



Six "Secrets" to Beautifully Remodeling Your Home!

Dear Friend,

Hi. My name is Greg Jackson, Dan Bennett's grandson, and I've been involved in remodeling construction for over 20 years. Paul Gutman and I are the owners of Bennett Contracting, located in Albany, right off I787 on South Pearl St.

I'll bet you're wondering why I've written this Special Consumer Awareness Report.

Well, the answer is, many Capital District residents are being "ripped off" by unscrupulous, dishonest contractors. The problem has become so large; I felt it was important to prepare this report for you.

By The Time You're Through Reading This Report, You'll Discover:

1. The Biggest Scams used to pressure homeowners into buying and how you can avoid them.
2. How to choose The Right Contractor for your project.
3. The Biggest Misconceptions about home improvement construction.

And much, much more. But first, let me ask you a question:

Has It Ever Been More Frustrating or Aggravating Trying To Figure Out Whom In The World You Can Trust To Remodel Your Home?

How can you be assured that when you spend your hard-earned money you'll get exactly what you paid for?

If you are frustrated, you're not alone.

Haven't we all heard the "nightmare stories" of the high-pressure salespeople, botched jobs, scam artists, fly-by-nighters, unfinished jobs, and general lack of professionalism?

Pretty scary stuff.

Let's face it. The bad apples of the industry have really made it hard for the consumer to figure out the "good guys" from the "bad guys".

You cannot pick up a paper or watch TV without seeing another story about somebody who had a terrible experience with his or her remodeling project.

Imagine:

David C. is a very successful businessman. He owns a nice older home in Colonie. He leads a very busy life, and is prone to making quick decisions.

A few months back, he decided he wanted to fix this house up so that he could lease it out for investment purposes. He chose a contractor to perform the work because the guy gave him "such a good deal" (about \$35,000 where we would have charged about \$45,000). And, what the heck, the guy didn't have any complaints against him with the Better Business Bureau.

Well the contractor "screwed the whole job up". The wood sub-floor underneath the vinyl floor wasn't nailed or glued properly, ruining the floor. The roofing was installed incorrectly - all the valleys leaked when it rained. All the electric, plumbing, and HVAC work was installed by unlicensed workmen and none of it was permitted or done to "code" (extremely unsafe conditions). In the bathroom, the drywall was incorrectly installed before the tub, ruining the walls. All the windows were installed improperly and none of them operated, as they should. And if you can believe this, the guy used floor baseboard molding to trim around the windows instead of window casing (presumably to save money). Trash was EVERYWHERE!

Well, the handyman took off, never repairing his work or finishing the job. David C. contracted with Bennett Contracting to redo the job and fix the mess. We came in and pulled out the tub and damaged drywall, insulated the walls, taped, floated, trimmed and painted the walls. Re-hung all the doors properly, redid the floor, electric, plumbing, HVAC, roof, and much, much, more.

The bill was \$25,000!

Had David hired us to begin with, the project cost would have only been \$45,000. Instead, in total, it cost over \$60,000!

Unfortunately, for David there's not much else he could do. He had to have the work repaired. It was too late. And what happened to him happens way too often.

Does David's Story Make You Sick To Your Stomach?

I'll bet it does.

And it really aggravates me!

It makes me angry to talk to folks who have worked so hard, for so many years for their money, only to find themselves frustrated about their projects.

When you remodel, you should be getting that wonderful piece of mind that comes from being in complete control, working with someone who understands your needs and your goals.

Let's look at a very different scene from that of David's.

Ted and Theresa Jones of Niskayuna are both busy professionals. Ted works for AT&T and Theresa owns her own business.

When they have free time they like to watch TV, or enjoy a good movie on the sofa with their cat, Felix. They loved their home except for the fact that the kitchen needed updating (the ceilings in the kitchen were also too low), they wanted a deck to entertain on and they hated their stinky carpeting (it seems Felix was using the carpet as a substitute for the kitty box). They called several contractors out, but none seemed interested enough to take notes, ask questions or follow up promptly with written proposals. Then they called us.

We listened to Ted and Theresa explains their ideas and we asked them several open-ended questions. We took pages of notes and promised to be back in touch with them in two to three days. Two days

later we called to set an appointment for that evening to explain the proposal we had prepared. Together we went through the proposal, line by line covering everything. We also provided them with copies of our license, insurance, worker's compensation policy, and several references.

