs to be a conflict resolution system available, perhaps through the use of an advisory service board.

Typical Project Scenarios

Listed below are a number of typical project scenarios that could happen with a renovation and repair referral and advisory service for seniors and other homeowners (RRRASSOH) and solutions to the situations faced by the homeowner/senior.

Project: *A homeowner/senior has a leaky roof. The homeowner contacts the RRRASSOH and states the nature of the problem. A handyperson from the service investigates the nature of the leak and determines that it can be fixed. Alternatively, the handyperson discovers that the shingles are in bad shape and refers the homeowner to the local Chamber of Commerce or provides them with a list of roofing contractors that are aligned with the service.*

Project: *A homeowner is unable to do yard work or maintenance on their home due to health reasons. The homeowner contacts the service and states the nature of the work required. It is determined that the yard work required is basically gardening and the handyperson can do the work. Alternatively the handyperson discovers that homeowner requires a complete yard maintenance program including gardening, tree trimming, lawn fertilizing and cutting and snow removal. The handyperson refers the homeowner to the local Chamber of Commerce.*

Project: *A homeowner wants new caulking around a bathtub. A handyperson investigates and determines that they can do the work and completes the project.*

Project: *A homeowner wants their storm windows removed and cleaned. The handy person investigates and determines that the work can be performed. Alternatively the handy person discovers that the work required involves a large window that is located high up on a large house. It is determined that a company with the proper equipment and manpower should perform the work. Again the local Chamber of Commerce is referred to and a list of capable contractors provided.*

Project: *A homeowner has a leaky tap. The homeowner contacts the RRRASSOH and the nature of the service is explained. The homeowner agrees and a person capable of performing the work is sent to complete the task.*

Project: *A homeowner wants to add a new deck to their house. The homeowner contacts the RRRASSOH and is referred to the local Chamber of Commerce. A representative at the Chamber of Commerce provides a list of capable contractors that are able to do the work. Alternatively, the homeowner is provided with a list of capable contractors by the RRRASSOH that are members of the Chamber of Commerce.*

Project: *A homeowner walks into a local building material/hardware store and asks to speak with somebody about a project they wish to have completed. The employee determines that it is a large project and provides the homeowner with a list of renovation contractors that they frequently deal with or they refer the homeowner to the local Chamber of Commerce.*

Overall Conclusion

Research results indicate that a renovation and repair advisory service would be a “win-win” situation for both local contractors and homeowners/seniors electing to renovate, repair and adapt their homes. It would provide them with a level of independence and allow them to age-in-place if they choose.

Future Research

The Internet as a Source of Information for Seniors

There should be research conducted with the homeowners/seniors to determine if an electronic approach to provide renovation and repair information and for future advertising could be used in lieu of the current manual system that appears to be their preferred method of information collection.

Failures and Successes of a Locally Developed and Implemented Renovation and Repair Referral and Advisory Service for Seniors and Other Homeowners

There could be follow-up research to determine the successes and/or failures of a renovation and repair contractor referral service and a handyperson service one to two years after implementation.

Benefits of Having a Handyperson Scheme for Seniors and the Role it Plays in Allowing them to Remain in Their Homes for an Extended Period

Does a handyperson service allow seniors to age-in-place longer by providing them with the comfort of knowing that their housing repair and maintenance needs are being looked after and at a reasonable cost?

The Community Role of Building Material Suppliers in the Renovation and Repair Industry

What type of an advisory role does the local building material supply centres play in the renovation and repair industry in their respective community? Do they provide contractor referral services and are they beneficial in the community?

Appendices

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Listing of Internet Searches (Websites for Existing Contractor Referral Services in Canada, United States, United Kingdom and Others)

1. Homeowner Maintenance and Repair Services

www.handymanconnection.com (franchised around the U.S.A. and Canada)
www.askapro.net (South Carolina, U.S.A.)
www.mrhandyman.com (franchised around the U.S.A.)
www.servicemagic.com (franchised around the U.S.A.)
www.pierceseniorinfo.org (Tacoma/Pierce County, Washington, U.S.A)

2. Homeowner Renovation and Repair Services

www.workmasters.com
www.ccmhometeam.com (New York/New Jersey, U.S.A.)

3. Homeowner Renovation and Repair Referral Services

www.urbanreferrals.com (U.S.A.)
www.home-workcanada.com (Alberta, Canada)
www.startremodeling.com

4. Homeowner Referral Network

www.homeprojectresources.com (U.S.A.)
www.homesolutionsconnection.com (U.S.A.)
www.qualityaccess.ca (London, Ontario)

