



**Need To Know Information For
A Hassle-Free Renovation Or
Custom Home Build**

DNA

DESIGN. NEEDS. ALIGNMENT.

“The **Family's DNA** must be the **driving force** for a **Renovation or Custom Home Build**. To do it any other way ultimately leads to dissatisfaction after the fact.”


PINNACLE GROUP

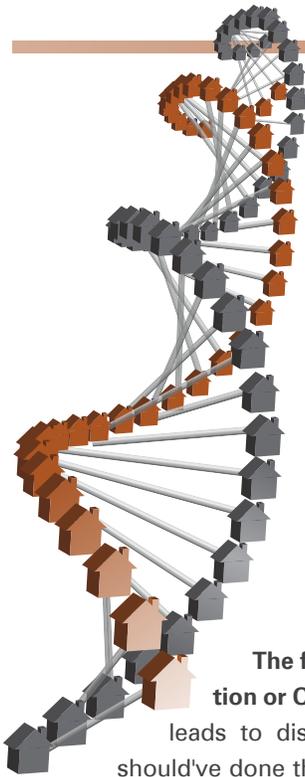
Creating
HOMESfor **LIFE™**

Creating
HOMES for LIFE™

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Introduction to DNA

You are unique; unequivocally defined by your DNA blueprint.

These distinctions extend to all aspects of your life, including your home. At Pinnacle Group, we understand that to build an authentic living space, a family's needs, desires and aspirations must be infused into the design of their home. **We regard this as a family's 'DNA'.**

The family's DNA must be the driving force for a Renovation or Custom Home Build. To do it any other way ultimately leads to dissatisfaction after the fact. Statements such as, "I should've done this differently...", "I didn't think of that...", or "I wish I would have..." all result from the fact that the family's DNA was not initially considered.

We believe a home is a family's personal sanctuary where life's fondest memories are created and preserved. The family home serves as both an anchor and a compass, providing support and direction to all family members. Capturing the essence of our Client Families and creating spaces that support their diverse needs is truly the heartbeat of Pinnacle Group's business philosophy.

You may be asking yourself at this point, "What does a biological term have to do with Renovations and Custom Home Builds?"

At Pinnacle Group, our understanding of how to read your family's unique DNA is the core of our success. We go beyond even the highest levels of home transformation and into a completely new realm of home personification.

This atmosphere-rich concept of home building is what truly inspires Pinnacle Group. When we start the process of Renovating or building a Custom Home, we begin with a detailed interview and analysis of who you are – whether you're a retired executive, a successful professional, a burgeoning business owner, or a growing family. Pinnacle takes these interviews and charts out how you would like to flourish in all areas of your life and then chooses materials and design directives based on these findings. This process, in combination with expertly completing your project on time and on budget, is precisely why we have an enviable Client satisfaction rating. This is based on post-project Client interviews on all our projects completed by Client Insight Inc., an independent third party research firm.

Let's move into the specifics of DNA.



“**We understand that to build an authentic living space, a family's needs, desires & aspirations must be infused into the design of their home.**”

DNA stands for : D - Design N - Needs A - Alignment

DESIGN

Design is often taken for granted as a trivial process mainly involving aesthetics rather than specific functionality; with this approach it is easy to overlook the prerequisites of each family member.

“I want this style of kitchen”, “I want a home theater”, or “I want a big family room”, are typical examples of initial statements; however, this vagueness often leads to dissatisfaction.

At Pinnacle Group, we go far beyond superficial discussions when determining the right design for your home.

From the onset, we pay close attention to all of the details of your vision, no matter how clear or vague that vision may be. Whether or not you are completely sure about what you really want or need, our extensive Preliminary Needs Analysis Questionnaire (we’ll cover this in greater detail in the following section), which the family should fill out together, allows us to uncover the small nuances that often make the biggest differences.

These findings are incorporated into an initial rendering where the collaboration process moves into full swing! A 3D Model of your new space is projected onto Pinnacle’s boardroom big screen, capturing and illuminating the distinctive character of your Renovation or Custom Home Build. This allows you to authentically “feel” what the new design space will be like. This process also allows for the freedom to explore many different possibilities and options; you won’t be limited by the initial design but instead will find this initiates the discussion to determine the perfect spaces that will suit your family.

