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2794 Rory Road, Manhattan, Kansas 66502

So, You're Thinking About A Remodeling Project For Your Home?

Congratulations! When done properly, a remodeling project can make your home more enjoyable and prove to be a valuable investment. Unfortunately, we've all heard horror stories about home remodeling projects gone bad. Problems with longer-than-expected installation, final bills that come in higher than the quote, and shoddy workmanship, sadly, are commonplace. I was shocked and embarrassed to find out that, according to Better Business Bureau statistics, home improvement contractors are in the top 1% most complained about industries—right up there with auto repair and airlines.

We've always done a good job and treated our customers right—and we've been able to build a nice business because of it. However, over the years I've noticed that some consumers will choose less-than-reputable companies to do jobs for them... usually because they are quoted less money. Don't get me wrong: I'm all for good, honest competition, but it pains me to see good folks risk their hard-earned money with contractors who don't have their best interests at heart. You deserve a great value for your money—which includes an honest contractor who uses high quality products and stands behind their work in both word and deed.

Industry Standards Weren't Tough Enough

I wanted to find a way to educate consumers about how to choose a good, honest home improvement contractor. The industry standards simply aren't tough enough—just about anybody with a hammer and a pickup truck can be a contractor. That's why I've pioneered a set of standards called the **Code of Ethics & Competency for Remodeling Contractors**. The Code calls for contractors to uphold a high set of standards that will allow you to judge BEFORE hand whether or not a contractor is likely to do the job right. This guide specifies those standards.

Before you hire any company to work in or around your home, make sure you consult this guide and INSIST that the company comply with EVERY SINGLE STANDARD in this book. If you do, chances are excellent you'll get exactly what you want out of your project.

Sincerely,

Danielle Musa & Jamie Musa

Owners, Midland Exteriors

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Stability

You need to make sure that any contractor you do business with has proven themselves in the past, and will be there if you need them in the future. **Don't just ASK the contractor if they are stable;** look for tangible proof of longevity and financial stability by asking for the items listed on the next few pages.



What To Look For: Proof of Establishment

Why It's Important: Believe it or not, many contractors use a pickup truck for an office and showroom. Make sure that any contractor you're dealing with is substantial enough to have a real office with all the normal business functions—accounting, production, sales, etc. If a contractor does not have an office, that should tell you something. Don't fall for the "we just use our trucks as offices!" line.

What To Look For: Bank Letter

Why It's Important: Good standing with a bank is crucial for any business, but gaining the confidence and security of its financial managers allows a company not only to sustain itself and endure even in rough economic times but to innovate and grow to meet and service customer demands.

What To Look For: Supplier Letter

Why It's Important: This is written confirmation of the company's dealings with a supplier of the product that install stating that they are in good standing as vendor and pay their bills promptly. These letters are easy for your contractor to obtain from suppliers—if a contractor says they are difficult to obtain, then there might be something that they're trying to hide.

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What To Look For: Business Licenses

Why It's Important: Make sure they have been operating under the same name for a minimum of 5 years. Many contractors open and close their doors multiple times to avoid past customer complaints. (Naturally, some businesses will be legitimately new—if so, get a 10 year work history of the owner and ASK questions!)

What To Look For: Insurance

Why It's Important: You need to know if your contractor carries general liability insurance for both commercial and residential projects. A sizable contractor will carry no less than \$500,000... and usually around \$1,000,000 of coverage. If your contractor's insurance policy can't cover potential damages, then the contractor would be personally liable. If he cannot cover the damages himself, you will have no legal recourse and will end up paying for any possible damages or injuries yourself. Many contractors are not financially stable...and don't carry proper insurance coverage to protect you against losses. Additionally, contractors who fail to provide workers compensation benefits risk severe governmental penalties and potentially company ending lawsuits should an employee become injured.

Midland Exteriors carries \$1,000,000 of general liability coverage and here's the certificate to prove it! Do NOT deal with a contractor without sizable coverage, or **you** will foot the bill for the mistake.

REPUTATION

You can tell a great deal about a contractor based on what others are saying about them—particularly their customers. The old advice of “ask for 3 references” is just too easy to fake. You’ll need to get a little tougher with your contractor to protect yourself. Insist that any contractor you’re considering can produce the things listed on the next few pages to PROVE that their reputation is rock solid.