5. Contractor Referral Network

www.homeownersreferral.com (franchised around the U.S.A.)
www.helpathandreferrals.com (U.S.A.)
www.ushoa.net (U.S.A.)
www.allaboutreferrals.com (Georgia, U.S.A.)
www.thehomeimprovement.com (Chicago/Illinois, U.S.A.)
www.socialhomeimprovementreferralservice.com (South Carolina, U.S.A.)
www.housecallsofnc.com (North Carolina, U.S.A.)
www.homeownerresourceconnection.com (U.S.A.)
www.intek.net (Missouri, U.S.A.)
www.improvenet.com (California, U.S.A.)
www.mbh.com (North Virginia, U.S.A.)
www.shellbusey.com (British Columbia)
www.nationalcontractors.com (U.S.A.)
www.idcrn.com (Idaho, U.S.A.)
www.occonstruction.com (U.S.A.)
www.afterdisaster.com (U.S.A. and Canada)
www.referralgirl.com (Northern California, U.S.A.)
www.housecenter.com (U.S.A.)
www.mefl.com.au (Australia)
www.makeitbeautiful.com (U.S.A.)
www.nationalcontractors.com (U.S.A.)
www.contractorbase.com (Alberta, Canada)

www.remodelnet.com (U.S.A.)
Contractor Referral Network, con't:

www.the-bcb.net (Rochester, New York, U.S.A.)

www.contractors.com (U.S.A.)

www.choicetrust.com (U.S.A.)

www.renovationexperts.com (U.S.A.)

6. Canadian Contractor Referral Network

www.home-workcanada.com (Calgary)

www.allcontractors.net (Canada)

www.contractorbase.com. (Alberta, Canada)

www.just-contractors.com (U.S.A.)

www.411contractor.com (U.S.A.)

www.startremodeling.com (U.S.A)

7. Canadian Homeowner Advisory Service

(no websites)

8. Canadian Homeowner Renovation Advisory Service

(no websites)

9. Home Renovation Referral Service

www.buildstore.co.uk (U.K.)

www.lookoutrenovation.com (Colorado, U.S.A.)

www.handymanonline.com (U.S.A.)

www.contractorlocate.com (U.S.A.)

www.myhomeconstruction.com (U.S.A.)

www.ponderosalumber.com (Scottsdale, Arizona, U.S.A.)

www.letsrenovate.com (U.S.A.)

www.caaquebec.com (Quebec, Canada)

www.avoidthemoneypit.com (U.S.A.)

Housing Industry Interest Groups Contacts List (Local/Provincial/National)

LOCAL Housing Industry Interest Groups:

Harry Geerlinks, President
St. Thomas/Elgin Home Builders' Association
120 Centre St., St.Thomas,Ont.
633-2770

Bob Hammersley, President and CEO
St. Thomas & District Chamber of Commerce (www.stthomaschamber.on.ca)
555 Talbot St., St.Thomas,Ont.
631-1981 (fax 631-0466)

St. Thomas City Hall – Planning Department
545 Talbot St., St. Thomas, Ont.
631-1680

Elgin & St.Thomas Housing Corporation
34 Churchill Cr., St. Thomas, Ont.
631-4580

London & St.Thomas Real Estate Board
342 Commissioners West, London, Ont.
641-1400

Rona Elgin Co-operative Services
31 Princess Ave., St. Thomas, Ont.
631-2250

Harry Geerlinks, Owner
Geerlinks Home Hardware Building Centre
7 First Ave., St. Thomas, Ont.
631-2910

Copp's Buildall (www.coppsbuildall.com)
Lambeth, Ont.
652-3575

Patene Ltd.
1125 Milton Grove Rd.
London, Ont.
649-1588

Moffat & Powell (The Lumber Store)
1282 Hyde Park Rd., London, Ont.
472-2000

PROVINCIAL Housing Industry Interest Groups:

Irene Robinson, Membership Representative
Better Business Bureau of Western Ontario (www.bbblondon.on.ca)
200 Queens Ave. #616, London, Ont. N6A 1J3
673-3222 (fax 673-5966) info@bbblondon.on.ca

Ontario Home Builders' Association (Renovators' Council)
20 Upjohn Rd., North York, Ontario, M3B 2V9
(416) 443-1545 (fax 416-443-9982 info@ohba.ca)

John Maddox, Regional Director
Ministry of Municipal Affairs and Housing (Southwestern Municipal Services Office)
London, Ont.
873-4037 john.maddox@mah.gov.on.ca

Dennis Gervais, President
Ontario Plumbing Inspections Association Inc.
519-255-6611 ex.6736 (fax 519-255-7170)

Eryl Roberts
Electrical Contractors Association of Ontario
170 Atwell Drive, Suite 460, Toronto, Ont. M9W5Z5
416-675-3226 (fax 416-675-7736) eroberts@ecao.org
Internet HomePage: <http://www.ecao.org/>

Tom Dool
London & District Construction Association
331 Aberdeen Drive, London, Ontario N5V 4F4
519-453-5322 (fax: 519-453-5335) ldca@ldca.on.ca
Internet HomePage: <http://www.ldca.on.ca/>

Peter Woloszanskyj
Master Insulator's Association of Ontario
5915 Airport Road, Suite 525, Mississauga, Ontario L4V 1T1
905-673-0004 (fax: 905-673-0512)

Maureen Marquardt
Ontario Painting Contractors Association
211 Consumers Road, Suite 305, Willowdale, Ontario M2J 4G8
416-498-1897 (fax 416-498-6757) mmarquardt@attglobal.net
Internet HomePage: <http://www.ontpca.org/>