We understand how important every single detail can be and the effect that the smallest change can make on your dream home. With the use of our 3D Modeling Software, we have completely eliminated the uncertainty of how your final project will turn out from the very start.



This image is a 3D Rendering.

“

We go far beyond superficial discussions when determining the right design for your home.

”

NEEDS

The following pages contain the actual questionnaire that we'll use to properly determine your family's unique requirements for your Renovation or Custom Home Build.

You will see that it is extensive and detailed but please don't be intimidated. This questionnaire is designed to cover all bases and to compel you to think about what you really need; exploring angles that you may not have ever considered before but are critical to the new design. We are serious about creating the perfect spaces for you and your family.

The interactive interview process that the Pinnacle Group Team guides you through, is actually a very easy and joyful experience. These questions are presented here merely to get the "mental juices flowing".



Pinnacle Preliminary Needs Analysis Questionnaire

1. How many people are living in your home?

a. What are their ages?

b. Is anyone physically disabled in any way? Y N

c. Do you foresee any changes? (i.e. a new baby, elderly parents, etc.) Y N

d. Do you anticipate the need for a barrier free home?
(Barrier free means a home that doesn't impede use by individuals with special physical needs.) Y N

2. What bothers you the most about your current home?

3. What do you like (or even love) about your current home & would like to replicate in a new home?

4. From a standpoint of 'lifestyle value' please rate the following rooms on a scale of 1-10:

a. Kitchen	<input type="radio"/> 1	<input type="radio"/> 2	<input type="radio"/> 3	<input type="radio"/> 4	<input type="radio"/> 5	<input type="radio"/> 6	<input type="radio"/> 7	<input type="radio"/> 8	<input type="radio"/> 9	<input type="radio"/> 10	<input type="text"/>
b. Dining Room	<input type="radio"/> 1	<input type="radio"/> 2	<input type="radio"/> 3	<input type="radio"/> 4	<input type="radio"/> 5	<input type="radio"/> 6	<input type="radio"/> 7	<input type="radio"/> 8	<input type="radio"/> 9	<input type="radio"/> 10	<input type="text"/>
c. Living Room	<input type="radio"/> 1	<input type="radio"/> 2	<input type="radio"/> 3	<input type="radio"/> 4	<input type="radio"/> 5	<input type="radio"/> 6	<input type="radio"/> 7	<input type="radio"/> 8	<input type="radio"/> 9	<input type="radio"/> 10	<input type="text"/>
d. Family Room	<input type="radio"/> 1	<input type="radio"/> 2	<input type="radio"/> 3	<input type="radio"/> 4	<input type="radio"/> 5	<input type="radio"/> 6	<input type="radio"/> 7	<input type="radio"/> 8	<input type="radio"/> 9	<input type="radio"/> 10	<input type="text"/>
e. Master Bedroom	<input type="radio"/> 1	<input type="radio"/> 2	<input type="radio"/> 3	<input type="radio"/> 4	<input type="radio"/> 5	<input type="radio"/> 6	<input type="radio"/> 7	<input type="radio"/> 8	<input type="radio"/> 9	<input type="radio"/> 10	<input type="text"/>
f. Other Bedrooms	<input type="radio"/> 1	<input type="radio"/> 2	<input type="radio"/> 3	<input type="radio"/> 4	<input type="radio"/> 5	<input type="radio"/> 6	<input type="radio"/> 7	<input type="radio"/> 8	<input type="radio"/> 9	<input type="radio"/> 10	<input type="text"/>
g. Master Ensuite	<input type="radio"/> 1	<input type="radio"/> 2	<input type="radio"/> 3	<input type="radio"/> 4	<input type="radio"/> 5	<input type="radio"/> 6	<input type="radio"/> 7	<input type="radio"/> 8	<input type="radio"/> 9	<input type="radio"/> 10	<input type="text"/>
h. Other Bathrooms	<input type="radio"/> 1	<input type="radio"/> 2	<input type="radio"/> 3	<input type="radio"/> 4	<input type="radio"/> 5	<input type="radio"/> 6	<input type="radio"/> 7	<input type="radio"/> 8	<input type="radio"/> 9	<input type="radio"/> 10	<input type="text"/>