Ted and Theresa were impressed with our professionalism, and more importantly, they felt very comfortable with us. After checking our references and seeing our work, they called us to get started.

Once the permits were ready, work began immediately. We removed their old carpet (yuck), treated their sub-floor and installed gorgeous parquet flooring in the master bedroom, down the hallway and into the closets. We designed and built them a fabulous deck with built-in benches all around. We remodeled their kitchen, removing their 7' drop ceiling, and then we built chases around their ducts, leaving them with 8 1/2' feet of headroom, much nicer. New countertops, flooring, garden window, sink, the works! The place looked beautiful! Last, we installed handsome new woodwork throughout the entire house.

Absolutely beautiful!

Ted and Theresa were thrilled. You should have seen their eyes as they walked through their refinished home. Everything perfect. They raved about our quality workmanship and professionalism, as well as that of our sub-contractors. The job started when promised and ended on schedule. Debris put in its place promptly and the site cleaned up completely at the end of every day. Ted and Theresa really appreciated our constant communication throughout the job.

Now, that's a heck of a lot better story than David's, isn't it?

But what's the difference? What did Ted and Theresa do that David didn't?

What are these secrets you may ask?

Let's get right down to it.

Here are the 6 Secrets to the Perfect Custom Remodel of Your Home!

Secret #1

Avoid the 4 Biggest Misconceptions About Remodeling

Misconception number 1: If the Better Business Bureau doesn't have any complaints against the contractor, he must be qualified. This is a common and often costly misconception. In fact, just because a contractor doesn't have any complaints with the BBB, does not mean you're working with someone who is a reputable professional.

You need to investigate the company further. Many contractors, though they have no BBB complaints, do not do a satisfactory job (much less, a superior job). To ensure you're dealing with a reputable professional, use the BBB as a starting place, not the only place.

Also keep in mind, the BBB is not a government agency and it does not keep a record on every contractor in town. There are several very reputable contractors the BBB has no record of at all. To truly gain perspective on a contractor's credibility, research beyond the BBB.

Misconception number 2: Going with the lowest price saves you money. No, not necessarily! Everyone Tends To Look For the Lowest Price! On a low estimate, you must ask yourself what is being left out or what short cut is being taken. Let me explain

One of the most common signs of trouble ahead is someone offering to do work for much less money than others. Chuck Morn learned that lesson the hard way when he converted an attic to living space at his Glenview Drive home.

"It was a \$50,000 project, but the contractor bid \$40,000," Morn said. Not only did he not finish the project, we had to get someone else to finish the project."

Meanwhile, the first contractor declared bankruptcy, leaving Morn stuck with bills from subcontractors. Liens were placed against his home.

"It ended up costing a lot more," Morn said. Now, Morn is adding a deck and 600 square feet of living space. "Our thought was, this time let's go with the best contractor we can find," he said.

Like anything else, you can't get something for nothing. Be careful of choosing your contractor based upon the lowest price. The price you see offered may not be for the services you want performed. Before you accept a low price, consider the level of services involved the type of company you're choosing, and the project's design and specifications.

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

Misconception number 3: Doing it Yourself Saves Money.

No! Sometimes the "weekend warrior" can undertake small projects like painting, hanging wallpaper routine repairs, etc. But beware of undertaking larger, more complicated projects. What starts out as an attempt to save money can turn into a costly mess. All too often the job is botched and it costs more to have a professional come in and fix what's been done. According to an article in the Baltimore Sun, less than 20% of these do-it-yourself jobs workout. Mostly due to lack of experience on the part of the homeowner. If you want to be assured your project will turn out the way you want it, call a qualified professional.

Misconception number 4: If a person claims to have many years of experience, they must do quality work.

No! I can't tell you how many people receive bad workmanship from contractors who've claimed to be in business for 15 years. Take experience claims with a grain of salt. Don't believe just because a person has twenty years experience, he will do a good job. He could have done a poor job for twenty years. Investigate further to make sure you're dealing with a qualified professional.

Secret #2

Don't Fall For the Common Scams

1. The most common ploy used to dupe homeowners into signing a contract is "today only discounts" and other false discounts. If a contractor ever tells you that the price is available for "today only" it's time to show him the door.

Quite often they'll provide you a story that by signing today you're entitled to a "model home" or "advertising discount". This story centers on the need to use your home as a model to advertise their services in the neighborhood. They mark their prices up just to give you this false discount. Don't be fooled. This is an old trick used to pressure homeowners into making a decision. This is your money we're talking about! Quickly show these folks the door!

