

QUESTIONS TO ASK ANY BUILDER OR PROJECT MANAGER

Twenty questions with teeth: what a good answer sounds like, and the public registry where you verify it independently. Bring this to every meeting — including ours.

APPLIES TO

Calgary, Alberta

PREPARED

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SERIES

Owner's Guides · 3 of 5

FORMAT

Print · write on it · keep it

01 WHY QUESTIONS ALONE ARE NOT ENOUGH

The documented contractor disasters in Calgary share a pattern: the homeowner had little choice but to rely on what they were told. Alberta gives you four independent, free, public registries — so almost every important answer in this guide can be checked without taking anyone's word for it.

\$420,000+

LOST BY 11 CALGARY CLIENTS TO A SINGLE CONTRACTOR PAIR — MOST NEVER RECOVERED¹

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HOME IMPROVEMENT: TOP SCAM CATEGORY, BBB SOUTHERN ALBERTA (LATEST RANKING, 2022)²

4

PUBLIC REGISTRIES THAT VERIFY A CONTRACTOR'S ANSWERS — ALL FREE³

THE FOUR REGISTRIES — BRING PRINTOUTS TO THE CONTRACT MEETING

1. Alberta builder licence & warranty: residentialprotection.alberta.ca · 2. Prepaid Contracting Licence: Alberta "Find a Licensed Business" · 3. City of Calgary "Is My Contractor Licensed?" tool · 4. WCB Alberta clearance letter (request it directly).³

DUE DILIGENCE LOWERS RISK — IT DOES NOT ERASE IT

Documented Calgary cases include owners who checked permits, paperwork, and trade certifications — and still lost tens of thousands to a failed renovation. Registries filter out the disqualified; the questions on pages 2–4 are how you judge the rest — by how they run money, changes, and paper.⁴

02 LICENCES, WARRANTY, INSURANCE

VERIFY EVERY ANSWER

1 Are you a licensed Alberta residential builder — and does THIS project fall under your licence and warranty?

Good answer: licence number offered without hesitation, plus a straight answer on whether your project (new build vs renovation vs suite) is warranty-covered — renovations generally are not, unless they approach ~75% new construction.⁵

Verify: residentialprotection.alberta.ca — builder registry AND property registry (licensing mandatory since Dec 2017; warranty 1-2-5-10, min \$265,000 detached)

2 You're asking for a deposit — show me your Prepaid Contracting Business Licence.

Good answer: the licence, on the spot. Taking ANY money before the work is complete (for contracts solicited away from their premises) requires this licence, backed by posted financial security. The regime is in force through at least June 30, 2028.⁶

Verify: Alberta "Find a Licensed Business" — search the EXACT legal name. No licence + wants a deposit = walk away

3 Do you hold a current City of Calgary business licence — and who exactly will pull trade permits?

Good answer: yes, and trades are named: electrical/plumbing/gas permits are pulled by licensed contractors registered as City Qualified Trades — in their name, not yours.⁷

Verify: City of Calgary "Is My Contractor Licensed?" public tool — by business name, owner, or address

4 Show me a current WCB clearance letter and certificate of insurance.

Good answer: both documents, current, without being chased. If an uninsured worker is hurt on your property and the contractor has no WCB account, the liability conversation can land on you.⁸

Verify: WCB Alberta issues clearance letters directly; ask the insurer to confirm the certificate is active

5 Have you ever operated under a different company name?

Good answer: a straight history. Several documented Calgary cases involve the same individual resurfacing under fresh company names after leaving clients unpaid.¹

Verify: Alberta corporate registry search on the DIRECTORS' names, not just the company

03 PERMITS & CODE

6 Which permits does this project need, who pulls each one, and who owns delays?

Good answer: a named list (building, electrical, plumbing, gas) with the permit holder for each — in writing, in the contract.

"Homeowner permits" only exist for owners who live in the home and do the work themselves; a contractor pulling work under YOUR permit is a red flag, not a favour.⁹

Verify: permits are public — ask for the numbers and check status with the City

7 What happens if work starts before a permit is issued?

Good answer: "We never do that — the City charges double the permit fee, and concealed unpermitted work gets opened up for inspection later." If they shrug at this question, believe the shrug.¹⁰

Verify: City of Calgary fee schedule (double-fee rule) and permit FAQ on exposing concealed work

8 How do you confirm the drawings meet current code before submission?

Good answer: a named process — designer/engineer review against the current Alberta code edition, City pre-application advice where useful — not "we've always done it this way."

9 If the City requires changes mid-permit, how is that priced and who pays?

Good answer: a contract mechanism (written change order, transparent costing), not improvisation. Compare with how they answer question 14.