i. Laundry Room	①	②	③	④	⑤	⑥	⑦	⑧	⑨	⑩	<input type="text"/>
j. Garage	①	②	③	④	⑤	⑥	⑦	⑧	⑨	⑩	<input type="text"/>
k. Entrances:											
i. Front Foyer	①	②	③	④	⑤	⑥	⑦	⑧	⑨	⑩	<input type="text"/>
ii. Secondary Entrance /Mudroom	①	②	③	④	⑤	⑥	⑦	⑧	⑨	⑩	<input type="text"/>
l. Fitness Centre:	①	②	③	④	⑤	⑥	⑦	⑧	⑨	⑩	<input type="text"/>
m. Storage Rooms	①	②	③	④	⑤	⑥	⑦	⑧	⑨	⑩	<input type="text"/>
n. Hobby/Craft Room	①	②	③	④	⑤	⑥	⑦	⑧	⑨	⑩	<input type="text"/>
o. Media/Theatre Room	①	②	③	④	⑤	⑥	⑦	⑧	⑨	⑩	<input type="text"/>
<i>(Designated or open to common area?)</i>											
p. Bar Area (<i>Wet or Dry?</i>)	①	②	③	④	⑤	⑥	⑦	⑧	⑨	⑩	<input type="text"/>
q. Wine Cellar	①	②	③	④	⑤	⑥	⑦	⑧	⑨	⑩	<input type="text"/>
r. Swimming Pool, Hot Tub and/or Fitness Pool	①	②	③	④	⑤	⑥	⑦	⑧	⑨	⑩	<input type="text"/>
s. Musical Room/Studio	①	②	③	④	⑤	⑥	⑦	⑧	⑨	⑩	<input type="text"/>
t. Exterior Patio:											
i. Covered/Open	①	②	③	④	⑤	⑥	⑦	⑧	⑨	⑩	<input type="text"/>
ii. Built-in or Free-Standing BBQ	①	②	③	④	⑤	⑥	⑦	⑧	⑨	⑩	<input type="text"/>
u. Outbuildings/Shop	①	②	③	④	⑤	⑥	⑦	⑧	⑨	⑩	<input type="text"/>
v. Garden/Greenhouse	①	②	③	④	⑤	⑥	⑦	⑧	⑨	⑩	<input type="text"/>
w. Sport Court	①	②	③	④	⑤	⑥	⑦	⑧	⑨	⑩	<input type="text"/>

5. When entertaining:

- a. Do you do a significant amount of entertaining? Y N
- b. Are your guests mostly family, friends or business associates?
- c. Is your entertaining formal or informal?
- d. Is there a particular area that your guests tend to congregate? Y N

6. Please comment on your Kitchen wishes given the following considerations:

- a. Do you have adequate workspaces and countertops? Y N
- b. Is the general layout comfortable or is it a hassle?
- c. Is there adequate cabinet space? Y N
- d. How much importance does your family place on your kitchen space?
- e. How many people typically "hover" in your kitchen area?
- f. How often do you (or would you like to) enjoy your meals in your kitchen?
- g. Is your kitchen bright enough? Y N
- h. Are professional-grade appliances important to you? Y N
(i.e. Subzero, Wolf, Viking etc.)
- i. Are catering services or service staff a consideration? Y N
- j. Do you presently have a butler's pantry/service space; if not, would you like this considered in your design? Y N

7. If you have a Family/Great Room, is it large enough to fit everyone comfortably?

- Y N
- a. Is that room the centre of family life? Y N
- b. Do you entertain in your family room? Y N
- c. Does it have a fireplace; if not would you like one? Y N
- d. Do you have enough room for books, photos and trophies? Y N
- e. Does your family room need to incorporate a movie, sound or gaming system? Y N
- f. Do you want to install a disco ball? Y N

8. Do you have any need or desire for a Home Office/Study/Studio? Y N

- a. Would this space be used for personal or professional work?
- b. Would you need it to be accessible for clients? Y N
- c. Would this space need any extras in terms of storage or utility?
(i.e. countertops, sink or lighting etc.) Y N

