

**Nordine Remodeling, LLC**  
George W. Nordine, CAPS  
112 Merle Ln, Ste 205 Normal , IL 61761  
Phone: 309/888-4662 Fax: 309/888-4660  
Web Page: [www.nordineremodeling.com](http://www.nordineremodeling.com)

***“Six Secrets to  
Home Remodeling:  
What Consumers  
Need To Know”***

**Important Information That Can Save You Thousands  
When You Remodel Your Home**

**The Report That Fly-By-Night Contractors Hope You Never Read**



Dear Friend,

You recently expressed interest in our free consumer's report entitled:

## ***“Six Secrets To Home Remodeling: What Consumers Need To Know”***

Believe me, there are lots of things many contractors would love to keep a mystery to you. I will discuss some of them in a few minutes.

But first, let me ask you two questions:

- ✓ **Has it ever been more frustrating or aggravating trying to decide who in the world you can trust to remodel your home?**
  
- ✓ **How can you be assured that when you spend your hard earned dollars you'll get exactly what you paid for?**

If you are frustrated, you are not alone. Haven't we all heard the “nightmare” stories of the botched jobs, scam artist, 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 “white” hats from the “black” hats.

You cannot pick up a paper or watch TV without seeing another story about somebody who had a terrible experience with their remodeling project. Whether it was hiring the wrong contractor, permit battles with the City or the County, or arguments with a neighbor.

Most of us are just too busy these days to take the time to acquire all of the important information that is necessary when deciding on a major expenditure, like how to go about a remodel of our home.

Is it any wonder why most homeowners make costly mistakes when they are considering a remodeling project?

Imagine this...

*Mark was a hard working family man. He worked hard and long at Mitsubishi Motors and saved his money for a new home. Mark had talked to a builder and decided to have his dream house built.*

*The builder was from out of town. Unknown to Mark, the builder ended up taking a lot of short cuts. Shortly after completion, Mark started noticing problems and within a year, Mark realized the poor quality or the incompleteness of the project overall. The framer had not taken the time to install house wrap on the walls or to install the doors and the windows properly. It was the carpenter's or the general contractor's job to oversee this. The windows and doors were leaking air and they were letting water in.*

*Under pressure, the out of town contractor eventually came back to make some adjustments, but did not correct the underlying problems. Over a couple of years and a lot of problems, Mark's dream house has turned into a big " money pit" house!*

*Originally, Mark contracted with Nordine Remodeling, LLC to punch out the repairs and since then more problems have appeared in the roof and other leaks! I have worked with the factory reps on some of the materials for concessions and/or replacement parts for some of the repairs. Finally I did a total analysis of the problems and the repairs still needed, including the other things not on the original punch list.*

*Unfortunately, Mark has to now save some additional money while still pursuing the lawsuit against the original builder. Since not all of the work can be done at once, I worked with Mark to explain the logical choices of what could be done now and what must be lived with until there is further money to do the repairs.*

Unfortunately for Mark, there was not much he could do after the fact. He had to have the work done. What happened to Mark happens to other way too often. Bloomington-Normal has a rich economy. Unqualified contractors and unskilled workers will come in to make their fortune at the homeowner's expense.

### **Does Mark's story upset you?**

I'll bet it does. And it really aggravates me!

It makes me angry to talk to all of you who have worked so hard and for so many years, to only find yourselves frustrated about your projects and your money.

When you remodel, you should be getting that wonderful peace of mind that come from being in complete **control**, and working with someone who understand your needs and your goals. This person should be someone who is licensed, carries general liability insurance, is qualified to perform the work, and can take your project from concept to completion.

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

*Richard and John decided that Mom's house was in need of a lot of repair and they were going to have to fix it up. After checking each one out with the Better Business*

*Bureau and the Bloomington and Normal City Departments of Safety & Permits, John called three different contractors over to discuss all of the exterior needs.*

*The first contractor listened to John explain the project, took no notes, was in a hurry to leave, promised a proposal but never gave them one in writing.*

*While the second contractor took notes and asked many questions, the proposal he mailed them a few days later was very generic. Also, it did not specify exactly what materials would be used and it did not contain a construction timetable.*

*I was the third contractor. I listened to both the sons and the mother's concerns. While the sons knew they wanted to fix the house, they realized that their elderly mother's remaining stay in the house would be limited. They had not yet decided if they would sell the place or if one of the sons would keep it. I listened to what was said by all, took my notes and then told them I needed more time to look at all of the house needs.*

