

Ct home improvement companies rank number extremely high in total customer complaints caused by a variety of unethical scams with the purpose of obscuring the truth with false pretensions.

Don't become a statistic when in the process of searching for a Ct remodeling contractor on your next home improvement project. As owner of Arnone Building & Remodeling I'll make you aware of such scams and convey a remedy against each deception.

Highlighted below are the top ten scams performed by Ct home improvement companies.

1. "Low balling quote ". The deception by this Ct remodeling company is the pretext you're receiving a great price.

- **Reality** . Quote is intentionally inexpensive compared to others because of omissions, inferior materials and ambiguous wording giving you false assumptions.
- **Solution**. Request a detailed written proposal, don't accept verbal quotes. A detailed proposal should specifically describe each piece of material or merchandize opposed to just a generic description. A detailed proposal should include and specify a generous "allowance amount "on any merchandize homeowner must select based on their taste (examples are carpet, electrical fixtures, tub , toilet , tile , medicine cabinet , faucet) opposed to the Ct home remodeling company supplying the lease expensive choices. Compare all proposals , look for omissions, don't assume all Ct home improvement companies are supplying the same services, examples are dumpster or portal toilet rentals, permits, being insured, and licensed. A detailed proposal should also include a list of items "not included "thus avoiding any assumptions.

2. "Charging a reasonable hourly wage ". The deception by this Ct renovation company is the pretext you're receiving a discounted price thus saving money. Example is being quoted \$ 35.00 per hour opposed to professional standards of \$ 50.00 per hour or more.

- **Reality**. It's possible your overall cost could be more expensive , even with a bargain sounding \$ 35.00 per hour charge. This Ct general contractor / carpenter can be unproductive due to lack of knowledge, skills & leadership qualities thus take 3 times longer to complete project. These deficiencies translate to you actually paying \$ 105.00 per hour opposed to professional standard of \$ 50.00 per hour.
- **Solution**. Request a firm quote and don't agree to a hourly charge, thus not worry when they started or ended working, nor pay for their mistakes or lack of production and length of time they're on their lunch break or talking on their cell phone. If this Ct remodeling contractor / carpenter is persistent in charging a reasonable sounding hourly wage that may benefit you than set a "cap" on total cost with following terms. Request a daily log, disbursement will occur weekly (not daily) and value of payment will not yet be based on total hours logged but coincide with percentage completed in comparison to value of " cap amount ". The final payment will be calculated based on total logged hours or cap amount, whichever is less expensive. This method of payment would assure you this Ct remodeling company / carpenter doesn't receive payments equivalent to cap amount without you receiving a completed project nor them abandoning project once they realize it's not worth their time to complete project with little remaining reward.

3. “Additional work “ An unethical opportunity to make a windfall of money by overcharging.

- **Reality.** Additional work occurs by either homeowner requesting additional work or unforeseen problems are discovered. Your Ct home improvement contractor has the advantage to charge more than normal because they have leverage knowing they have no competition.
- **Solution.** During your gathering of quotes from all prospective Ct remodeling contractors include your “wish list “items. During negotiations ask break downs on items you may have to omit in order to conform within your budget. You’re objective is to “lock in “ the cost of any “wish list “ item you later may want done. Since the homeowner has the leverage prior to commitment of signing a contract the cost of such items will be more reasonable. In regards to controlling the expense when “unforeseen problems “occur. Try to anticipate problems and agree to a predetermined cost, one example if you hired a company to strip your roof and install new roof shingles, get a square foot cost of replacing plywood should they be found to be rotten / damaged. I do agree the possibilities are endless and the best advice I can offer is deal with an honest, reputable Ct remodeling company. Also read my article on Top 10 FAQ, item 1, why unexpected / additional cost to original contract.

4. “Contract Language”: The deception of not protecting homeowners “best interest “.

- **Reality.** Being author of contract (Ct home improvement contractor) has a great advantage such as 1) Requesting a large deposit. 2) Structuring payments so money received exceeds value of work rendered. 3) Final payment being a minimal amount. 4) Omit language of a penalty clause should project exceed completion date. 5) Omit language that a lien waiver must be signed by sub-contractors and suppliers prior to releasing payment. 6) Omit language that no payment will be released until outstanding issues of workmanship are rectified. 7) Omit language that final payment will not be released until final approval from Town inspectors (if permit issued / required).
- **Solution,** Prior to signing a contract request a copy enabling you sufficient time to carefully read and understand all specifications and terms. . Make notations on omissions either previously promised or should be included. Request changes to items you don’t agree to or request language that better protects your interest. (see above examples 1- 7)

5. “Amount of experience “. The deception their experienced, skilled & knowledgeable in their profession.

. They’ll tell you and have it displayed on their business cards, stationary, web site or truck.