What To Look For: BBB Accreditation

Why It’s Important: You need to go further than just checking a contractor’s standing with the BBB. Remember, many contractors shut down and open under new names year after year. So check to see how long they’ve been a member, and check to be sure the contractor is accredited by the BBB. This means that if complaints arise, the contractor agrees that the BBB’s judgment is binding and must perform accordingly. Without this agreement, you may have no recourse. Midland Exteriors is a BBB Accredited Business with an A+ rating at the time of this printing.



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What To Look For: Memberships

Why It’s Important: Any reputable company will be a member of at least their local Chamber Of Commerce—and often multiple Chambers. Companies that aren’t member of their local BBB are almost surely trying to hide past unresolved complaints. Insist that any

contractor you're considering hiring can show you current certificates of membership for all of these organizations.

8 Contractor Standards Guide | Compliments of Midland Exteriors

What To Look For: Customer References

Why It's Important: All reputable contractors carry pre-printed lists of references... that includes customers from 1 to 5 years ago, as well as customers from the previous six months. This list should contain at least 100 references.

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What To Look For: Accolades and Awards

Why It's Important: If a contractor has been in business for any length of time—and doing a good job—they will most likely have been written about in a magazine or newspaper, received an award of some kind, or received special recognition from an association or

trade organization. Any company that can't produce at least SOME of these kinds of accolades might not be worthy of accolades!

professionalism

A good contractor doesn't just do good work. They also understand that when dealing with customers, it's oftentimes the little things that make a big difference. You should find a contractor that shows you respect by the way they treat you, the way they look, the way they treat your property, and how they pay attention to details. Check any contractor you're considering against these standards of professionalism found on the next few pages.

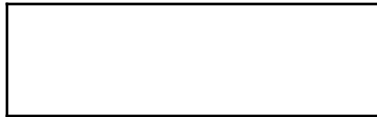
What To Look For: Detailed Proposal and Change Orders

Why It's Important: Most contractors provide no written bid or a basic receipt or invoice. The minimum you should accept is a bid which details the type and amount of materials to be used. Even better than that is a detailed bid which lists measurements, estimates time to be spent on the job, and details the type and amount of materials to be used. Always make sure the bid has the contractor's signature on it. In competitive bidding situations, make sure that bids are "apples to apples," especially in the case where one bid is significantly less than others—not a good sign.

What To Look For: No Tricks, No Pressure Sales Agreement

Why It's Important: Many unethical contractors will resort to high-pressure sales tactics to get you to buy before you've had an opportunity to do proper due diligence on them. If you know nothing about the contractor prior to the sales call (from literature, references, online information), and they give you a low-ball price "but only if you buy right this minute," you should be wary. Any time you feel uncomfortable or unduly pressured in a sales environment, you should ask the contractor to "back off." Reputable companies will have a no-tricks, no-pressure sales pledge signed by the owner, sales manager, and each sales associate.

All Midland Exteriors's Sales Associates sign a "Zero Sales Pressure Agreement" that is also signed by our sales manager to pledge that they will handle sales situations in a respectful way. Ask your Sales Associate to see a copy of his signed agreement when he comes into your home.



SALES ASSOCIATE "CUSTOMER RESPECT, NO TRICKS, NO PRESSURE" AGREEMENT

As a sales associate for **Midland Exteriors**, you must agree to abide by the principles and precepts of our **Code of Ethics and Competency**. Any violation of these principles will be grounds for written warning; multiple violations will be grounds for termination.

I _____ agree to abide by these guidelines when working with prospective customers/current customers for **Midland Exteriors**.

1. I will not smoke inside the customer's home.
2. I will not use foul language on the jobsite.
3. I will respect the customer's time by being punctual.
4. In the event I cannot be on time, I will call to alert the customer and reschedule if necessary.
5. I will keep my clothing neat and clean.
6. I will respect the customer's telephones, bathrooms, parking spaces, etc.
7. I will earnestly strive to find the best solution for each customer's needs.
8. I will not utilize high-pressure techniques to force customers to comply with my requests.
9. I will not sell products or services to customers when they are financially not able to manage the investment.
10. I will give all of my customers a fair price and a fair opportunity to consider their options.
11. I will educate my customers on all sides of the purchase decision being made.
12. I will give my customers the opportunity to express any concerns they have and work to resolve them.
13. In the event that the customer is not ready to move forward, I will respect their decision.

