The first real test of a fence contractor is not the portfolio or the lettering on the truck. It is what happens when the conversation turns to money. You have picked a material, agreed on a height, and settled the line with your neighbor. Now the estimator pulls out a contract, and somewhere in the middle sit a deposit figure and a payment schedule. This is the moment to slow down. Understanding deposits and payment schedules before you sign protects you in ways that references and portfolios cannot. In Toronto and the Greater Toronto Area, where the building season runs from the spring thaw to the first hard freeze and material orders can stretch for weeks, the money conversation deserves at least as much attention as the fence itself. The questions you ask now are the difference between a project that closes cleanly and one that ends with an unfinished line of posts and a drained account.

Most owners who get burned did not miss the warning signs. They simply never asked. They assumed a printed contract meant the terms had been vetted by someone, that a deposit was a deposit, that a schedule was a schedule. In practice, every term in that document was written by the contractor, and most of them were written to favor the contractor. Your job is not to distrust every bidder. Your job is to ask the questions that make the terms visible, so a fair contractor can show you how fair they are and a bad one has nowhere to hide.

What a Deposit Is Actually Paying For

A deposit is not a fee for the privilege of being served, and it is not a measure of your seriousness as a buyer. In a properly structured fence project, the deposit covers two things: materials that get ordered specifically for your job, and crew time that gets reserved on the calendar. When a contractor orders cedar boards, steel panels, posts, concrete, and hardware to your specification, that material cannot be returned easily if you cancel. The deposit is the contractor's protection against a buyer who changes their mind **pool enclosure contractor** after the order is placed. That is a legitimate use of upfront money, and a good estimator will explain it in exactly those terms.

What a deposit should not be is the contractor's entire profit collected before a single post is set. It should not fund unrelated work on another property, and it should never be the full contract total. When you understand what the money is actually buying, you can judge whether the number in front of you is reasonable. In the GTA, spring demand can push material orders weeks out, so a deposit that locks your lumber or your panels early has real value to you as well. It guarantees that when your start date arrives, the material is sitting in the yard rather than back-ordered into August.

The Questions to Ask About Deposits and Payment Schedules

One principle should guide this entire conversation: money follows completed work. Every payment arrangement worth signing follows it, and every arrangement that makes you uncomfortable departs from it. The questions below are grouped by theme. Ask them in your own words and write the answers down. An estimator who answers clearly is telling you how the job will run. An estimator who waves the questions away is telling you something too.

Questions About the Deposit Itself

- What exactly does this deposit pay for, item by item?
- Is the deposit refundable if the project does not go ahead, and what conditions apply?
- At what point does the deposit become non-refundable, and who decides that point?
- Is the deposit credited against the final total, or is it a separate charge?

- How is the deposit documented, and will I receive a receipt the day it is paid?

A good answer names the materials and the booking. Something like: the deposit orders your panels and hardware and holds your start week, and if you cancel before the order is placed, you get it back. A vague answer describes policy instead of goods: we always take this percentage, it is standard practice, everyone does it. When you hear standard practice, ask what the money buys. If the contractor cannot tell you what the deposit is for, the contractor cannot justify taking it.

Pay attention to the size of the deposit relative to the job. A modest deposit that covers ordered material is a sign of a contractor who is used to working. A demand for a large share of the total, or for full payment before work starts, means the contractor wants you to carry all the risk. Once the full amount is in their hands, the incentive to finish your project on your timeline evaporates. You become one more job on a list instead of a customer with leverage.

Questions About Milestone Payments

- When is each payment due, and what work will be complete at that point?
- Who inspects the work before a payment is released?
- What happens if the work at a milestone is not finished?
- Can I hold a payment until I have walked the fence line and confirmed the work?

Milestone payments should attach to visible, verifiable stages of work. Posts set and backfilled is a milestone. Panels installed is a milestone. A gate hung and hardware fitted is a milestone. Final cleanup and a site walk is a milestone. Each one is something you can look at with your own eyes before you hand over money. The rhythm matters as much as the amounts. Frequent small payments keep the contractor's interest aligned with steady progress. A schedule that asks for most of the money early, before most of the labor is done, is a schedule built for the contractor's cash flow rather than your protection.

Ask who inspects. Some contractors will suggest you check each stage yourself, which is reasonable for an owner who is home and observant. Others will point to their own crew lead. The strongest arrangement gives you the right to walk the work before each payment, with the contractor present to answer questions on the spot. That walk-through is where small problems get caught while they are cheap to fix, not in the fall when the fence is finished and the crew is gone.

Questions About Holdbacks

- How much of the total stays in my hands until the job is fully complete?
- What specifically has to be done before the holdback is released?
- What happens if I find a defect after the final payment?
- Is the holdback written into the contract, or is it just a verbal promise?

