



CHOOSING THE RIGHT REMODELER

How to Choose the Right Home Remodeler... The First Time.
Compliments of J & J Construction.



Delivering the best remodeling experience...Period!

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

Dear Homeowner,

When done properly, a remodeling project makes your home a more enjoyable place to be. It has been proven to be a very valuable investment. But how do you find the right contractor? How can you tell if one company is any better or worse than another? Finding the right company can be a painstaking and frustrating experience. And, unfortunately, we have all heard horror stories about home remodeling gone bad. From unfinished projects, subpar workmanship, projects taking longer than expected, to final bills coming in higher than quoted, the list goes on and on. Even having heard the stories, I must admit that I was **shocked** and **embarrassed** to find out that, for the past eight years, "Home Improvement Contracting" has been in the top 3 areas of consumer complaints reported in the *NACAA/CFA Consumer Complaint Survey Report*.

That is why here at J&J Construction, we have put together a comprehensive guide to help you navigate through the process and to hopefully help you find a company that will not only do an exceptional job on your remodeling project, but also come in on time, on budget, and for a fair price.

Happy Remodeling,
Joseph Censullo
Owner, J&J Construction of Illinois, Inc.

#1

Stability

Any contractor you do business with should have proven themselves in the past and will be there if you need them in the future. Try not to simply ask the contractor if they are stable; but **look for tangible proof**, or longevity and financial stability, by asking for the items listed on the next few pages.

What to Look For: **Supplier Letter**

What it is: A letter from the distributor stating what products were ordered for a job.

Why It's Important: Letters from suppliers or trade organizations confirm the company is actually installing the products they claim to be and that they're financially responsible with their accounts. These letters are easy for your contractor to get – if you're told otherwise, there is a good chance the materials you are paying for are not the materials being installed on your project.

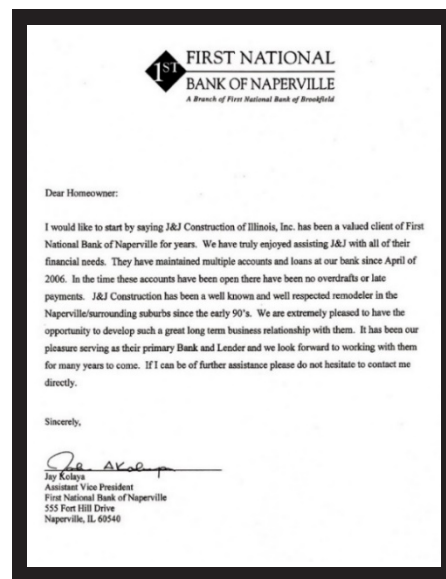
What to Look For: **Bank Letter**

What is it: A Bank Letter is an official document for the contractor's bank showing the financial stability of the contractor.

Why It's Important: This signed document from the bank will show you the financial stability and the bank's judgment of character of the company you're working with. Insist on seeing this letter so you know that you're dealing with a company that is stable and financially sound.



Example of a Supplier Letter

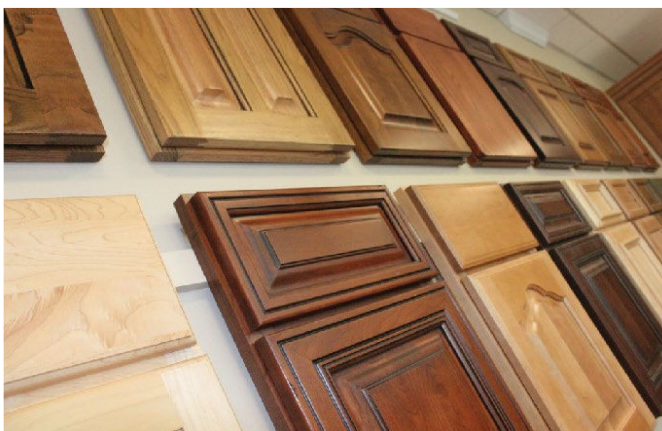


Example of a Bank Letter

What to Look For: Proof of Establishment

What is it: Proof of Establishment refers to the contractor's home base. Do they have an office space or are they working solely out of their truck? Do they have a showroom you can visit? Where can you go if you need to reach them or see them?