(Sales Associate Signature) (Date)

(Sales Manager Signature) (Date)

(Company Owner Signature) (Date)

What To Look For: Jobsite Cleanup Roster

Why It's Important: Your home and yard should be cleared of large debris, and dangerous materials daily by the crew. After the job is completed, a total home clean-up should take place, including nail/screw detection (with a specialized magnet) and removal of any hazardous materials in your house or yard. Make sure your contractor has a pre-determined daily jobsite cleanup routine, and a more thorough cleanup routine upon completion of the job. All Midland Exteriors Sales Associates follow this multi-step cleanup roster at the end of EVERY SINGLE DAY. Show this roster to other contractors. See if they don't balk.

What To Look For: Worker Conduct Agreement

Why It's Important: This compliance agreement, signed by the workers, is a 17-point contract prohibiting the use of alcohol, drugs, foul language, misconduct, or other bad behavior on a job site. It also gives appearance standards. Keep in mind that not everything is perfect, but this agreement will greatly reduce the likelihood of problems. All Midland Exteriors Sales Associates sign a "Worker Conduct Agreement" that is also signed by our sales manager to pledge that they will conduct themselves in a respectful and courteous manner. Ask your Sales Associate to see a copy of his signed agreement when he comes into your home.

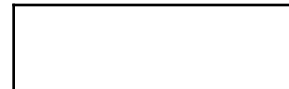


Customer home/yard will be inspected for any incidental damage; repairs will be made if necessary. 16. Cleanup not complete until customer signs off on this document.

(Crew Foreman's Signature) (Date)

(Sales Manager's Signature) (Date)

(Owner's Signature) (Date)



11 POINT JOBSITE CLEANUP ROSTER

As a Crew Foreman for **Midland Exteriors**, you must agree to abide by the principles and precepts of our **Code of Ethics and Competency**. Any violation of these principles will be grounds for written warning; multiple violations will be grounds for termination.

I _____ agree to abide by these guidelines when working with prospective customers/current customers for **Midland Exteriors**.

Daily Cleanup

- Entire jobsite is to be patrolled and cleaned for trash, including:
 - Soda cans, drink bottles, cups, etc.
 - Food items, bags, containers, etc.
 - Miscellaneous trash
- Small hand tools will be removed from the jobsite daily.
- Any larger tools that will be left on the jobsite will be unplugged and stored in a tidy manner.
- Any materials that will be left on the jobsite will be neatly organized and stored.
- Any hazardous materials will be either removed completely or tightly secured.
- Scrap materials (including metal, glass, sawdust, boards, etc.) will be disposed of.
- Work area will be patrolled to remove any nails, screws, and other sharp objects.
- Customer's driveway and street will be patrolled to remove nails and/or screws that could cause tire damage.
- Work area will be left with adequate ventilation in the case of painting or other materials that cause fumes and/or odors.
- Any work areas that leave your home exposed overnight will be covered with plastic tarps and securely taped.
- Work area will be swept with a push broom daily (where applicable).

At The Conclusion Of The Job

- Entire work area and yard will be patrolled for trash, debris, materials, etc.
- Magnetic nail locator will be used to find nails, screws, and other debris in customer's lawn.
- Customer lawn will be restored to pre-job condition if damage has occurred as a result of job.

WORKER CONDUCT COMPLIANCE AGREEMENT

As a worker for **Midland Exteriors**, you must agree to abide by the principles and precepts of our **Code of Ethics and Competency**. Any violation of these principles will be grounds for written warning; multiple violations will be grounds for termination.

I _____ agree to abide by these guidelines when working on job sites for **Midland Exteriors**.

For All Workers

- I will not smoke inside the customer's home.
- I will not use foul language on the jobsite.
- I will not consume alcohol or drugs on the jobsite.
- I will play any radios or music on the jobsite quietly.
- I will keep my clothing neat and clean.
- I will wear my identification and certification badge when on the jobsite.
- I will respect the customer's telephones, bathrooms, parking spaces, etc.
- I will strive to keep dirt and messes to a minimum.
- I will put trash in the proper container and leave the jobsite clean at the end of each work day.
- I will keep any materials or tools that are left on the jobsite in an orderly fashion at the end of each day.
- I agree to keep a current license appropriate for my trade(s).