Stephen Coleman
Mechanical Contractors Association of Ontario
10 Director Court, Suite 103, Woodbridge, Ontario L4L 7E8
905-856-0342 (fax 905-856-0385) mcao@netcom.ca
Internet HomePage: <http://www.mcao.org/>

NATIONAL Housing Industry Interest Groups:

Mr. Bill Beatty
CMHC Ontario Business Centre
100 Sheppard Ave. East, Suite 500, Toronto, Ont. M2N6Z1
(416) 218-3308 (fax 416-221-2642) wbeatty@cmhc-schl.gc.ca

Mr. Bill Crawford
CMHC (London)
150 Dufferin Ave., Suite 600, London, Ont. N6A5N6
873-2422 (fax 438-5266) wcrawford@cmhc-schl.gc.ca

Ms. Barbara Mullally-Pauly, Chief - Housing Programs
Natural Resources Canada
1 Observatory Cres., Bldg. 1, 1st Floor, Ottawa, Ont. K1Y4X2
613-995-2945 (fax 613-996-3764) barbara.mullally-pauly@nrcan-rncan.gc.ca

Mr. David Mitten
Siding & Window Dealers Association of Canada (SAWDAC)
84 Adam Street, Cambridge, Ontario N3C2K6
519-651-2812 (fax 519-658-4753) info@sawdac.com

Consumers Association of Canada
CAC National Office
404-267 O'Connor St., Ottawa, Ont. K2P1V3
613-238-2533 (fax 613-563-2254) info@consumer.ca
Mr. Mel Fruitman, CAC (Ontario) Provincial President fruitman@istar.com

Basics of Conducting Focus Groups

Written by Carter McNamara, PhD | Applies to nonprofits and for-profits unless noted

Focus groups are a powerful means to evaluate services or test new ideas. Basically, focus groups are interviews, but of 6-10 people at the same time in the same group. One can get a great deal of information during a focus group session.

Preparing for Session

1. **Identify the major objective of the meeting.**
2. **Carefully develop five to six questions (see below).**
3. **Plan your session (see below).**
4. **Call potential members to invite them to the meeting.** Send them a follow-up invitation with a proposed agenda, session time and list of questions the group will discuss. Plan to provide a copy of the report from the session to each member and let him or her know you will do this.
5. **About three days before the session, call each member to remind him or her to attend.**

Developing Questions

1. **Develop five to six questions** - Session should last one to 1.5 hours -- in this time, one can ask at most five or six questions.

Wording of Questions

- **Wording should be open-ended.** Respondents should be able to choose their own terms when answering questions.
 - **Questions should be as neutral as possible.** Avoid wording that might influence answers, e.g., evocative, judgmental wording.
Questions should be asked one at a time.
 - **Questions should be worded clearly.** This includes knowing any terms particular to the program or the respondents' culture.
 - **Be careful asking "why" questions.** This type of question infers a cause-effect relationship that may not truly exist. These questions may also cause respondents to feel defensive, e.g., that they have to justify their response, which may inhibit their responses to this and future questions.
2. **Always first ask yourself what problem or need will be addressed by the information** gathered during the session, e.g., examine if a new service or idea will work, further understand how a program is failing, etc.
 3. **Focus groups are basically multiple interviews.** Therefore, many of the same guidelines for conducting focus groups are similar to conducting interviews. Interviews are particularly useful for getting the story behind a participant's experiences. The interviewer can pursue in-depth information around a topic. Interviews may be useful as follow-up to certain respondents to questionnaires, e.g., to further investigate their responses. Usually open-ended questions are asked during interviews.

Before you start to design your interview questions and process, clearly articulate to yourself what problem or need is to be addressed using the information to be gathered by the interviews? This helps you keep clear focus on the intent of each question.

Preparation for Interview

- **Choose a setting with little distraction.** Avoid loud lights or noises; ensure the interviewee is comfortable (you might ask them if they are), etc. Often, they may feel more comfortable at their own places of work or homes.
- **Explain the purpose of the interview.**
- **Address terms of confidentiality.** Note any terms of confidentiality. (Be careful here. Rarely can you absolutely promise anything. Courts may get access to information, in certain circumstances.) Explain who will get access to their answers and how their answers will be analyzed. If their comments are to be used as quotes, get their written permission to do so.
- **Explain the format of the interview.** Explain the type of interview you are conducting and its nature. If you want them to ask questions, specify if they're to do so as they have them or wait until the end of the interview.
- **Indicate how long the interview usually takes.**
- **Tell them how to get in touch with you later if they want to.**
- **Ask them if they have any questions** before you both get started with the interview.
- **Don't count on your memory to recall their answers.** Ask for permission to record the interview or bring along someone to take notes.

Carrying Out Interview

- **Occasionally verify the tape recorder (if used) is working.**
- **Ask one question at a time.**
- **Attempt to remain as neutral as possible.** That is, don't show strong emotional reactions to their responses. Patton suggests acting as if "you've heard it all before."
- **Encourage responses** with occasional nods of the head, "uh huh"s, etc.
- **Be careful about the appearance when note taking.** That is, if you jump to take a note, it may appear as if you're surprised or very pleased about an answer, which may influence answers to future questions.
- **Provide transition between major topics**, e.g., "we've been talking about (some topic) and now I'd like to move on to (another topic)."
- **Don't lose control of the interview.** This can occur when respondents stray to another topic, take so long to answer a question that time begins to run out, or even begin asking questions to the interviewer.