2. Avoid High Pressure Salespeople. You should never feel pressured into making a decision about choosing your contractor. If you ever feel that a contractor or salesperson is pressuring you, ask them

to back off. If they persist, its time to look for another contractor. High pressure usually leads to a bad decision when remodeling. A qualified professional would never have to pressure anyone into a project.

3. Beware of "Door-To-Door" contractors! These people may not be contractors at all. Never allow them into your home until you have checked them out thoroughly! This cannot be stressed enough. It has been reported that two men claiming to be contractors have entered a home and while one took the homeowner on a pretend inspection, the other guy was going through purses and picking up items that could be sold quickly.

Some contractors that are working in your area may put out fliers or come to your door soliciting additional work in the area. These contractors could be honest, reputable, people. If you're interested in their services do not, however, invite them in. Politely ask them for their business card and the name, address, and telephone number of the people they are doing work for in the neighborhood. Then make an appointment with that homeowner to take a look at the quality of their work.

4. Avoid Overpriced "National Retail Chain Contractors" Did you know that many contractors selling windows and doors aren't really contractors at all! Much of the windows and doors sold and installed in the Bay Area is done so by large national "retail" sales organizations. You may have heard of these companies. They're the ones who run the expensive commercials on TV. They employ pushy salespeople, who are paid hefty sales commissions. These people can be very annoying!

These national retailers often times don't even install the work themselves. Sometimes they sell the job to another company (called sub-contracting). This can present a lot of problems. For example, because the installation is not managed and controlled by the company selling the job, often times the standards of quality can range from job to job. Some jobs are fine, others not so good, some poor.

Perhaps the worst thing about contracting with a large "retail" company is the PRICE! In order to pay for their high sales costs and commissions, some of these companies charge double, even triple what we feel is a fair price (that takes a lot of nerve!)

Secret #3

How To Choose The Right Contractor

10 Questions To Ask A Contractor Before You Invite Him Out To Your Home

1. Do you carry general liability insurance? Make sure your contractor carries general liability insurance. This type of insurance protects your property in case of damage caused by the contractor and/or their employees. The insurance company will pay for the cost of replacing and/or repairing any damage that occurs.

2. Do you carry workman's compensation insurance? Make sure your contractor carries workman's compensation. Workman's compensation insurance protects you from liability if a worker is injured while on your property. Be aware that if your contractor doesn't carry workman's compensation coverage, you may be liable for any injuries suffered by any of the contractor's employees on your property. If the contractor does carry workman's comp, ask him to show you a copy of his policy.

3. Will you provide me with written lien waivers? Your contractor should provide you with written lien waivers. Sub contractors and suppliers have the right in most jurisdictions to file mechanics liens against your property if the contractor does not pay them. Even though you may have paid your contractor for those materials or work, if he doesn't meet his financial obligations, the supplier can look to you. After you pay the contractor, make sure and get copies of lien waivers to protect yourself from these suits.

4. Will you pull all the required building permits? Make sure your contractor pulls all required permits. This is very important. When a contractor pulls the required building permits, you know things will be

done to "code". Also, many homeowners' insurance policies require pulling a permit on any major remodeling to keep your home properly covered. Not all contractors will do this. Many prefer not to pull permits because of the time involved and the "hassle" with the inspectors. Some contractors may ask you to get the permits. This could be a warning sign that they are not able to pull the permit because they are uninsured, or have a bad "track record" with the building inspector. A reputable contractor will permit every job where a permit is required.

5. Do you guarantee your work? Your contractor should guarantee his work. We've always felt here at Bennett Contracting that if you can't guarantee it, don't build it. We believe every job should be backed with a workmanship warranty. Many contractors will not guarantee their work. We provide you with a one-year workmanship warranty. Most faulty workmanship will be easily detected within this one year time period. If your builder won't guarantee it, don't buy it.

6. Will you provide me with written references? Your contractor should gladly provide you with references. You should look for a well-established contractor who can give you several customer references- usually previous customers from the last 6 months to a year. Make sure and receive 2 references from the contractor's accountant or banker. You want to ensure that the contractor is financially sound and won't be declaring bankruptcy in the middle of your project.