*I made an appointment with John to meet with my lead painter and me the next day to discuss an initial "real needs" list versus a "can wait" list. Asking further questions about the history of the house revealed a lot! It was 70 year-old farm type houses that had a lot of interesting additions over the years. It had also had termite damage about 7 years ago. There was the question of whether to paint the siding, put on vinyl siding or a combination of the two! They had 2 chimneys both of which leaked and only one that worked. But we felt we could meet the challenge and so we took more notes and scheduled another appointment in three days.*

*At that appointment, I presented John with my analysis of the house, my concerns and his various options. It was a hard-hitting plan of attack for most of the repairs and some remodeling. Such as, I gave the option of repairing and keeping the porches, however, I suggested taking off 2 of the front porches due to their poor condition and much needed repairs. I also pointed out that there were no footings and where there was some major termite damage. I showed him the cost differences, including pointing out how one part affects the other parts of his project. John agreed that there was a lot of neglect and that they were in need of a lot of updates. John & I talked over my prioritized list of repairs and work options that I had subdivided into smaller, workable projects.*

*Since John & Mother had a lot of options, with even some more ideas, I gave them "before & after" pictures of different jobs of mine to help them visualize the changes.*

*Changes, that cost up front, but would save them a lot of other repairs and would improve the overall beauty and value of the home. Also, I sent them to some past customers to actually see the results and to talk to the people. Both my workers and I received a lot of praise for taking the extra efforts to improve and enhance old buildings into great looking, older remodeled homes.*

*John and Mother were excited about having Nordine's do their work and signed the contract. We started the next week, first tearing off those old porches. Luckily, we found that termites had only done surface damage and that there was real support for the porches! I called John to meet, and guess what? He had in the meantime decided to build a deck! We wrote up and signed an addendum. As the work progressed, each weekend John & I met to go over further addendums, as I was right, each change to the house and our plans, affected the overall out*

*come of the house.*

*In the end, John and Mother were ecstatic with the make over! The other brother Richard, who lives in southern Illinois and had not seen the house during its transformation, was quoted as saying “I love it! This is not the same old house!” and “It’s a keeper!” Our city inspector, who had checked the work as the changes occurred, was also particularly pleased with their end results. My day was made when even the neighbors who had wondered why so much work was being done, now knew why, and applauded John, Richard and Mother for the neighborhood improvement!*

*John and I were very proud of his mother’s home, as not only had the value gone up significantly, it now looked better than a new house with it’s timeless kind of charm!*

*I gave John a Final Lien of Waiver and he signed a Certificate of Completion. I also gave him Nordine’s ironclad, 5-year workmanship warranty as well as all of the product related warranty cards. I put John into our Inspection Follow-up Program, so I’ll go back in one year to inspect the job.*

Now that’s a much better story than Mark’s, isn’t it?

But what was the difference? What did Richard and John do that Mark didn’t?

What did Mark learn?

What are these secrets you may ask?

Let’s get right down to it.

Here are the “***Six Secrets To Home Remodeling: What Consumers Need To Know...***”

## **Secret #1 - Avoid Common Misconceptions**

- 1. 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.

One roofer had his re-roof job bid \$300 cheaper than anyone else. The homeowner wanted to save money and accepted his proposal. After the job was completed, all the old shingles and nails were left lying around the yard and shrubs and the homeowner had a fit. The contractor told them that he had not figured the clean up in his proposal and that was how he could do the job for so much cheaper.

One of the most common signs of trouble ahead is someone offering to do the work for much less money than the others. Like anything else, you can’t get

something for nothing. Be careful choosing your remodeler based only on the cheaper price.

- 2. Doing it yourself saves money.** NO! Sometimes the “weekend warrior” can undertake 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 folly. 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 work out. This is due to lack of experience on the part of the homeowner. If you want to be assured your project will turn out the way that you want it, call a qualified professional.
- 3. 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 the business or trade for twenty years. Take experience claims with a grain of salt. And 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 ensure you’re dealing with a qualified professional.

