



Contractor Standards Guide

How to Choose the Right Contractor...THE FIRST TIME

CODE OF ETHICS
AND COMPETENCY





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Better Home Improvements Start Right Here

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. According to the Better Business Bureau, home improvement contractors are in the top 1% of industries that receive the most complaints, along with auto repair shops and airlines. Krumm Exteriors and Kang Roof is out to change that.

It pains us to see folks like you risk hard-earned money with contractors who don't have the customers best interests at heart. People often choose those companies because their quotes are less. But remember that sage wisdom, "You get what you pay for". You deserve better value for your money. That includes an honest contractor who uses high-quality products; one who will stand behind their work in word and deed. That's exactly what you get with Krumm Exteriors and KangaRoof.

Industry Standards Aren't Tough Enough

TALK IS CHEAP USE THIS TOOL, AND JUDGE FOR YOURSELF

We wanted to find a way to educate consumers so they can trust the competency and professionalism of their home improvement contractor. That's why Krumm Exteriors and KangaRoof pioneered a set of standards called the Code of Ethics and Competency for Remodeling Contractors. Using this code, you'll be able to judge whether a contractor can perform the work you need done BEFORE you sign anything and money changes hands.

Whether you choose Krumm Exteriors for you home improvements or not, you'll at least have this **Code of Ethics and Competency** to give you the confidence to move forward with your selection. If you do, chances are, you'll get exactly what you want out of your project. It's hard to gauge the quality of industry standards when they're flimsy to begin with. Face it, just about any-body with a hammer and a truck can call themselves a contractor.

Questions? Need more information?

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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.



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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. Ask for a Bank Letter

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 a 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. Ask for a Supplier Letter.

What to Look For: Business License

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!) Ask to See a Business License.

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 they cannot cover the damages themselves, 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 lossess. Additionally, contractors who fail to provide workers compensation benefits risk severe governmental penalties and potentially company-ending lawsuits should an employee become injured.

Krumm Exteriors carries \$1,000,000 of general liability coverage. Do NOT deal with a contractor without sizeable coverage, or you will foot the bill for the mistake. Ask to see Proof of Insurance.

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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 items 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 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. Krumm 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: A reputable company will generally be a member of at least their local Chamber of Commerce and often multiple Chambers. Companies that aren't a member of their local chamber or BBB may be trying to hide past unresolved complaints. Insist that any contractor that you are considering hiring can provide you current certificates of membership of all of these organizations, including local memberships.

Member



What to Look For: Customer References

Why it's Important: All reputable contractors carry pre-printed lists of references including customers from 1 to 5 years ago, as well as customers from the previous 6 months. This list should contain at least 100 references.



"Excellent company to work with, especially when dealing with the insurance company and getting all necessary information to my insurance carrier in a timely fashion. Every employee was sincere and forthright with any questions I had, my roof looks perfect."
-Craig



"Could not be more pleased with the entire project from the review to the contract to the finish. The project was completed fast, employees were friendly and everything cleaned up very well."
-Teri



"I hired Krumm to come out and fix an issue I had between my roof and siding from wind damage. The contractor was very friendly and great to work with. He had a wealth of knowledge on my issue and was able to fix it on the spot during his initial consultation."
-Leah



"What a pleasure to finally come across a contractor in this area who does the job right. They put a very large deck on my house. Pricing was right in the ballpark of a couple others I contacted."
-NE



I have nothing but great things to say about Krumm. They've been professional and friendly and fabulous since Day 1. They fought with my insurance company regarding gutters (and won) and have been fast & efficient & all-around fantastic. They took all worries away. Can't recommend them enough!
-Sara



Krumm installed gutters on our house and replaced shingles that had blown off in high winds. Very happy with both projects. Communication is great and the techs that do the work are top notch. We will be calling Krumm in the future for our exterior needs. Highly recommend these guys.
-Kyle

PROFESSIONALISM

A good contractor doesn't just do good work. They also understand that when dealing with customers, it's oftentimes the way they look, the way they treat your property, and how they pay attention to details that sets them apart. Good or bad. Check any contractor you're considering against these standards of professionalism found on the next few pages.

What to Look For: Detailed Proposal & 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 other - 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 conduct 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.

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 job-site cleanup routine, and a more thorough cleanup routine upon completion of the job.

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 Krumm 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.

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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 "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 they 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. Krumm Exteriors has a money back guarantee!



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What to Look For: Project Photos for Ideas & Inspiration

Why it's Important: A contractor who serves their customer well should be proud to present pictures of the work they have done. Ask to see a sample of jobs they have done - for inspiration for your own project and to gauge the quality of the work they've done in the past. It should be a major warning sign if a contractor cannot produce photos of prior work.



FAQ

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

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

- Main phone numbers that ring to cell phones
- Main phone numbers that are never answered by a receptionist
- Trucks without signage on them
- No business cards or cheap looking 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 - this is even more true. We hope that by reading this guide, you feel more prepared to evaluate home improvement contractors and make the best decisions 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 business 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 Angi at www.angi.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 and something to be really proud of!

Remember that when Krumm 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.

If you think our approach is honest and fair, we hope you'll include Krumm Exteriors for improvements to your largest lifetime investment - your home.

May your remodeling results be even better than you dreamed!

Sincerely,
The Krumm Exteriors Team



Contractor Standards Checklist

For your convenience, we've enclosed a checklist of all the items you'll want to look for before hiring any contractor.

WHAT TO LOOK FOR	KRUMM EXTERIORS	CONTRACTOR A	CONTRACTOR B
Proof of Establishment	✓		
Bank Letter & Supplier Letter	✓		
Business License	✓		
Insurance	✓		
BBB Accreditation	✓		
Memberships	✓		
Customer References	✓		
Accolades & Awards	✓		
Detailed Proposal & Change Orders	✓		
No Tricks, No Pressure Sales Agreement	✓		
Jobsite Cleanup Roster	✓		
Worker Conduct Agreement	✓		
Project Photos for Ideas & Inspiration	✓		

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NOTES



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