- **Reality.** The word “experienced “is subjective and could be exaggerated. A Ct home improvements contractors interpretation differs from homeowners. Homeowner’s perception is being qualified, skilled and knowledgeable. A contractor’s perception is calculated only in “years “ and with a bias opinion of themselves.
- **Solution.** Make a non-bias decision by evaluating these Ct home Improvement contractors during initial meeting (presentation, knowledge, thoroughness, demeanor, professionalism). 2) Evaluate contents of proposal (detailed, vague or none), compare with other candidates. (Make notes on omissions). 3) Evaluate response time when requesting documents (insurance policy, copy of license, list of references). 4) Evaluate promptness in responding to e-mails. questions and concerns, Remember the amount of experience a Ct home improvement contractors states is only “ talk “ ,

6. “Excuses “ The deception is lying and not taking responsibility.

- **Reality.** These Ct home renovation companies don't want to omit their mistakes which would expose their deficiencies and possibly make them liable.
- **Solution.** Take the stance that 99 % of excuses are avoidable. Delays occur due to lack of preparation , misunderstandings occur due to lack of documentation , poor workmanship is due to lack of experience , discipline and knowledge. Protect yourself against these occurrences by making sure you signed a detailed contract to avoid any misunderstandings, have a large final payment for leverage to correct unsatisfied workmanship and have a penalty clause if project isn't completed as promised.

7. “Not being properly insured “. The deception of lying, being reckless, unconcerned and thoughtless and burdening you with the consequences and liability should seriously bodily injury or property damage occur.

- **Reality.** These Ct home Improvement contractors will initially present a business card / stationary stating their insured and hope this is adequate proof. If homeowner persists the uninsured Ct home improvement contractor will initially ignore request or state it's being mailed or some other excuse hoping you either forget or you're seduced with a cheap bid. The other scenario is they actually provide you a copy of their insurance policy, however it's invalid.
- **Solutions,** if any Ct home improvement contractor doesn't provide proof of insurance then dismiss them. When any Ct remodeling company hands you a copy of their insurance policy you still must confirm by calling the insurance company. Any contractor can hand you a certificate illustrating up-to-date coverage however be invalid for non-payment. Make sure policy includes both “workers compensation “and “general liability “coverage. Note, Ct home improvement contractors are not required to have workers compensation insurance should the working owner have no employees. If this is the case and it's a small job then inform owner of your findings and make sure no other workers assist. If it's a large job then dismiss this Ct home improvement company because they most likely were paying there help “under the table “. Once you decide which Ct home improvement contractor to hire and before signing contract once again call insurance company and request another copy of coverage with you being named on the policy as an “ Interested Insured Party “. This would entitle you to receive notice during entire duration of project should this policy be altered or cancelled due to non-payment. Arnone Building & Remodeling displays their insurance policies on their web site.

8. “Shady or falsifying references “. The deception is lying and misleading you into thinking their experienced, skilled and capable of handling your Ct home improvement project.

- **Reality,** You'll receive references from some or all Ct home improvement companies. Dismiss any contractor that doesn't supply and confirm ones you received.
- **Solution.** To establish the true identity of any Ct home improvement contractors performance “YOU “must control and establish guidelines. The old premise, the Ct remodeling company was in control by supplying 3 random references of their choice however this method is flawed. Any company with an extremely low satisfaction record (7 unsatisfied out of 10) can still supply 3 satisfied references. You're objective is to know what there're not divulging. Specifically ask all prospective Ct

remodeling companies for at least 3 references that are recent and similar to your project. Don't accept deck, window, roofing or small handy man projects if you're considering doing an addition or remodeling a kitchen or bathroom. Also specifically ask all prospective remodeling companies for the last 10 projects they performed including name, contact number, approximate date and description of work. Your objective is to establish their profile such as type of projects they are accustomed and familiar in doing (or lack of) and volume of work they perform , (or lack of). Don't make the mistake of not calling references because you assume they must be happy if supplied by contractor, A contractor may consider a customer happy if the job was completed and they were paid in full. However a customer could have been intimidated thus " bite their tongue " however still be willing to divulge issues contractor was oblivious to,

9. "Not being properly licensed " The deception of lying, being reckless, unconcerned and thoughtless and burdening you with the consequences and monetary expenses.

- **Reality**, Any work performed by a unlicensed contractor is subject to be built improper especially when a permit was not obtained or work subject to be partially dismantled to assure concealed work meets building codes or worse , work totally demolished due to zoning violations.
- **Solution**. Confirm this Ct remodeling company is licensed by first requesting a copy of their Ct home improvement license (includes registration number, contractor's name, address, effective and expiration date) and second, contact Department of Consumer Protection to confirm authenticity. You could request contractor to show you their motor vehicle driver's license to confirm same name & address appears on both licenses. The State of Ct supplies a wallet size license and its State law that it must be in contractor's possession and shown upon request. Arnone Building & Remodeling supplies their home improvement license on their web site.

10. " Low balling length of time project will take " The deception of being awarded remodeling project on a false pretext .

- **Reality** , A motive and attraction to hire this company because they state they can finish either before the holidays , inclement weather , your dead line or all other contractors.
- **Solution** , Stipulate a penalty clause in contract that X amount of dollars will be deducted for each day past promised completion date . Make sure final payment in contract is substantial for an incentive to continue working until completed.