Planning the Session

1. **Scheduling** - Plan meetings to be one to 1.5 hours long. Over lunch seems to be a very good time for other to find time to attend.
2. **Setting and Refreshments** - Hold sessions in a conference room, or other setting with

adequate air flow and lighting. Configure chairs so that all members can see each other. Provide nametags for members, as well. Provide refreshments, especially box lunches if the session is held over lunch.

3. **Ground Rules** - It's critical that all members participate as much as possible, yet the session move along while generating useful information. Because the session is often a one-time occurrence, it's useful to have a few, short ground rules that sustain participation, yet do so with focus. Consider the following three ground rules: a) keep focused, b) maintain momentum and c) get closure on questions.

4. **Agenda** - Consider the following agenda: welcome, review of agenda, review of goal of the meeting, review of ground rules, introductions, questions and answers, wrap up.

5. **Membership** - Focus groups are usually conducted with 6-10 members who have some similar nature, e.g., similar age group, status in a program, etc. Select members who are likely to be participative and reflective. Attempt to select members who don't know each other.

6. **Plan to record the session with either an audio or audio-video recorder.** Don't count on your memory. If this isn't practical, involve a co-facilitator who is there to take notes.

Facilitating the Session

1. **Major goal of facilitation is collecting useful information to meet goal of meeting.**

2. **Introduce yourself and the co-facilitator, if used.**

3. **Explain the means to record the session.**

4. **Carry out the agenda** - (See "agenda" above).

5. **Carefully word each question** before the group addresses that question. Allow the group a few minutes for each member to carefully record their answers. Then, facilitate discussion around the answers to each question, one at a time.

6. **After each question is answered, carefully reflect back a summary of what you heard (the note taker may do this).**

7. **Ensure even participation.** If one or two people are dominating the meeting, then call on others. Consider using a round-table approach, including going in one direction around the table, giving each person a minute to answer the question. If the domination persists, note it to the group and ask for ideas about how the participation can be increased.

8. **Closing the session** - Tell members that they will receive a copy of the report generated from their answers, thank them for coming, and adjourn the meeting.

Immediately After Session:

1. **Verify if the tape recorder, if used, worked throughout the session.**

2. **Make any notes on your written notes, e.g., to clarify any scratching, ensure pages are numbered, fill out any notes that don't make sense.**

3. **Write down any observations made during the session.** For example, where did the session occur and when, what was the nature of participation in the group? Were there any surprises during the session? Did the tape recorder break?

Focus Group Sessions

Agenda for Focus Group Sessions (1 to 1-1/2 hrs.)

- Personal introduction and participant introductions
- Brief description of the intent of the research project
- Objective of the focus group session (informal)
- Responses will be anonymous in the final report
- Questions and responses (taped for future use in report)
- Hand out kits and explain contents
- Thank everyone for participating

Questions for the Focus Group Session

Objective: To determine if homeowners/seniors have had problems in the past when renovating and/or repairing their homes and whether or not they would find a Renovation and Repair Referral and Advisory Service for Seniors and Other Homeowners useful to them as a source for future finding honest and reliable contractors.

Question #1: Do you have any concerns about being “scammed” or “ripped-off” by irresponsible contractors when having your house repaired or renovated?

Question #2: Have you or are you aware of homeowners and in particular seniors that have been taken advantage of by irresponsible renovation/repair contractors?

Question #3: What source do you currently use when trying to find a renovation/repair contractor for your household maintenance/repair needs and renovation projects?

Question #4: If there were a Renovation and Repair Advisory Service for homeowners, in particular seniors, such as the one I described, would you consider using it in the future? Would you pay a small fee for such a service?

Question #5: If a service such as this were developed in the future, what would be the best way to advertise and market it to homeowners/seniors?

Question #6: Do you have any ideas as to who should be the group responsible for controlling and monitoring this type of service?

Question #7: Is there anything that they would like to ask or add before we finish?

“Research Project on Renovation and Repair Referral and Advisory Service for Seniors and Other Homeowners”

Purpose of the Research: I am currently undertaking research to find out if renovation/repair contractor advisory referral services for homeowners/seniors have been developed at the local community level, and if so, how they work and how successful they have been. A major objective is to develop a framework for establishing such services in communities across Canada.

What is the Final Outcome?: A framework for renovation and repair advisory services that can be utilized by homeowners/seniors that wish to renovate and/or repair their homes.

Why Have a Contractor Referral Service?: To assist in protecting homeowners/seniors from irresponsible renovation/repair contractors that provide poor services to homeowners.

When Could this Service be Available?: This service could be available to homeowners/seniors wishing to renovate and/or repair their houses throughout the year.

Where Could the Service be Available?: A renovation/repair contractor referral service could be available in communities across Canada that choose to use this framework and for this research project implemented in St. Thomas and surrounding area.