9. Are there any other specific spaces you would want to incorporate into your home such as:

- | | |
|---|--|
| a. Library <input type="radio"/> Y <input type="radio"/> N | e. Sacred spaces <input type="radio"/> Y <input type="radio"/> N
<i>(Prayer, meditation area)</i> |
| b. Home gym <input type="radio"/> Y <input type="radio"/> N | f. Music studio <input type="radio"/> Y <input type="radio"/> N |
| c. Billiards room <input type="radio"/> Y <input type="radio"/> N | g. Media/gaming room <input type="radio"/> Y <input type="radio"/> N |
| d. Wine cellar <input type="radio"/> Y <input type="radio"/> N | h. Other <input type="text"/> |

10. What would your ideal Master Bedroom / Retreat look like?

- a. Would you like to incorporate a sitting area? Y N
- b. What kind of bed would you be using?
- c. How many pairs of shoes would you like to have storage for?
- d. Would your ideal closet be a large walk-in?
(Do you have specific storage wishes?) Y N
- e. Would you like a coffee/wine bar area? Y N
- f. Do you wish to have TV/movie capability in your bedroom
or perhaps a separate TV/lounge area? Y N
- g. Would you like a fireplace? Y N
- h. What would your ideal master bath/ensuite look like?
(Steam, body-sprays, rain-head shower experience? Make-up/cosmetic alcove? TV/media/sound in ensuite?)

- i. Describe your feelings as you step inside your master retreat and ensuite.
(i.e. Do you have a favourite boutique hotel that you wish to emulate such that you feel you're on vacation each time you step into your ensuite?)

11. How do you feel about the other bedrooms in your home in terms of:

- a. Size
- b. Storage
- c. Location
- d. Sound proofing
- e. Windows
- f. Lighting
- g. Would you like 3-piece baths in any secondary bedrooms? Y N
(Jack & Jill format?)

h. What sort of things would you want to incorporate such as built-in desks, window seats etc?

i. What sort of things would you want to eliminate?

12. Where are your washer and dryer located, and how do you feel about their present location or would you consider another?

13. Are there enough electrical, cable, telephone, and computer/internet outlets throughout your house? Y N

- a. Would you want to create wiring provisions for central sound systems? Y N
- b. Would you be interested in 'Smart Wiring' for security, lighting controls and media? Y N
- c. If you have children, will you ever want them to have a TV, computer or phone in their rooms? Y N

14. Would you want to increase windows (size and/or numbers)? Y N

- a. Do you usually keep them open or closed?
- b. How do you feel about ceiling heights and transom windows?

15. How are your entrances?

a. What sort of storage would you need at each entrance?

b. Is a closet sufficient or would you prefer a mudroom for stowing away backpacks, briefcases and winter clothing/gear?

c. Is your front entrance your main access or is it only for heads of state?

d. Do you have an appreciation for custom front entry door systems and latches?

 Y N

e. How important is a fantastic front foyer, and can you describe the feelings you wish to evoke as you step into your new front foyer entrance?

16. Do you have significant pieces of art or furniture that you want to keep in mind when designing your home?

 Y N

17. What sort of image do you want your house to project?

a. From the street?

b. Once inside?

c. Can you describe what you wish to feel as you drive up to your home?
(i.e. a sense of pride, serenity, peacefulness, stately etc.)

18. If you had the perfect home, how long would you live there?

a. If you were to stay in the home for the balance of your adult life, are there any features that you would want to incorporate now that would make your life easier in the future? (Y) (N)

19. What kind of special considerations does your home require, if any?

a. Are there any views that you want to capitalize on? (Y) (N)

b. Are there any specific ideas around landscaping to incorporate? (Y) (N)

20. Do you consider yourself to be an 'eco-friendly' person? (Y) (N)

a. How important is sustainability to you?

b. How important is energy efficiency to you?

c. How far are you willing to take your convictions?

21. What is the major influence on your family's decision to Renovate or Custom Build – Return On Investment (ROI) or Return On Lifestyle (ROL)?

Note: There are two different mindsets to consider when embarking on a Renovation or Custom Build. First is a commodity mindset; if you are Renovating your house with the ultimate influence being that of resale value, the primary focus becomes Return On Investment (ROI). Second is a lifestyle mindset; if you are Renovating your home with the ultimate influence being that of your family's present and future lifestyle needs, the primary focus becomes Return On Lifestyle (ROL); with this mindset it is not about what you want to do to your house but instead how do you want to live in your home. Return On Lifestyle (ROL) encompasses, but is so much more than simply Return On Investment (ROI). If you plan on being in your home for 10 + years, chances are you are concerned with implementing ROL 'best-practice' decisions which include:

- incorporating high quality, long lasting products installed in your home.
- executing environmentally conscious design and construction.
- an extensively enhanced lifestyle as a result of your new Renovation or Custom Build.