Why It's Important: A good rule of thumb for any contractor you're dealing with is to see if they are substantial enough to have a dedicated office and staff. If you can't reach the main point of contact, who else is available to help with questions? Another thing to consider is whether they have a showroom. If not, what are your obligations as a consumer to handle things like product selection.



What to Look For: Proof of Insurance

What it is: Proof of Insurance is a legal document from your contractor's Insurance provider stating the coverages they carry.

Why It's Important: You need to know if your contractor carries General Liability insurance. A sizable contractor will carry no less than \$1,000,000 of coverage. If their insurance policy can't cover potential damages, then the contractor would be personally liable. If he can't cover the damages himself, you'll have no legal recourse and could end up paying for any damages or injuries yourself.

ACCORD CERTIFICATE OF LIABILITY INSURANCE

THIS CERTIFICATE IS ISSUED AS A MATTER OF INFORMATION ONLY AND CONFERS NO RIGHTS UNDER THE CERTIFICATE HOLDER. THIS CERTIFICATE DOES NOT ALTER, EXTEND OR ALTER THE COVERAGE AFFORDED BY THE POLICIES BELOW.

INSURERS AFFORDING COVERAGE:

| INSURER A | NAIC # |
|-----------|--------|
| INSURER B | |
| INSURER C | |
| INSURER D | |
| INSURER E | |

COVERAGE:

THE POLICIES OF THE ISSUING OFFICE BELOW HAVE BEEN REVIEWED TO THE EXTENT POSSIBLE TO DETERMINE THE SCOPE OF THE POLICY PERIOD ACCORDING TO THE TERMS AND CONDITIONS OF SUCH POLICIES. HOWEVER, THE EXACT SCOPE OF SUCH POLICIES IS SUBJECT TO ALL THE TERMS, EXCLUSIONS AND CONDITIONS OF SUCH POLICIES.

| TYPE OF INSURANCE | POLICY NUMBER | POLICY EFFECTIVE DATE | POLICY EXPIRATION DATE | POLICY DESCRIPTION | LIMITS |
|---|---------------|-----------------------|------------------------|--------------------|--|
| GENERAL LIABILITY <input type="checkbox"/> COMMERCIAL GENERAL LIABILITY <input type="checkbox"/> CLAIMS MADE <input type="checkbox"/> OCCUP. <input type="checkbox"/> SOLE ADOPTIVE/LEAS/SPRINKLER <input type="checkbox"/> POLICY <input type="checkbox"/> PROJECT <input type="checkbox"/> LOC. | | | | | BODILY INJURY BODILY DAMAGE PROPERTY DAMAGE PERSONAL & ADJ. INJURY GENERAL AGREEMENT PRODUCTS - COMPAN. MAN. |
| AUTOMOBILE LIABILITY <input type="checkbox"/> NON-AUTO <input type="checkbox"/> ALL OTHERS EXCEPT <input type="checkbox"/> TAXI/BLACK/WHITE <input type="checkbox"/> TAXI/BLACK/WHITE <input type="checkbox"/> TAXI/BLACK/WHITE | | | | | COMBINED SINGLE LIMIT (Per Occurrence) BODILY INJURY PROPERTY DAMAGE BODILY INJURY PROPERTY DAMAGE (Per Occurrence) |
| UMBRELLA LIABILITY <input type="checkbox"/> NON-AUTO | | | | | AUTO ONLY - EXCLUDED UMBRELLA AUTO/CAV ADD. |
| EXCESS/UMBRELLA LIABILITY <input type="checkbox"/> SOCCOR <input type="checkbox"/> GRASSROOTS <input type="checkbox"/> PROJECTS <input type="checkbox"/> RETIREMENT | | | | | BODILY INJURY PROPERTY DAMAGE BODILY INJURY PROPERTY DAMAGE |
| WORKERS COMPENSATION AND EMPLOYERS LIABILITY <input type="checkbox"/> NON-EMPLOYERS LIABILITY <input type="checkbox"/> EMPLOYERS LIABILITY <input type="checkbox"/> EMPLOYERS LIABILITY | | | | | <input type="checkbox"/> MULTIPLE <input type="checkbox"/> OTHER <input type="checkbox"/> MULTIPLE <input type="checkbox"/> OTHER <input type="checkbox"/> ALL OTHERS EXCEPT <input type="checkbox"/> ALL OTHERS EXCEPT <input type="checkbox"/> ALL OTHERS EXCEPT |
| OTHER | | | | | |