Who Would be Listed?: Local renovation/repair contractors that provide services to homeowners and in particular seniors would be listed and validated for the type of service they provide, and for their workmanship and honesty, etc..

How Would this Service be Developed and Operated?: Assemble a list of contractors that provide a renovation/repair service to homeowners. Check with the Better Business Bureau, various associations (ie: CHBA), material/product suppliers, Chamber of Commerce, etc. to determine if they have been listed as good contractors and/or if there are complaints filed against them. The list would have to be maintained by an independent individual or organization to ensure fairness and equality to all contractors.

WOULD YOU KINDLY RESPOND TO THE FOLLOWING QUESTIONNAIRE?

**“Questionnaire on Renovation and Repair Referral and Advisory Service
for Seniors and Other Homeowners”**

Renovation/Repair Industry Interest Groups and Stakeholders

1. Please provide background information about your company/organization/association:

a.) Name of company/organization/association: _____

b.) Questionnaire respondents name: _____

Tel. no: () _____ Fax: () _____ Email: _____

c.) Type of Organization: private non-profit public
Type of Business: contractor referral service building material supplier
 government association other (please specify) _____

d.) What type of services do you provide to the homeowner or construction industry?:
 renovation/contractor/trades service construction material/product supplier
 homeowner/senior information source real estate services
 other (please specify) _____

2. Does your company/organization/association currently have a specific method to provide advice to seniors/homeowners considering renovation (ie: contractor/trade referral list)?:

no
 yes If yes, please explain: _____

3. Are you aware of a successful renovation/repair advisory service that is currently available?

no
 yes. If yes, what is the name/location of the business? _____

4. Has your company/organization/association, ever received complaints from or are aware of:

homeowners/seniors that have been "scammed" by renovation/repair contractors?

suffered from poor renovation/repair work by unqualified renovation contractors?

If you have any information or examples of this occurrence happening, please provide

Information and/or a brief explanation. _____

5. Do you think homeowner/seniors would use a reputable and honest referral service to select a contractor to repair/renovate their home?

yes

no If no, please explain? _____

6. In your opinion, would renovation/repair contractors

find a referral service useful to them?

believe that a referral service would assist their industry in ridding of poorly qualified contractors?

7. In your opinion, what would be the benefits and drawbacks of a contractor referral service for renovation/repair contractors?

a) benefits: _____

b) drawbacks: _____

8. In your opinion, would renovation/repair contractors pay membership fees to belong to a referral service?

yes. If yes, what is an acceptable amount? (ie; % of the referred work, flat fee, etc.)

no

don't know

9. In your opinion, what would be the advantages and disadvantages of a contractor referral service for homeowners/seniors?

advantages _____

disadvantages _____

10. In your opinion, would homeowners/seniors pay a fee to have a renovation contractor referral service available?

yes. If yes, what is an acceptable amount? (ie; % of the referred work, flat fee, etc.)

no

don't know

11. In your opinion, could a successful contractor referral service be developed and implemented in the future in a medium-sized city, (ie: Pop: 35,000)? Please provide a brief explanation.

12. In your opinion, what are the main source(s), homeowners/seniors use to find a renovation/repair contractor?

newspaper yellow pages friends/family referrals local associations

jobsite signs building material suppliers business cards websites

other (please specify) _____

13. What would be the best way to market a renovation/repair referral service for homeowners, and particularly seniors?

hard copy materials such as flyers newspaper ads community associations

local building material/product suppliers seniors centre web sites

other, please specify _____

List of Database Sources: Local Renovation/Repair Contractors

1. **Telephone Book:** The "Yellow Pages" is often a source for finding a renovation/repair contractor. The contractors are listed in either the "Home Improvements" or the "Contractors-General" section or by their specific trade, such as "roofing contractors" or "siding materials".
2. **St. Thomas Times Journal/Elgin County Market:** There are often lists of contacts such as, "Here's My Card" or "Elgin County Contacts" that have contractors advertising their services.
3. **Building Material Suppliers:** Contractors that purchase their materials from that particular retailer may be listed as renovation and/or repair contractors.
4. **Canadian Home Builders' Association:** The CHBA or the Elgin/St. Thomas Home Builders' Association will have a list of their members locally.
5. **Product Manufacturers:** Some may have their own local referral services for homeowners. For example, if Northstar windows are contacted for their product they will probably have a list of certified installers for their product. They will warranty their product, but many will not guarantee installation. Many product manufacturers supply their own installers, such as kitchen cabinet manufacturers.
6. **Chamber of Commerce:** The Chamber of Commerce lists their members and will have a list of contractors. There is no rating system for these members and no assurance of their credibility other than that they are members.
7. **City Hall/Planning Department:** A list of contractors that have been issued building permits could be attained from the City Hall.
8. **Real Estate Companies:** Real Estate agents may have a list of contractors as part of their service to their clients. This could be checked out with a few agents/companies.
9. **Business Card Holders:** Some doughnut shops/restaurants/materials suppliers have holders where business cards are slotted.
10. **Drive-By Signs:** Many renovation/repair contractors have drive-by signs posted on lawns and trucks that promote their business.
11. **Word-of-Mouth:** Some renovation/repair contractors rely principally on word-of-mouth referrals. These will be hard to collect, but some may be attained from speaking to work in progress, etc.

