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CONSUMER AWARENESS SPECIAL REPORT

Hi! This is Joan Stephens, Certified Remodeler. I want to thank you for requesting our Special Report. I'm grateful for the opportunity to provide you with information about remodeling and being able to help you choose your remodeling contractor.

I've noticed a lot of confusion amongst homeowners in finding a qualified, competent, remodeling contractor. I've met many people through the years that have said their remodeling experiences were not as pleasant as they hoped. Your choice of a contractor will ultimately determine the success and enjoyment of the job.

As a way of improving our profession, we have dedicated our business here at Stronghold Remodeling to educating the public. The only way you can make an intelligent remodeling decision and get the enjoyable experience that you want and deserve is to have the facts you need.

Regarding Stronghold Remodeling personally, We are members of the Idaho chapter of the National Association of the Remodeling Industry, the Boise Chamber of Commerce, the Better Business Bureau and the National Kitchen and Bath Association. We have been in the remodeling business for over twenty years and we hope our experience helps you make an informed decision when you choose your remodeling contractor.

This Special Report includes two costly misconceptions about remodeling, things you should avoid when choosing a contractor, plus I'll offer six recommendations to you. And I'll give you eight questions you should ask a remodeler before you invite them into your home.

Misconception #1: You can solely rely on the Better Business Bureau to determine whether a contractor is qualified or not.

The Better Business Bureau does provide a very legitimate service, however, they only let you know if they have problems. Many people feel that if the Better Business Bureau doesn't have any complaints against a company, they must be a reputable firm. Unfortunately this is not true. You can not rely on the Better Business Bureau to determine whether you're dealing with a competent contractor. Just because a contractor hasn't had any complaints logged with

the Better Business Bureau doesn't mean they are competent or that they will do a good job! All that means is that the Better Business Bureau does not have a file on them at this time. So, just because a contractor doesn't have any complaints with the BBB you are not assured you are working with someone who is reputable.

Misconception #2: The company that offers you the lowest price is the company you should hire. No, not necessarily! Here are some important points to consider:

On a low estimate, you must ask yourself what is being left out or what short-cut is being taken. Be careful in choosing your remodeler based solely upon price. The price you see offered may not be for the services you want performed. There are a lot of products that go into a remodel (i.e. toilets can range from \$50.00 up to \$5,000.00

For example, you can buy a new car for \$10,000, \$20,000 or \$40,000. All three cars have four wheels, four doors and can drive on any road in the U.S. But there is a substantial difference between a Geo and BMW. Likewise for a remodeling project. Before you accept a low price, consider the level of services involved, the type of company you're choosing, the project's design and specifications.

One of the most common signs of trouble ahead in your project is someone offering to do the work for much less money than other contractors or a contractor asking for large sums of money up front. This could be a tip-off that the contractor is not financially stable and that could spell trouble ahead for you.

Though price is a consideration, you should be more concerned with value – that is getting the best contractor you can find the highest quality work for your money.

When Choosing Your Remodeling Contractor Here's Some Things You Want To Avoid:*

- Remodelers who you can't verify their name, address, telephone number or credentials.
- A contractor/salesperson that tries to pressure you into signing a contract.
- Any company or salesperson that says your home will be used for advertising purposes so you will be given a "special, low price".
- A builder/remodeler that tells you that a special price is available only if you sign the contract "today"
- Contractors that do not furnish references.
- A contractor that provides you with out of date information or information that is no longer valid.
- Contractors that you are unable to verify their insurance information. Or sole proprietors who tell you they aren't required to have insurance. This is true, but the homeowner is then liable if an accident should happen while they are on your property.
- Remember, there are no building contractor licensing requirements in the State of Idaho. There is Contractor Registration, which verifies that the contractor has registered with the state and carries general liability insurance. The only licensing available for building contractors in Idaho is a Public Works License that enables one to perform government work.
- Contractors that ask you to pay for a sizeable amount of the job in advance, or to pay cash instead of by check.
- A company that can not be found in the telephone book or is not listed with a local trade association such as National Association of the Remodeling Industry.