## Secret #2 - Common Scams

- 1. Today only 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”. The 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 quick decision. This is your money we’re talking about! Quickly show these salesmen the door!
- 2. Avoid high-pressure salespeople.** You should never feel pressured into making a decision about choosing your contractor or deciding on a part of the project. If you ever feel that a contractor or salesperson is pressuring you, ask them to back off. If they persist, it’s time to look for another contractor. Being pressured 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 entered into 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 flyers 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 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.

## **Secret #3 - How To Choose The Right Contractor, Nine Questions To Ask Before Inviting Him Into Your Home**

- 1. Are you licensed?** This is a tricky one in the State of Illinois. Why? Because the state has no such licensing law! Certain trades are required to have licenses such as plumbers and electricians, but general contractors are not required to have a license. If you want to check a remodelers' honesty, ask them if they are licensed. Now some will say yes because many carry a roofer's license but I would be curious to see what some would say if you asked if they had a general contractor's license. Oh, by the way, all it takes to have a roofer's license in the State of Illinois is proof of so much liability insurance and the willingness to pay a small application fee.

Because of the lack of licensing laws in our state, I believe it is just that much more important to take the time to check out a contractor you are considering using. Call those references and ask the tough questions!

- 2. 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 his employees. The insurance company will pay for the cost of replacing and/or repairing any damage that occurs.

Anyone can say that they are insured. Make the contractor prove it by having their insurance company FAX or mail to you a certificate of insurance with you named as the certificate holder. If a contractor arrives for the first meeting after promising to bring a copy with him and claims to have forgotten it ask him to reschedule the meeting. It will be a small inconvenience compared to the major inconvenience of having an accident with an uninsured contractor.

- 3. Will you provide me with a written lien waiver?** Your contractor should provide you with a written lien waiver at the end of a job. This is a legal document, which says that you the homeowner have paid the contractor in full for the services rendered and the contractor waives his right to place a mechanic's lien on your property. If during the course of construction you receive any Notice to Owner documents from material suppliers or sub-contractors, it would be prudent to ask the contractor for a Final Release of Lien from each one before paying the contractor his final draw. This protects you in case the contractor doesn't pay his material suppliers or sub-contractors after you have paid him in full.

- 4. Are you a member of NARI or NAHB?** NARI stands for the National Association of the Remodeling Industry and NAHB stands for the National Association of Home Builders. It's always a good idea to consider hiring a NARI or NAHB contractor. In most cases, both organizations only attract conscientious contractors interested in bettering the industry and in weeding out unprofessional contractors. In order to become a member, the contractor's background and

references are thoroughly investigated.

- 5. Will you pull all of the required building permits?** Make sure that your contractor pulls all of the required building permits. This is very important. When a contractor pulls the required building permits, you know that things will be done to “code”. Also, many homeowners’ insurance policies require pulling a permit on any major remodeling project 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 a permit because they are unlicensed or the work is outside of their license. A reputable contractor will permit every job where a permit is required.
- 6. Do you guarantee your work?** Your contractor should guarantee his work for at least a period of one year from the date of completion. Some contractors guarantee their work for two or three years. The best contractors offer up to five years.
- 7. Who will be in charge of the job?** Make sure that the contractor or his foreman is 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 you 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. Will you provide me with written references?** A good contractor will be happy to provide you with references. You should look for a well-established contractor who can give you several customer references from the past year. Also, ask for the name of the contractor’s banker or accountant. You want to ensure that the contractor is financially sound and won’t be declaring bankruptcy in the middle of your project. Again, ask the contractor to bring a list of references with him to your first meeting. If he “forgets”, reschedule the meeting until he can remember the list.
- 9. How do you handle “dirty work”?** Construction is dusty and dirty! It gets everywhere, especially if any sanding is being done. Make sure that the contractor will make an honest effort to keep the dust contained, or notify you when the heavy dust generating operations will take place so you can place sheets over furniture or move sensitive belongings. Make sure the contractor agrees to sweep up and place all construction debris in a predetermined place or refuse container at the end of every day. A great question to ask the people on the reference list would be, “How did they handle the dirty work?”

These nine questions should be asked before you ever invite a contractor into your home. If a contractor doesn’t do well answering these questions on the phone or if you feel a resistance from them over providing the proper insurance and reference documents at the first meeting, then you shouldn’t bother inviting them into your home. You will be wasting your precious time as well as theirs.