Contractor Database for St. Thomas and Surrounding Area

Company Name	Notes	WorkPhone	ContactTypeID
ABC Floor Sanding and Refinishing	flooring	631-5547	Product Installer
ACC-HEAT Cooling & Air Conditioning	heating & air conditioning	631-3141	HVAC Installer
Acorn Renovations & Construction	renovations	633-9660	Renovator
All Jobs	electrical, plumbing, drywall, siding, tiling, decks, fences, framing, concrete	765-3606	Renovator
Bob Allen Horticultural Services	lawn care	633-2906	Lawn Care Company
Al-Mar Vinyl Products	vinyl decks	235-1919	Product Installer
Ambrose Plumbing & Heating	plumbing, heating	631-5011	HVAC Installer
Millcreek Plumbing & Mechanical Ltd.	plumbing and heating	631-9180	Plumber
Anderson's Masonry	masonry work and interior/exterior painting	773-2718/773-2281	Mason
Arends Drywall & Painting	drywal, paintng	633-5288	Drywaller
Arnett Tile	tile flooring	474-2354	Product Installer
Don Arnold Design & Contracting	Contracting, additions, renovation, new homes	782-5082	Renovator
S.W. Atchison Plumbing & Heating Ltd.	plumbing	652-2968	Plumber
Aylmer Glass & Mirror	windows and doors	773-5051	Product Installer
A-Z Home Improvements	renovations	637-0123	Renovator
B&B Exterior Renovations	roofing	765-3781	Product Installer
B&T Construction	renovations	631-4017	Renovator
Quality Painting	painting	764-2965	Painter
Balsdon Floor Sanding & Refinishing	flooring	631-9059	Product Installer
Bayview Heating & Air Conditioning Services	heating, air conditioning	452-3963	HVAC Installer
Beamish Landscaping Services	landscaping	633-9176	Landscaper
Beaton Interiors	painting	633-3800	Painter
Berdan Paving Ltd.	paving and sealing	773-3201	Product Installer
Bertha's House Makeover	painting, wallpapering	773-2835	Painter
Best Rate Home Improvements	renovations	764-2774	Renovator
D.B. Décor	painting, wallpapering	765-2818	Painter
Bilt-Rite Chimney Service	chimney repairs	657-0598	Repairperson
Bobby Lawn Care	lawn maintenance	457-7444	Lawn Care Company
Basement Boss	basement repairs	769-2096	Repairperson
Braam's Custom Cabinets	kitchen/bath cabinets	631-8138	Product Installer
Brad's Renovations, Repairs & Maintenance	renovation, plumbing	633-3253	Renovator
W. Broome	drywall, plastering, suspended ceilings	472-4017	Drywaller
A1 Unique Installations	windows, doors, sunrooms, siding, soffits and fascia	631-8183/773-2744	Product Installer
Dan Buchar	HVAC	782-5597	HVAC Installer
Busy Billy's Carpentry	renovator, repairs	631-6283	Renovator
Byron Roofing Inc.	roofing	631-9932	Product Installer
Byron Roofing Inc.	roofing	631-9932	Product Installer
Cam's Heating & Air Conditioning	heating, air conditioning	631-9878	HVAC Installer
Car-Wal Door Systems Limited	windows/doors installation	1-800-265-0953	Product Installer
Casey's Dry Wall	drywall	782-9970	Drywaller
Casey's Creative Kitchens Ltd.	kitchen/bath cabinets	631-0401	Product Installer
Cayen Windows & Doors	garage doors, windows/doors	649-0780	Product Installer