DESCRIPTION OF OPERATIONS (CHECK ONE): CONTRACTOR SUBCONTRACTOR SPECIAL OPERATIONS

CERTIFICATE HOLDER:

CANCELLATION:

WHILE ANY OF THE ABOVE DESCRIBED POLICIES IS CANCELLED BEFORE THE EXPIRATION DATE THEREOF, THE INSURER AFFORDING COVERAGE WILL OBLIGATORILY MAIL _____ DAYS WRITENOTICE TO THE CERTIFICATE HOLDER NAMED TO THE LEFT, NOT LATER THAN 30 DAYS BEFORE THE EXPIRATION DATE OF ANY SUCH POLICY. THE INSURER WILL ASSUME NO OBLIGATION OF LIABILITY OF ANY KIND UNDER THE POLICIES OF THIS CERTIFICATE.

ACCORD 23 (2015/16) © ACCORD CORPORATION 1988

What to Look For: Business License

What it is: A Business License is a permit issued by government agencies that allow individuals or companies to conduct business within a specific geographical jurisdiction.

Why It's Important: A business license will show how long the business has been open. A licensed contractor also has a much stricter code of conduct than a non-regulated company, such as a small handyman operation. State enforcement staff take violations very seriously and conduct routine sweeps of hundreds of job sites looking for violations.

City of Aurora
65 Water Street
Aurora, IL 60507

**GENERAL CONTRACTOR
MUNICIPAL LICENSE**
Keep Posted in Public View

Under the Municipal Code of the City of Aurora, this certificate when properly validated affirms that the appropriate License Fee, or other indicated fee, has been paid.

FEE **ACCOUNT NO.**

VALID FROM **VALID TO**

J & J CONSTRUCTION OF ILLINOIS
3682 PRAIRIE LAKE CT #E
AURORA IL 60504

Cheryl M. Donhoff
VALIDATION STAMP

#2

Workmanship

Another important component in selecting the right contractor is to find a company that can do the job right the first time. Competence comes from 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: **Warranty**

What it is: A warranty is a written guarantee, issued to the client, promising to repair or replace a product if necessary within a specific period of time.

Why It's Important: A trustworthy company will stand behind the work they do. Only the most trustworthy and competent contractors put their warranty right up front to you. No fine print, no paragraphs of endless exceptions, no pro-rating for time that has passed.

You will want to check the stability and reputation of the contractor to make sure they will be around to deliver on the warranty if necessary. Ask the contractor for references. Any quality contractor should be able to furnish 3 customers who can speak on the responsiveness of the company.



What to Look For: Jobsite Photos

What it is: Photos or materials showing prior work done by the company.

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 jobs they've done recently and in the past. If none can be produced, that should be a major warning sign.



What to Look For: Experience

What It Is: Documentation showing the contractor has worked on numerous projects like yours in the past.

Why It's Important: Having a contractor that has successfully completed projects like yours is crucial to having the project go smoothly. There is little that they would not have run into on previous jobs and they are confident that the proposal they have given you is what you will pay at the end. Contractors with experience in this line of work will also have systems in place to help manage the project and keep it running smoothly.

Here are 3 questions to ask when determining their experience.

- How many projects like mine has this person (or crew) done?
- What kind of training or certification do they have?
- What **System** is used to guarantee my project is built as promised?

We Guarantee Your S.U.C.C.E.S.S.™

At **J&J Construction**, we guarantee your project's SUCCESS! **S.U.C.C.E.S.S.™** is our proprietary, trademarked checks and balance system that makes sure remodeling your home is an enjoyable, stress-free experience. Our system guarantees that the project you agreed upon is the project you will receive.

What is S.U.C.C.E.S.S.™?
System
Using
Checklists &
Controls to
Eliminate
Stress &
Surprises

Eliminate Stress and Surprises—These systems keep your project on time and on budget. No surprises. Communication is J&J's way of eliminating stress and surprise.