7. Who will be in charge of the job? Make sure the contractor assigns a lead carpenter to be on the job whenever work is being performed - especially if sub-contractors will be used. The responsible party must be intimately familiar with every aspect of your project. If you won't be home during the construction and must leave the house unlocked, or leave a key with the contractor, you must feel comfortable. You can't be worried about what is going on when you are not there.

8. What percentage of your business is repeat or referral business? When a significant source of a contractor's business is derived from repeat and referral business, it usually indicates that his clients are pleased with the work they've received. At Bennett Contracting we are very proud that 3 out of 4 clients are repeat or referrals.

9. How many projects like mine have you completed in the last year? Your contractor should have experience in the type of remodeling project you want done ñ not just "contracting experience".

10. How do you handle your "dirty work"? Dust and dirt. It can get everywhere! Especially if sanding is being done. A clean work site is fundamental to a smooth remodeling project. Make sure the contractor will cover your floors and/or furniture with tarps (many contractors won't). If possible have him seal off the construction site with a plastic drop cloth. Your contractor should clean up any debris at the end of each day. Will he dust? Do laundry? Well, let's not get carried away, but your home should be treated with respect and left spic and span.

Secret #4

The Biggest Mistakes Homeowners Make And How to Avoid Them

1. Listening to the wrong people. It never ceases to amaze me how many people take advice on their construction and remodeling project from people who are totally unqualified to give this critical advice. Quite often, when we see construction messes, (which we see virtually everyday) and we ask where they got the idea to do this or that, we inevitable hear things like:

"My brother-in-law told me to do that. He used to do work like this on the side when he was a student!"

"I asked the guy whose office is next to mine. He did the same thing to his home when he lived in Wisconsin!"

"I read an article by such and such that said we should do..."

And so on.

Everyone has an opinion of what you should do with your remodeling dollars. "Do-it-yourself", "hire a sub-contractor and supervise the job yourself", etc. Unfortunately, just because someone is your relative (or whatever) doesn't mean they know the answers to your questions and problems.

If you've got an idea or a thought about improving your home, call someone qualified to answer your questions.

2. Call at least three of the references you're given. Many people ask for references but feel "shy" about calling. Call the references! You can never learn too much about the person you are considering accepting. Take the few minutes to talk to these people. It will be worth it! 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.

3. Visit the references and see example work. You can learn a lot from simply going out and taking a look at the finished product. If the contractor is good, many previous clients are extremely proud of their "new home" and will be glad to let you take a look.

See a job in progress. Is the job clean and neat? Are tools and materials strewn about like a hurricane just blew through? Is everything dusty and dirty or is it covered, and sealed off. Chances are if a contractor keeps his work sites clean and neat, especially at the end of the day when it's time to go home, you've got a conscientious contractor.

Secret #5

How To Tell If Your Remodeling Project Will Run Smooth, BEFORE You Sign The Contract!

1. Good communication. If you can talk with each other, you can work out any details that come up.

- When you leave a message, does he return your call?
- Is he available by cellular phone, beeper and voice mail?
- Does he listen to you?
- Nothing is more important than feeling like your contractor understands your needs and concerns. If your contractor is so busy that he can't return calls or pages promptly, maybe it's time to look for a new contractor. When you're in a discussion, does the contractor really listen to you? I mean really listen. This is vital.
- You should always feel like the both of you are on the same page. This can avoid miscommunication and costly errors. This is a very important "secret" to a successful and enjoyable remodeling experience. Choose someone who will listen to you.

2. Comfort. If you feel comfortable with your contractor, the chances are good your project will run smoothly. Think about it. You've just invited a stranger into your home. Do you find this person nice? Considerate? Personable? A listener? Was he polite and courteous? Or did he make you feel that he wasn't interested? You will be working with this person for a matter of days, weeks, or months depending upon the project you need completed. Can you stand to have this person around?

3. Trustworthy. If you feel your contractor is trustworthy, the likelihood of a successful project is good. Check his references. Keep in mind that if your project will entail entrance into your home and you won't be home during the day, the keys to your castle will be given to your contractor. Can you trust him? Listen to your conscience.

4. Completion. Will your contractor give you a reasonable estimate for how long the project will take to complete? A good contractor will do this. Remember that you want to hire a good contractor, not get a new roommate! Nothing is more frustrating and irritating than a remodeling job that drags on and on.

5. Written Proposal. I can't tell you how many contractors I've seen look at rather complex jobs, pick a price out of thin air, scribble the figure only on the back of their business card, and give the card to the homeowner. Show contractors that do this the door! You want a detailed written proposal that shows what is included: exact materials, brand names where important, cost, and the payment schedule.