Cayen Window & Door	window and door service and installation	649-0780	Product Installer
Canada Building Products	siding installation	681-0204	Product Installer
Centennial Windows	window/door installation	451-8760	Product Installer
Classic Patterned Concrete	concrete driveways, patios, decks	633-3767	Product Installer
Coad Heating & Air Conditioning Ltd.	heating, cooling	633-4256	HVAC Installer
College Pro Painters	painting	451-8313	Painter
Continental Cabinet Company Inc.	kitchen/bath cabinets	455-3830	Product Installer
West London Paving Ltd.	driveway paving	652-0411	Product Installer
Jim Cox	painting, contracting	633-3019	Painter
R.G.Crosby General Contractor and Building Maintenance	custom homes/renovation	633-5260	Renovator
Ron Crow	interior/exterior painting, wallpapering	631-6575	Painter
Canadian Woodenware	carpentry, painting, repairs	633-5657	Carpenter
Greener Still Inc.	lawn care	633-4017	Lawn Care Company
Guy's Heating Service	heating and air conditioning	633-2167	HVAC Installer
MD Construction	contracting, renovations	631-7576	Renovator
R. Doan Roofing Ltd.	roofing	631-5759	Product Installer
Jem Dor Woodcraft Ltd.	kitchen/bath cabinets	652-5091	Product Installer
Duncan's Chimney Service	chimney repairs	782-7878	Repairperson
Jack Einenga Windows & Doors	window/door installation	680-9452	Product Installer
Elgin Electric	electrical	633-7902	Electrician
Elgin Seasonal Services	lawn care	769-2096	Lawn Care Company
Enbridge Home Services	heating, cooling	471-1824	HVAC Installer
Faulkner Construction	renovations, repairs	633-6695	Renovator
FM Windows Doors & Siding	window and door installation, siding	426-2525	Product Installer
Daryl Froats Painting	drywall, painting interior/exterior	637-2153	Painter
GCW Kitchens	kitchens	631-8373	Product Installer
GCW Kitchen & Bath Inc.	kitchen/bath cabinets	631-8373	Product Installer
Gerrlinks Home Hardware Building Centre	Home Installs (experienced insured professionals)	631-2910	Product Installer
Hugh Godau Paint & Wallpaper	paint, wallpaper, plaster/drywall repairs	765-2761	Painter
GorDan Concrete	concrete floors, driveways, sidewalks, patios	633-5894/631-1755	Product Installer
Great Lakes Lawn Spray Inc.	lawn care	457-0800	Lawn Care Company
Great Northern Insulation	insulation	663-0912	Insulator
Green Lawn Care Ltd.	lawn care	660-1918	Lawn Care Company
Stoneflex	concrete patios, sidewalks, driveways	657-5097/765-2769	Product Installer
Ken Hall Flooring	tile flooring	637-2700	
Handyman Connection	repairs, renovation	652-3730	Renovator
HAP Mechanical Services Ltd.	heating, air conditioning	452-3704	HVAC Installer
Peter Harms Carpentry Ltd.	kitchen/bath cabinets	765-2640	Product Installer
Handyman	rec rooms, etc.	773-9826	Handyperson
Harry hartwell	plumbing, electrical, painting, carpentry, drywall	773-9826	Handyperson
Hassenstein Construction	interior/exterior renovations	631-6939	Renovator
Joel Hayes Electric	electrical	633-7768	Electrician
Henderson (W) Renovations Ltd.	renovations	455-7366	Renovator
Beverley Hills Home Improvements	siding installation	652-5789	Product Installer
H.I.R.A. Limited	renovations	633-2670	Renovator
Hollandia Painters and Decorators	painting	631-0329	Painter

Gary Holmes	furnace repairs, cleaning	633-5936	Repairperson
Ashton Electric	electrical, telephone, computer	633-3604	Electrician
Home Comfort 2000	heating, air conditioning	637-7548	HVAC Installer
Home Makeovers Interior Painting	painting	637-1524	Painter
Household Plumbing	plumbing	438-1121	Plumber
Carey Hunt	tree and lawn care	762-2430	Lawn Care Company
Roy Inch & Sons Cooling and Heating	heating and cooling	631-7140	HVAC Installer
James Masonry	brick/block work, fireplaces, additions, chimney repairs	681-3151	Masonry
Janzen Exterior Renovating	exterior renovations	866-5901	Product Installer
J-D Roofing & Siding	roofing/siding (cedar shakes/shingles)	765-4595/775-9910	Product Installer
Jim's Home Repairs & Renovations	renovations, plumbing	633-5477	Renovator
J-Lo Roofing Ltd.	(steel/flat/shingle) roofing	319-9404	Product Installer
Jumbo Renovations	windows, doors, siding, sunrooms	631-9066	Product Installer
Kettle Creek Landscaping	lawn care	782-3259	Lawn Care Company
Kielstra Siding & Windows	siding & windows	631-1012	Product Installer
Kitchen Saver	kitchen/bath cabinets	473-8888	Product Installer
Koolen Electric	heating	631-0590	HVAC Installer
G.W.Krueger Residential & Contract Maintenance	lawn care	631-1655	Lawn Care Company
La Rovere Construction Inc.	concrete driveways, patios, additions, renovations	631-9679	Renovator
Lambeth Insulation Services	insulation	641-4539	Insulator
Lambeth Painting Inc.	painting	633-2590	Painter
Lang's Custom Carpentry & Drywall	carpentry and drywall	637-0561	Carpenter
Lawncare Man	lawn care	457-4570	Lawn Care Company
Lawrence Electric	electrical	633-7068	Electrical
Len's Masonry & General Repairs	masonry, concrete driveways, roofs, siding, drywall	637-3543	Masonry
Briley Yard Works	lawn care	633-0495	Lawn Care Company
Gordon Lewis & Company Inc.	painting	782-4910	Painter
Ben Linker Roofing	roofing	245-3147	Product Installer
Concept Land Design	landscape design	637-0610	Landscaper
A.N. Martin Ltd.	painting	631-3440	Painter
2 Men, Truck and Tools	fences, decks, foundation repairs, roofing	773-7347	Handyperson
McKinnon Electrical Services	electrical	782-3589	Electrician
SC Mills General Contractor	renovator	637-2260	Renovator
Benjamin Moore Painting & Decorating Services	painting	1-866-724-6821	Painter
Morphy Roofing	roofing	631-7827	Product Installer
Mike Murphy Renovations and Repairs	Renovations and Repairs	631-3721	Renovator
Nicholson Construction & Maintenance	contracting, renovations	453-8094	Renovator
Jay Okkerse Contracting	renovations	637-1536	Renovator
Ontario Vinyl Decks	vinyl decks	769-2259	Product Installer
Paton Bros. Ltd.	plumbing	455-4910	Plumber
Hugh's Climate Care	heating and air conditioning	631-1484	HVAC Installer
Major Payne's Lawn Care	lawn care	637-7691	Lawn Care Company
Pella-Cameron Glass & Window	window/door installation	473-0002	Product Installer
Personal Touch Lawn Care	lawn care	455-0009	Lawn Care Company