For Sub-Contractors

- 12. I agree to carry workers' compensation, accident insurance, or have a waiver form signed before work begins. I understand that my insurance must remain in effect for the duration for the job.
- 13. I agree to carry general liability insurance; or make special arrangements with the contractor before any work begins.
- 14. I agree to be responsible for my own taxes.
- 15. I agree to comply with any OSHA safety regulations for my trade.
- 16. I will communicate any changes to the agreed work schedule to the job supervisor before the original

scheduled time.
17. I agree to warranty all work and materials supplied by me for one year, and perform any callbacks or warranty work within two weeks of the request.

(Worker Signature) (Date)

(Supervisor Signature) (Date)

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workmanship

Ultimately, any contractor has to be competent to do the job right the first time. Competence comes as a result of training, experience, and good old-fashioned hard work. As you evaluate a contractor, look for signs that they can do the job right the first time.

What To Look For: Money Back Guarantee

Why It's Important: Less than 1% of contractors nationwide offer the ultimate level of protection against potential problems a homeowner might experience with a contractor—the money back guarantee. Think of it as the equivalent of the “lemon law” for home improvement. If something goes wrong with your home improvement project that cannot be fixed through reasonable measures, the contractor should agree to refund your money and he should agree to restore your home to its original condition at no additional cost. This isn't a guarantee for the unconfident or incapable contractor! To protect yourself at the highest level, insist on this important guarantee.

What To Look For: Project Photos for Ideas & Inspiration

Why It's Important: A contractor who serves his customers well should be proud to present pictures of the work they've done. Ask to see a sample of jobs they've done—for inspiration for your own project and to gauge the quality of the work they've done in the past. If no photos can be produced, that should be a major warning sign.

Frequently Asked Questions

Q: Are there any other things I should look for or watch out for that aren't listed in the pages of this guide?

A: Look for some of these telltale signs of contractors who shouldn't be trusted:

- Main phone numbers that ring to cell phones
- Main phone numbers that are never answered by receptionists
- Trucks without signage on them
- No business cards or cheap business cards
- No company logo on work clothes/uniform
- Few references available
- Unresolved BBB complaints or no report at all
- Prices that are unusually low compared to other bids
- No website or very poor website
- Ability to start on your job immediately—no backlog
- Unwillingness to give any information

An Ounce Of Prevention...

It's been said that an ounce of prevention is worth a pound of cure. When the stakes are high—your home and your wallet—that saying is even more true. We hope that by reading this guide you feel more prepared to evaluate home improvement contractors and make the best decision for your family.

Q: Are you saying that you are the only company in the area that can uphold these standards?

A: Most companies cannot uphold them, but there are several good, honest contractors to be found. Just be sure to take the time and use this guide to make sure before you hire anyone.

Q: Can a contractor just "fake" these standards?

A: Not likely. Most shady contractors that don't put any effort into making their businesses good, also won't put effort into faking these standards. It's a lot easier for them to just move on to their next unsuspecting victim.

Q: What if a contractor says they can do all these things, but can't show the proof?

A: Don't settle for lip service. Demand to see the documentation for every single standard on the checklist at the end of this guide.



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In Conclusion

When you're hiring someone to do any type of work in your home, remember it's your money and your home. Be sure you get everything in writing, ask all the questions on your mind and clearly understand the answers you receive.

Besides what we've mentioned here, there are several other ways to gather information on a company before giving anyone a dime. Check with consumer-to-consumer reporting groups like the Better Business Bureau, at www.betterbusinessbureau.com, or Angie's List at www.angieslist.com.

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

As part of our commitment to our previous and potential new customers, at your request, we will set up a time to

come to your home to answer your questions and concerns. At this time we can also determine if we can meet your remodeling needs. We provide this as a FREE, NO OBLIGATION service for you and your family.

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

Remember that when Midland Exteriors visits your home, we are not going to use high-pressure sales tactics. It 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 our approach is fair and honest, please consider Midland Exteriors for your construction needs. Best of luck with your remodeling plans!

Sincerely,

Danielle Musa & Jamie Musa

Owners, Midland Exteriors

18 Contractor Standards Guide | Compliments of Midland Exteriors

Proof of Establishment	✓		
Bank Letter & Supplier Letter	✓		

Business License	✓		
Insurance	✓		
BBB Accreditation	✓		
Memberships	✓		
Customer References	✓		
Accolades and Awards	✓		
Detailed Proposal and Change Orders	✓		
No Tricks, No Pressure Sales Agreement	✓		
Jobsite Cleanup Roster	✓		
Worker Conduct Agreement	✓		
Project Photos for Ideas & Inspiration	✓		

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