6. Details. Work out the little details before work begins. Talk about things like:

- a. Where will the dumpster go, or the debris pile be created?
- b. What time will construction begin in the morning?
- c. What time will construction end in the evening?
- d. Will work take place on weekends?
- e. Will workmen refrain from smoking inside the house?

7. Flexibility. Remodeling is an interruption to your normal lifestyle. If your project involves the kitchen, plan on eating a few extra meals out with the kids (or better yet, send the kids to "Mom" and go out alone). Remodeling time may not be the best time to host a slumber party for your eight-year-old daughter.

8. Appearance. If your contractor has a neat appearance, this is a very good sign of things to come. This may sound silly, but it's not. He doesn't have to show up in a coat and tie, but neatness does count.

Is he clean? Is his truck presentable, or falling apart? Is his truck permanently lettered? If his appearance is neat, chances are good he will keep your job and your home neat.

9. Down payment. If the contractor asks for a big chunk of money up front, this could be a tip-off that they are not in good financial shape and you could be in for a rocky experience. A fair down payment should not exceed 25%, unless custom ordered items are needed in the beginning stage of construction. As the work progresses, you should expect to pay out additional funds to match the prescribed, completed stages.

10. Change orders. With remodeling, there is always the chance that you may want or need to change a material or contract item. Ask how these are handled. They should be written on a separate document showing in detail what is being changed and how much it will cost. This should be done before the change is affected and signed by both the contractor and homeowner. 1. Good communication is the key to determining how the rest of the project will go. If you can talk with each other, you can work out any details that come up.

Secret #6
Plan Your Project!

This is really the greatest "secret" of all! Plan your project with a qualified remodeling expert!

Most people spend more time planning a one-week vacation than they do a major remodel to their home. If you're considering a remodel in the near future, sitting down and talking with a professional remodeling expert who can answer all of your questions is the best advice I know.

Someone that can help you through the "maze" of planning a remodel.

Someone that will listen to your every concern. Someone that subscribes to the principles and "secrets" discussed above.

As you might have guessed it, this is the only way we work here at Bennett Contracting.

Initially we provide a FREE, NO OBLIGATION, interview to find out what your concerns are, and determine if we can be of help to you and your family.

Hopefully, we can show you, as we have many others, how to make their home absolutely gorgeous, something to really be proud of!

Sounds good, doesn't it?

If all this makes sense, and you're curious about our approach to remodeling, please give us a call. We'll be happy to answer all of your questions for free.

And remember, absolutely No Pressure!

No one is going to try to sell you anything. This is simply a chance for you to meet us, and see if our services can benefit you. If, after our meeting, you believe there is no benefit to be derived from working with us, we simply leave and that is that. If, however, you do find that you would like our help, we will discuss how we proceed from there.

I can't think of a better way to work.

Can you?

If you think my approach is fair and honest, please call my office while this is fresh in your mind to set up an appointment. Again, my phone number is 462-6731.

Best of luck with your remodeling plans!

Sincerely,
Gregory Bennett Jackson
President

PS: Don't be another "nightmare remodeling" story. Plan your remodel with a professional, so your home will be something you can really be proud of.

What You Should Know About Bennett Contracting A Message From the Owner.

"My company differs from ordinary remodeling contractors in these 10 important ways. Which are most important to you?

1. I've dedicated my business to helping you and other consumers understand remodeling design and construction. That's why I publish my free remodeling reports.
2. My carpenters are highly skilled, conscientious technicians. All have at least 10 years experience and training. We do not employ any "kids" or spare-timers.
3. I'll do everything possible to meet your deadlines.
4. I will only show you projects that fit your financial position and your needs and desires. I will not waste your time showing you projects you're not interested in or can't afford.
5. If I don't believe I can help you with your project, I'll gladly refer you to another competent contractor.

6. My 20 years experience provides me the ability to interpret your home's age, architecture, style, neighborhood concerns, market value, resale concerns, and design trends to provide you with the most value for your money.
7. We will listen to your needs and concerns to ensure your project is done the way you want it.
8. We handle all phases of the job, from getting the permits to cleaning up the site and hauling away all debris.
9. You will receive a written schedule and written proposal for your project. You'll always know what we're doing and why we're doing it.
10. Your home will be treated with as much care and respect as if it were our very own.