Ok, so how do you find a good, reputable contractor? If you're thinking about remodeling your home, I offer these six recommendations:

Recommendation #1: Choose a NARI contractor, like Stronghold Remodeling. NARI stands for the National Association of the Remodeling Industry. It's always a good idea to consider hiring a NARI contractor. Here's why: NARI attracts only conscientious contractors interested in bettering the industry and in weeding out unprofessional contractors. Secondly, in order to become a member, NARI investigates a contractor's background and references. Third, all NARI members must sign a written code of ethics and pledge to professionalism. Most members I know take this pledge very seriously.

Recommendation #2: If you want to choose the right contractor, you must ask the right questions. The way you learn about a company is to ask specific questions and listen carefully to the answers. Here are the questions I suggest you ask:

1. Do you carry general liability insurance?
2. Do you carry workman's compensation insurance?
3. Will you provide me with written lien waivers? (A lien waiver is a form of receipt for payment of services and materials. It ensures you that sub-contractors and suppliers have been paid and that no liens will be placed on your property)
4. Are you a member of NARI?
5. Will you pull all the required building permits?
6. What percentages of your business is repeat or referral business?
7. How many projects like mine have you completed in the last year?
8. How do you handle changes in the scope of work?
9. How will you handle allowances and selections?

Recommendation #3: And perhaps the most important. Get several references from a contractor – usually previous customers for the last 6 months to a year. A reputable, well established contractor should welcome this request. Once you get the references, call all of them. Ask if the job was done on time and at the agreed upon price. Ask if the contractor was easy to reach and easy to deal with. Most people will be very frank and honest. This is the best way to determine the type of remodeler you're dealing with. Make sure the references are recent, for the same type of remodeling project that you're about to undertake, and are located within a reasonably close driving distance. Then go take a drive and check out the contractor's work.

Recommendation #4: Once you're satisfied that you're working with an honest, competent professional, invite him out to your home to discuss the project. After evaluating your project, your contractor should provide you with a written proposal that includes all the details – exact materials, specific scope of work, how payment will be made, how changes will be handled, all spelled out. This avoids misinterpretations and confusion. Be skeptical of verbal quotes or prices penned on the back of a business card or envelope.

Recommendation #5: Now that you've met the contractor, make sure they have a neat, clean and professional appearance. This may sound silly but it's not. A coat and tie isn't necessary but neatness does count in this business. During construction your home should be kept as neat and tidy as possible. So make sure their truck is clean, they are clean, their shoes should not be caked with mud.

Recommendation #6: When discussing your project with a contractor make sure that you can communicate well. You're going to be involved in an important project together. You should feel that your contractor listens to your needs and ideas, answers your questions, and they should be accessible. This avoids miscommunication and costly errors.

By following these six recommendations, you'll gain all the information you need to make an informed, intelligent decision. If you want to take chances on having "a typical remodeling experience" with your project, there are many companies in the phone book that will be willing to contract with you. Or you can rent some tools and do the job yourself.

But if these points I've presented made sense to you and you're curious about our approach to remodeling and if you want your project to turn out wonderful – something to be really proud of – then I invite you to call Stronghold Remodeling.

We will be happy to answer all of your questions or come out to your home and give you a free project evaluation – without obligation of any kind. To reach Stronghold Remodeling, call 345-7154.

Here is one last point: I know that many consumers are skeptical about remodeling companies. Before we got into the business, I was skeptical too. So in addition to dedicating our business to consumer education, we do one more thing as well.

We guarantee our work. That's right. We fully guarantee every remodeling job we do. If you need service of any kind, we come back and do it, free.

What could be more fair?

As a matter of fact, add this question to the list. Question #8 is "Do you guarantee your work?" Not all companies do – it is important that you have this information before you make your decision.

On behalf of Professional Remodelers – I thank you for your kind consideration.

Joan Stephens, Certified Remodeler