Given this understanding, would you say your Renovation or Custom Build is more influenced by:

a. Return On Investment (ROI) (Y) (N)

b. Return On Lifestyle (ROL) (Y) (N)

Alignment

Once we have a clear understanding of what distinguishes your family's needs, we can begin creating a design in alignment with these needs. We translate this into an impressive 3D Rendering of your Renovation or Custom Home design.

We use this rendering as the starting point of collaboration with you on what will become your final design. We completely understand that viewing a blueprint or sketch is not the same as viewing a virtual representation. The 3D virtual experience allows you to be able to "walk through" the space and "experience" it without actually being there.

Our 3D Modeling Software allows you the freedom to explore possibilities. If you want to shift a wall, move a closet, make a room bigger/smaller, etc. we can immediately show you what it will look like; all of these changes can be done in real-time, with a simple click of the mouse!

Additionally, through this valuable process, we can work with you to achieve the perfect design in the most cost efficient process possible. We collaborate with our entire team which includes interior designers, architects, site supervisors, special suppliers and professional trade affiliates. Based on your lifestyle needs and design flair, we make sure that our industry experts are consulted on how the end result that you envision can be achieved accurately. With all the experts in the room, solutions can be discovered quickly, cost efficiencies can be implemented, timelines can be firm, and cost-overruns can be mitigated.



Alignment

A second and equally important aspect of alignment is to ensure that you, the homeowner, choose a Builder that is in complete alignment with your needs and expectations.

You want to make sure that the Builder you choose for your project will actually be able to provide you with the finished product you had envisioned. They should have a proven track record of delivering an excellent building experience as demonstrated by their Customer satisfaction scores.

Unfortunately, in Renovation and Custom Home projects, the quality of a project sometimes falls short of the expectations of the homeowner. This is due to poor planning and execution, lack of systems and processes and most of all, a genuine lack of Customer care. A great design cannot be properly executed without stellar business systems and a genuine understanding of a Customer's needs and expectations.



DNA Expert Industry Questions

The following is a list of specific questions that you should ask all Builders when considering who to hire for your Renovation or Custom Home Build.

These questions were compiled from the recommendations of third party Consumer protection organizations including the **CRHBA** (Calgary Region Home Builders Association), **CMHC** (Canada Mortgage and Housing Corporation), **Better Business Bureau** (BBB) and **RenoMark™**. Only the most qualified and reputable companies will be able to properly answer these questions, establishing the trust necessary to have a worry-free and pleasant Renovation or Custom Home Build experience.



Question 1: Are you a Design-Build/Fixed Cost or Cost-Plus Firm?

Pinnacle Group: We are a Design-Build/Fixed Cost Firm. Pinnacle is of the belief that the Design-Build Model maintains the alignment between the Client and Builder when it comes to providing a finished project in which all expectations are met with consideration to the start date, completion date and cost as well as the creation of a home that truly meets every family members' unique needs.



Important Excerpt

Design-Build is a term used to describe a project delivery system in which the design and construction of a project is contracted by a single entity known as the Design-Builder. There are many advantages to this system when it comes to your Renovation or Custom Home Build.

As a Consumer it is very important to become acutely aware of the pros and cons with the Cost-Plus Builder Model in comparison to the Design-Build/Fixed Cost Model. The best way to describe the difference is by evaluating who is responsible for cost risk and accountability when it comes to budget-adherence in each Model.

In the Cost-Plus Builder Model, **You** shoulder cost risk and accountability to budget-adherence with regards to accountability/liability to project costs. In the Design-Build/Fixed Cost Model, your **Builder** shoulders cost risk and accountability to budget-adherence. Determine who you wish to OWN that responsibility. Statistically more than 80% of projects that end up in litigation do so as a result of the homeowner owning the cost accountability.

Question 2: Are you a RenoMark™ Renovator?