04 MONEY

10 Walk me through the payment schedule — what is each payment tied to?

Good answer: milestone-based draws tied to inspected, verifiable progress — never calendar dates, never "trust me." Cash-only or e-transfer-only arrangements leave you no dispute trail.¹¹

11 How is the 10% lien holdback handled?

Good answer: they expect you to hold back 10% of the value of work done, released only after the lien period closes — 60 days for general work, 90 for concrete. A contractor who resists the holdback is asking you to give up your main statutory protection against their unpaid subs.¹²

Verify: Alberta Prompt Payment and Construction Lien Act (in force since Aug 2022) — the holdback is the law, not a negotiating position

12 What are my payment obligations once you invoice me?

Good answer: they explain "proper invoices" — you have 28 days to pay, or must issue a written notice of dispute within 14 days. Knowing this cadence protects you both ways.¹²

13 Give me the allowances as an itemized list, not one number.

Good answer: a line-item Prime Cost schedule (flooring, fixtures, cabinets...) with realistic figures. Vague lump allowances are where "extras" are born.¹¹

05 CHANGES & SURPRISES

14 Nothing changes scope or price without my written approval — agreed?

Good answer: an unqualified yes, plus their change-order form to look at. Work should not proceed on a change until you've seen cost and options in writing.

15 How are unexpected site conditions priced when the walls open?

Good answer: a transparent mechanism (documented cost + agreed markup, photos of the condition), and a contingency conversation held NOW, not mid-crisis.

16 How is your fee separated from trade and material costs?

Good answer: the structure is explainable in one minute — fixed fee, percentage, or markup, stated in the contract. If you can't tell how they make money, you can't tell where your money goes.

06 COMMUNICATION & PAPER

17 Who is my single point of contact, and what do I receive every week?

Good answer: a name, plus a rhythm — site reports, photos, an updated schedule. Ask to SEE a sample report from a past project; a professional PM has one in minutes.¹¹

18 How are decisions and approvals documented so there is no dispute later?

Good answer: written decision log or signed change orders — “we'll text you” is not documentation you can rely on in a dispute.

19 What does close-out look like?

Good answer: deficiency list with dates, final walkthrough, permits closed with passed inspections, warranty documents, lien period respected before final payment.¹²

20 Can I speak to a recent client — about communication, not just the finished photos?

Good answer: yes, and the reference talks freely about how problems were handled. Every project has problems; you are hiring how they get solved.

TWO CONSUMER PROTECTIONS WORTH KNOWING BEFORE YOU SIGN ANYTHING

Alberta prohibits prepaid contractors from selling furnaces, air conditioners, water heaters, windows, or energy audits **at your door** unless you invited the visit — an unsolicited doorstep pitch for that work is itself a violation. And qualifying direct-sales contracts carry a **10-day cooling-off right**: cancel in writing within 10 days of receiving the contract copy, no reason needed.¹³

07 RED FLAGS — ANY ONE OF THESE ENDS THE MEETING

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| <p>☐ Wants a deposit but holds no Prepaid Contracting Licence
In documented Calgary cases this exact pattern preceded six-figure losses.^{1,6}</p> <hr/> <p>☐ Cash-only / e-transfer-only, or escalating “progress deposits”</p> <hr/> <p>☐ Resists the 10% lien holdback or wants final payment before the lien period ends</p> <hr/> <p>☐ “We’ll sort the permit out later” — or suggests your homeowner permit for their work</p> | <p>☐ Verbal allowances, verbal changes, no written change orders</p> <hr/> <p>☐ TV fame, awards, or showroom polish offered in place of licence numbers
A celebrity-endorsed Calgary contractor left clients with \$100,000+ paid and unfinished homes.¹⁴</p> <hr/> <p>☐ Won’t name past clients, or the story about the previous company keeps changing</p> <hr/> <p>☐ The cheapest quote is treated as the closing argument
A licence and reviews are a floor, not a verdict — the lowest bid is where documented disasters started.²</p> |
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08 SCORECARD — FILL ONE PER CONTRACTOR

AREA	SCORE / 5	NOTES
Registries: all four checks passed		
Permits: named holders, owns delays		
Money: milestones, holdback, itemized allowances		
Changes: written-approval discipline		
Paper: sample reports, decision log, close-out		
Reference call: how problems were handled		

ASK US ALL TWENTY.

We wrote this list knowing we’d be measured by it — that’s the point. Bring it to a conversation about your custom home, secondary suite, or a build that has gone off track. We’ll answer all twenty on the record, documents on the table.

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SOURCES — CURRENT AS OF JULY 12, 2026

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| <p>1 CBC News Calgary — Fresh Contracting cases (\$420,000+, 11 clients)</p> <p>2 BBB Southern Alberta — 2022 scam reporting</p> <p>3 residentialprotection.alberta.ca · “Find a Licensed Business” · City tool · WCB</p> <p>4 CBC Calgary — due-diligence loss case</p> <p>5 Alberta NHBPA — licensing; 1-2-5-10 warranty</p> | <p>6 Alta Reg 185/1999 (prepaid licensing, extended to June 30, 2028); Service Alberta cases</p> <p>7 City of Calgary — business licensing; Qualified Trade registration</p> <p>8 WCB Alberta — clearance letters</p> <p>9 calgary.ca — homeowner trade permit eligibility rules</p> <p>10 calgary.ca — 2026 fee schedule (double fee)</p> | <p>11 Industry PM standards; documented Calgary dispute patterns</p> <p>12 Alberta PPCLA (Aug 2022): 10% holdback; 60/90-day liens; 28-day payment / 14-day dispute</p> <p>13 Alta Reg 185/1999 s.8.1 (door-to-door ban); Consumer Protection Act — 10-day cancellation</p> <p>14 CBC News Calgary — Envision Custom Renovations (2023–2025)</p> |
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