Personal Touch Sealing & Asphalt	driveway paving	439-4280	Product Installer
Practical Pete	odd jobs	637-0708	Handyperson
John F. Peters Plumbing	plumbing	866-3685	Plumber
D. Peters Paving Inc.	driveway paving	765-4133	Product Installer
Wallis Plumbing & Heating	plumbing and heating	631-2452	Plumber
Pollard Heating & Cooling	heating, air conditioning	762-2800	HVAC Installer
Port Stanley Plumbing	plumbing	782-3349	Plumber
Precise Landscape	lawn care	631-1010	Lawn Care Company
Payramid Paving Limited	driveway paving	434-8380	Product Installer
Quality Painting	painting	764-2965	Painter
ONSITE Heating & Cooling	heating and air conditioning	637-7661	HVAC Installer
Rego's Renovations	drywall, painting, flooring, landscaping, decks	633-8220	Handyperson
R&D Renovations	siding, soffit & fascia, windows, doors, decks, fences	860-1575	Product Installer
Rich-Wood Kitchens Ltd.	kitchen/bath cabinets	672-5790	Product Installer
JP's Painting Service	interior/exterior painting, drywall/plaster repairs	637-8420	Painter
Ridgetop Roofing	roofing	762-3605	Product Installer
Ritchie Insulation & General Contracting	insulation and general contracting	633-3461	Product Installer
Ritchies Insulation & General Contracting	insulation	633-3461	Insulator
Riverdale Insulation Ltd.	insulation	637-1626	Insulator
Roberts Bros. A-1 Stop Shop Heating and Cooling	heating, cooling	633-1421	HVAC Installer
Mr. Rooter Plumbing	plumbing	451-7772	Plumber
RV's Landscaping & Lawn Maintenance	landscaping	637-0480	Landscaper
Salmon Plumbing & Heating	heating, plumbing	451-8910	HVAC Installer
Decks Plus	vinyl products, decks	668-3016	Product Installer
W.B. Scheick Custom Kitchens	kitchens and baths	633-4214	Product Installer
Steve Shaw Carpentry	renovation and repair work.	782-5024	Carpenter
Shawn	exterior renovations, aluminum work	633-2595	Handyperson
Snih Heating & Cooling	heating, air conditioning	649-4964	HVAC Installer
D.H.P. Contracting	renovation/additions, windows/doors	633-8820	Renovator
Steve's Electric	electrical	631-1059	Electrician
Steve's City Electric	electrical	631-1059	Electrician
Stoneflex Surfacing	concrete repairs	657-5097	Repairperson
Student Works Painting	painting	1-800-803-1100	Painter
Talbot Tree Service	tree removal & trimming	633-0363	Landscaper
Talbot Homes Limited	contractor, renovations	631-3666	Renovator
Talbotville Windows	windows	633-9452	Product Installer
Talsey's Contracting	contractor, renovator	631-2349	Renovator
Taylor Made Carpentry	insulation, carpentry	692-9141	Insulator
Oscar Temple & Sons Construction	carpentry, concrete work, renovations	637-1350	Renovator
Paul Thibodeau Contracting	renovations	631-3677	Renovator
Thomson Aluminum & Vinyl Sales	window/door installation	631-8007	Product Installer
Wally Thomson	aluminum/vinyl windows, doors, siding, soffits and fascia	631-8007	Product Installer
Tony's Roofing	roofing	637-0903	Product Installer
Top Notch Home Improvements	interior renovations	633-2696	Renovator
Trillium Concrete & Landscaping	concrete driveways, sidewalks, patios, general landscaping	637-0480/245-0338	Product Installer

Tuck Aluminum Products	replacement windows & doors, siding, soffit & fascia	633-0020	Product Installer
Union Energy	heating, air conditioning	686-7554	HVAC Installer
Upper Cut Construction	renovation	773-9032/773-7278	Renovator
Valiquette's Custom Carpentry	interior/exterior renovations, decks/fences	633-2704	Renovator
Van Broekhoven Plumbing	plumbing	637-9900	Plumber
Vanos Insulations Ltd.	insulation	652-5427	Insulator
Norfolk Elgin General Contractors	renovations	775-2545	Renovator
Waite Bros. Electrical	electrical	764-2586	Electrician
Weed Man	lawn care	631-1114	Lawn Care Company
White Lamb Maintenance	lawn care	631-5588	Lawn Care Company
Bob Wilkins Roofing	roofing	685-5927	Product Installer
Wilson's Plumbing & Heating	plumbing	762-3240	Plumber
Yates	electrical	631-2036	Electrician
You Can Afford Gord	interior renovations, decks/fences	773-9588	Renovator

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