

Eight red flags on any renovation quote

Free to use, free to share. If a quote trips two or more of these, get it reviewed before you sign — by us or by anyone you trust.

01 Deposit over 25%

Nova Scotia norms run 10–25%. Half up front funds their last job, not yours.

02 Cash only, or no written contract

No paper, no protection. Every dollar should have a document.

03 Pressure to sign today

"This price expires tonight" is a sales tactic, not a schedule.

04 One lump sum, no line items

You can't compare what you can't see itemized.

05 No HST shown

A quote without tax is 14% bigger than it looks — or off the books.

06 No proof of insurance or WCB

If someone's hurt on your property uninsured, that can become your problem.

07 No start and completion dates

An open-ended job is the one that stalls.

08 Permits "not needed"

For structural, electrical or plumbing work they usually are. Unpermitted work bites at resale and insurance time.

Worth knowing:

Nova Scotia's Builders' Lien Act is built around a 10% holdback on bigger jobs — your payment schedule should respect it. A fair contractor won't mind the question.