# 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 advise on their construction and remodeling project from people who are totally unqualified to give this critical advice. Quit often, when I see construction messes, (which I see all too often) and I ask where they got the idea to do this or that, I inevitably hear things like:

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

✓ *I asked the guy in the office next to mine. He did the same thing to his home when he lived in Wisconsin.*

✓ *I read an article by so-in-so that said that we should...*

Everyone's got an opinion on what you should do with your remodeling dollars. "Do it yourself" or "Hire the such-contractors and run the project yourself", etc. Just because someone is your friend, relative, or thinks they know construction, doesn't mean they know the answers to your remodeling questions or problems. If you've got an idea or thought about improving your home, call someone qualified to answer your questions.

2. **Call at least three of the references you're given.** So many people start out on the right track by asking for references, but then they never call them. You can never learn too much about the company you are considering using. Take a 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 by seeing 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 look.

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

## Secret #5 - How To Tell If Your Remodeling Project Will Run Smoothly - Before You Sign The Contract

1. **Good Communications.** If you can talk with each other, you can work out the details that may come up.

- ✓ When you leave a message, does he return your call?
- ✓ Does he return a page promptly?
- ✓ Does he listen to you?

Nothing is more important than feeling like your contractor understands your needs and concerns. If your contractor is too busy that he can't return your calls or page promptly, maybe it's time to look for a new contractor. When you are 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 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 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, you want to hire a good contractor, not get a new roommate! Nothing is more frustrating and irritating than a remodel job that drags on and on.
5. **Written proposal.** I can't tell you how many contractors I've seen look at a rather complex jobs, pick a price out of thin air, scribble the figure on the back of their business card, and give the card to the homeowner. Show contractors that do this to the door! You want a detailed written proposal that shows what is included: exact materials, brand names where important, cost, and the payment schedule. The only exception to this would be a small handyman type job of less than \$500, but only with a contractor you have absolute trust in.
6. **Details.** Work out the details before work begins. Talk about things like:
  - ✓ Where will the dumpster go, or the debris pile be created?
  - ✓ What time will construction begin in the morning?
  - ✓ What time will construction end in the evening?
  - ✓ Will work take place on weekends?
  - ✓ What precautions are taken to protect plants, landscaping?
  - ✓ Will workmen refrain from smoking inside the house?
7. **Flexibility.** Remodeling is an interruption in 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 to eat alone). Remodeling may not be the best time to host a slumber party for your eight year-old daughters.

- 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 and contain his license number? If his appearance is neat, chances are he will keep your job site 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 one third, 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 the homeowner.

There is a popular misconception that contractors like change orders, that they somehow make higher profits on them than on the original job. Professional contractors know that in reality the opposite is the truth. I have never, ever made a higher profit on a change order than on the original contract.

Changes cause delays, which typically delay not only that job, but other current and future jobs as well. Good contractors would much rather spend extra hours or even days hammering out the details of the project before work begins than be besieged by changes in the middle of a project.

## **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 remodeling of their home. If you are considering a remodel now or in the near future, sitting down and talking with a professional remodeling expert who can answer all of your questions is the very best advice I know. Someone who can help you through the “maze” of planning, not to mention all the bureaucratic “red tape” awaiting you at the building department! Someone who listens to your every concern. Someone who subscribes to the principles and “secrets” discussed above.

As you might have guessed, this is the only way Nordine’s works.

Initially, I will provide a FREE, NO OBLIGATION interview to understand your needs. Then I will determine if Nordine Remodeling, LLC is best suited for your project.

Because I have a steady flow of business, I don't like to accept clients who aren't really excited and interested in undertaking their project. I enjoy seeing people's homes (and their lives) change for the better, that I don't want to work with anyone who isn't excited and really looking forward to seeing their "dream house" become a reality.

If all this makes sense and you like my approach to remodeling, please give me a call at **888-4662**.

And remember, absolutely **NO PRESSURE!**

No one is trying to sell you anything. This is simply a chance for you to meet me, and see how my services can be of benefit to you.

If you think my approach is fair and honest call my office, while it's fresh in your mind, to set up an appointment. Again, my number is **888-4662**.

I look forward to speaking with you soon.

Sincerely,



George W. Nordine, CAPS  
Nordine Remodeling, LLC  
112 Merle Ln, Ste 205  
Normal, IL 61761  
[www.nordineremodeling.com](http://www.nordineremodeling.com)

HAVE A GREAT DAY!