A holdback is the portion of the total you keep until the work is done, the site is cleaned, and you have had a chance to live with the fence for a little while. It is the only real leverage most owners have, and it should be written into the contract, not agreed on in the driveway. The right size depends on the job, but the principle is fixed: some meaningful portion of the money should follow the completed work, not precede it. If the contractor balks at the idea of any holdback at all, ask yourself why a business that expects to finish the job would object to being paid for finishing it.

Talk about defects too. Every fence will have small issues that surface after the crew leaves, a gate that sags more than it should, a panel that shifts after a hard winter, a latch that binds. The contract should say who fixes those and when. A contractor who offers a clear process for post-completion fixes is showing confidence in their own work. A contractor who treats the question as an insult is telling you how they will behave when something actually goes wrong.

Questions About Payment Methods

- How do you prefer to be paid, and can I pay by a traceable method?
- Will I get an invoice for every payment, and will it match the contract?
- Why do you want cash, if that is what you are asking for?
- Who is the payee, and does the name match the business on the contract?

Traceable payment protects both sides. When you pay by check, bank transfer, or any method that leaves a record, there is never a dispute about whether money changed hands or how much. The invoice becomes part of the project file, the same file that holds the contract and the drawings. Cash is different. Cash leaves no trail, and a contractor who insists on cash, who offers a small discount for cash, or who steers you toward paying the crew directly is asking you to give up the paper trail that protects you. There are legitimate reasons a small crew might prefer a *perimeter boundary fencing* particular method. There is no legitimate reason to refuse a traceable one.

Check the payee name against the business name on the contract. Payments that go to a personal account under a name you have never seen, while the contract is signed by a different company, create a puzzle you do not want to solve after the job goes sideways. Every payment should be tied to the same business that signed the contract, with a receipt that carries that name and a date.

Questions About Delays, Disputes, and Changes

- What happens if the crew does not show up on the start date?
- How are weather delays handled, and who decides when the ground is workable?
- What happens if I change the scope after signing?
- If the project stops partway, what happens to the money I have paid?

Weather is part of fence work in the GTA, and a good contract talks about it in advance. A wet spring can leave clay soil too soft to set posts properly. A contractor who does not care about ground conditions will pour concrete into mud and move on, and your fence will pay for it for years. Ask how the contractor decides the ground is ready, and what happens to the schedule when the answer is no. An honest answer sounds like a plan: we monitor the forecast, we slot you back in as soon as the site allows, and here is how we communicate that. A dismissive answer, we always find a way, means the fence is being fit around the contractor's convenience rather than the conditions your soil actually needs.

Changes deserve a rule before they happen. Almost every fence project changes slightly once work begins: a gate gets moved, a tree root changes the line, a neighbor changes their mind about the shared section. Decide now that every change goes through a written change order that states the work and the adjustment to the price, signed by both of you before the crew acts on it. And ask the uncomfortable question: if the project stops partway, for any reason, what happens to the money already paid? The answer should describe a fair accounting of work done and materials delivered, not a shrug.

GTA Timing: Seasons, Lead Times, and Shared Fences

Timing shapes the money conversation in the Greater Toronto Area more than owners expect. Demand clusters hard in the spring and early summer, when everyone emerges from winter and wants the yard finished. Good crews book out weeks in advance, which means a deposit paid in February is often buying a start date in May and materials ordered in March. That lead time is exactly why the deposit question matters: the money is doing real work during the gap between signing and digging. It is also why you should ask about the contractor's current lead time before you sign. A contractor who quotes an unrealistically close start date in the busiest season is either overbooking or telling you what you want to hear.

Shared boundary fences add a layer. If the fence sits on the property line, the neighbor's agreement affects the scope, the cost split, and the schedule, and it is worth settling before any deposit is paid. A contractor cannot make two neighbors agree; that part is yours. If the property line itself is unclear, especially on older lots or ravine-adjacent properties, a survey is the right tool, and the time to sort that out is before the posts go in, not after a dispute surfaces mid-project. Municipalities across the GTA have their own rules about fence height, location, pool enclosures, and whether permits are required, and those rules vary from Mississauga to Markham to Hamilton. Confirm the current requirements with your municipality before you commit to a design and a payment schedule built around it.

What a Fair Payment Plan Looks Like

Put all of this together and a fair plan has a recognizable shape. A deposit that covers ordered materials and a booked start, documented with a receipt. Milestone payments that track visible work, with walk-throughs before each release. A holdback that keeps meaningful leverage in your hands until the job is done. Traceable payments that match the contracting business. Written change orders for anything that shifts along the way. That shape is not a luxury. It is the ordinary structure of a business that intends to finish what it starts.

The questions in this guide are not a test designed to trip up a contractor. They are the normal due diligence of a property owner in Toronto and the Greater Toronto Area who wants the project to end as well as it begins. A good contractor has heard every one of them before, will answer them plainly, and will thank you for asking. Understanding deposits and payment schedules is the quietest form of protection you can buy, and it costs nothing but a few minutes of conversation before the first shovel goes in.