Using Checklists and Controls — It's all in the details at J&J Construction. Checklists and controls make your remodeling project run smoothly. Every department is systemized with customized checklists and each form must be completed before going on to the next step. Countless checklists ensure that everything works the way it should, from the first sales call to the final walk-through. Every stage of the project is checked, *double* checked and

My friends think I am so lucky - none have had such a positive experience with construction projects and think it's quite remarkable how enjoyable I thought this process was!
 -- Peggy Connolly, Wheaton IL

To us, a happy client is the true sign of SUCCESS.

J&J Construction of Illinois, Inc.
www.jandjconstruction.com

3682 Prairie Lake Court, Unit E • Aurora, IL 60504 • (630) 904-8500

Your Personal Remodeling Roadmap

From Concept...

...to Completion!

OUR MISSION STATEMENT:
 At J&J Construction, our purpose is to serve the home remodeling public and to make sure that every remodeling experience is joyful, easy and rewarding.

From Concept...

- Initial Consultation
- Design Options
- Finalize Project and Design
- Finalize Costs and Specifications
- Schedule Work Elements
- Obtain Permits
- Finalize all Selections
- Order Materials
- Pre Construction Conference

...to Completion!

- Start Work
- Ongoing Production Meetings
- Personal "On the Job" Supervision
- Overall Final Clean Up
- Completion / Detailed Inspections
- Final Customer Satisfaction Walk Through
- WIN-WIN ... Happy, Delighted Customers

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#3

Professionalism

When choosing a contractor, it is also important to make sure they conduct business in a professional manner. There is nothing worse than working with a company that shows a lack of respect for themselves and their business, as well as you the consumer.

What to Look For: **Standardized Pricing**

What It Is: A uniform list of pricing that is pre-established for services.

Why It's Important: Look for a company or contractor that adheres to standardized price lists. This ensures you will understand and have access to different pricing options. You and your contractor will know upfront what the price for the job will be leaving little room for error.

What to Look For: **Lead-Safe Certification**

What It Is: Federal Law requires all contractors working on homes built before 1978 that disturb lead-based paint be certified and follow specific work practices to prevent lead contamination.

Why It's Important: A quick and easy way to establish how compliant your contractor is would be to ask to see their Lead-Based Paint Certification. Because of the hazards of disturbing lead-based paint, especially to seniors, children, and pregnant women, the EPA, in 2010, started requiring certification training on lead-safe working practices for all contractors who work on homes built prior to 1978. If your contractor does not have this certification 1) they are breaking the law, and 2) they may be endangering you and your family.



What to Look For: Worker Conduct Agreement

What It Is: This compliance agreement, signed by the workers, is a contract prohibiting the use of alcohol, drugs, foul language, misconduct, or other bad behavior on a job site.

Why It's Important: It gives appearance standards. Keep in mind that not everything is perfect, but this agreement will greatly reduce the likelihood of problems on and off your property. Contractors with strict policies regarding the use of illegal substances and inappropriate behavior tend to be more professional in other areas as well.

What to Look For: "No Sales Pressure" Policy

What It Is: A "No Sales Pressure" Policy is a policy designed to eliminate high pressure sales tactics and lend a more customer-focused conversation. This helps build trust and give the customer ample time to do their research before making any decisions.

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. If you know nothing about the contractor prior to the sales call (from literature, references, online information) and feel pressured to buy right away, you should be wary. Any time you feel uncomfortable or pressured in a sales environment, you have the right to ask the salesperson to leave. Reputable companies will show you information and give you time to make an informed decision.

What to Look For: Jobsite Cleanup Standards Checklist

What It Is: A Jobsite Cleanup Standards Checklist is a comprehensive list of pre-determined jobsite cleanup routines.

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. Ask your contractor if they have a pre-determined daily jobsite cleanup routine, and a more thorough cleanup routine upon completion of the job.



#4

Reputation

One way to judge a home improvement or renovation company is to find out what others have to say. A good reputation is earned through years treating people right. The following will help you accurately judge the reputation of any company or contractor.

What to Look For: Customer References

What It Is: Customer References refer to reviews and feedback from past clients, vendors, people who have worked with the company in the past.

Why It's Important: Reputable contractors should carry pre-printed lists of references that they are prepared to leave with you. The list should include customers, along with their contact information, ranging from at least 5 years ago to more recent clients. A contractor should also be able to supply, on demand, a comprehensive list of ALL customers they've served for at least the last 3 years. This helps you as the consumer to feel more at ease knowing they stand by their work.



What to Look For: **Company Reviews**

What It Is: Company Reviews refers to the company's online presence and what clients and non-clients are saying about them.

Why It's Important: It is important to be able to see how other clients perceive the way the contractor does business. Sites like Google, Angie's List, and Guild Quality are great resources to see real reviews by real clients. If you see a reoccurring comment about the contractor's lack of communication or that they didn't finish the job, etc. it might be a good indication to steer clear of them. Or if they have numerous positive reviews talking about quality of work, how easy they are to reach, one could assume that the company is worth checking out.

Another important thing to look for is if the contractor does have a negative review, how did they handle it. Did they respond in a professional way? Did they try and make right on the experience or did they just brush it off or blame the client? Not everyone is going to be 100% pleased every time so making sure you are working with a company that knows how to stay professional and live up to their promises is an important element in selecting the right contractor.



"Our custom master and hall bath project marked our 4th remodeling project with J&J and just as with the other three projects this one went smoothly."

- Ken & Clev of Naperville, IL



"We rate J&J as the best company we have worked with."

- Kris of Darien, IL



"I have used J and J Construction on two major renovations/additions to my home. One when I was pregnant. I added a four-season sunroom to my home. They did an unbelievable job. More than exceeded my expectations."

- Donna of Naperville, IL



Conclusion

Dear Homeowner,

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.

We truly hope this guide was beneficial and you are able to go into any home project with a sense of knowledge and confidence.

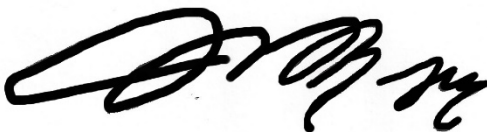
And remember if you do have any additional questions or are curious about our approach to remodeling, please give us a call. We'll be happy to answer any questions you have.

We provide this and our in-home consultations as a **FREE, NO OBLIGATION**, service for you and your family.

If you think our approach is fair and honest, please consider J & J Construction for your remodeling needs.

Best of luck with your remodeling plans!

Sincerely,

A handwritten signature in black ink, appearing to read 'J. Censullo', written in a cursive style.

Joseph Censullo

Owner, J & J Construction of Illinois, Inc.



FAQ

Q: Can a contractor just “fake” these standards?

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

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. Request to see the documentation for every single standard on the checklist at the end of this guide. If they aren't willing to work with you on this, how are they going to work with you after the contract is signed?

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: Are there any other things I should ask 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:

- Few references available
- Unresolved BBB complaints or no report at all
- Prices that are unusually low compared to other bids
- No website or very limited online presence
- Ability to start on your job immediately—no backlog
- Unwillingness to give any information without being asked first

At the end of the day, **trust your gut**. If you get a bad feeling or something just doesn't quite feel right, chances are you should stay away.

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.



Checklist

| What To Look For | J & J Construction | Contractor A | Contractor B |
|---------------------------------|--------------------|--------------|--------------|
| Bank & Supplier Letters | ✓ | | |
| Pictures of Establishment | ✓ | | |
| Proof of Insurance | ✓ | | |
| Business License | ✓ | | |
| Warranty | ✓ | | |
| Jobsite Photos | ✓ | | |
| Experience Documentation | ✓ | | |
| Lead-Safe Certification | ✓ | | |
| Standardized Pricing | ✓ | | |
| Worker Conduct Agreement | ✓ | | |
| “No Sales Pressure” Policy | ✓ | | |
| Jobsite Cleanup Routine | ✓ | | |
| Customer References and Reviews | ✓ | | |



Delivering the best remodeling experience...Period!

**Questions?
Need More Information?**

Please call or visit our website

630.904.8500

www.JandJconstruction.com