Pinnacle Group: Yes we are! In fact **Paul Klassen**, CEO of the Pinnacle Group of Companies is one of the founding members of Calgary's chapter which is dedicated to providing Consumers with access to high quality, integral, and ethical Renovation companies. As well, he has served on the RenoMark™ Council for several years, including chairing the Council in 2010-2011.



Important Excerpt

About Renomark™

Five years ago, **Canadian Home Builders' Association** – Calgary Region's Renovation Council began researching different ways to combat issues involving the underground economy of illegitimate Renovators, as well as the negative public perception these fly-by-night operators create in the local marketplace. We have many high-quality, ethical Renovator companies as members of the Association, serving their Customers with skill and craftsmanship. Our goal was to find a way to provide Consumers with access to these companies and as a result of that goal, the **RenoMark™** program was introduced to our city.



The program identifies those Renovation contractors who have agreed to CHBA – Calgary Region's code of ethics, as well as a Renovation-specific code of conduct. They provide warranties, understand the value of customer service, and continually educate themselves regarding current trends, materials and regulations.

We are confident in saying that the first place to start your Renovation project is by hiring a **RenoMark™** Renovator. The CRHBA wants you to live happily ever after with your Renovation project!

Here are 10 great reasons why you should hire a **RenoMark™** professional for your home Renovation projects:

- 1. RenoMark™** members believe in professionalism. They are committed to their industry and to their businesses and are willing to pay annual dues to keep informed and to help educate Consumers as well.
- 2. RenoMark™** members have legitimate business licenses. They do not support the underground economy of Renovators who avoid paying taxes and operate "fly-by-night" and "cash only" businesses.
- 3. RenoMark™** members are informed. Information and education are important benefits of membership. Our members are the first to know about changes in building codes, municipal requirements, health and safety regulations and more through our courses, information sessions, and communications program. Our Canadian Home Builders' Association - Calgary Region Renovators Council meets monthly for industry updates and information exchange sessions.
- 4. RenoMark™** members are "in-the-loop". It makes sense to hire a Renovator that is part of an extensive Home Building and Renovating industry network. Our members are in touch with manufacturers, suppliers, and experienced sub-contractors. They know what's new and where to get it.
- 5. RenoMark™** members offer peace-of-mind. Joining our program is your sign that a Renovator is concerned about fair and honest quotes and reliable start and finish dates. They understand that keeping the lines of communication wide open is the key to a successful job.
- 6. RenoMark™** members comply with the association's general code of ethics applicable to all members plus a Renovation-specific code of conduct. It's all about integrity. Our members believe in treating not only their Clients appropriately, but also deal fairly with sub-contractors and employees.
- 7. RenoMark™** members offer a wealth of advice. Put them to work for you in the planning stages of your Renovation. Our members can offer design and technical advice to achieve designs you may not have thought possible. They are one call away.
- 8. RenoMark™** members take care of the details. Hiring a professional means that the details like ensuring all sub-contractors have Workers Compensation Board coverage, necessary approvals and permits are in place, and obtaining the appropriate insurance are not only taken care of, they are readily available to you for your assurance.
- 9. RenoMark™** members offer a warranty. A contractor committed to professionalism will offer you the coverage you need. Under the table deals leave you no recourse - so make sure your Renovator spells it out on paper. Our members can also provide you with a written list of referrals so you can check on their performance and expertise.
- 10. RenoMark™** members are part of the Canadian Home Builders' Association - Calgary Region – a crucial first step in knowing that you've hired a professional.



Important Excerpt
About Renomark™

The RenoMark™ Code of Conduct

RenoMark™ members have agreed to abide by the following:

- Be a member in good standing of the Calgary Region Home Builders’ Association (CRHBA).
- Abide by the CRHBA Code of Ethics.
- Provide a detailed, written contract (including scope of work) for all jobs.
- Offer a minimum two year warranty on all work (excludes minor home repair).
- Carry a minimum of \$2 million liability insurance.
- Have coverage for workplace safety and employers’ liability and/or work only with subcontractors who carry such coverage.
- Carry applicable licenses and permits.



Question 3: Are you a member in good standing of the Canadian Home Builder’s Association – Calgary Region?

Pinnacle Group: We are a member in good standing and feel the CHBA/Calgary Region is supporting a well-rounded group of Builder/Renovator members serving the Calgary Region.

Canadian
Home Builders’
Association

Calgary Region



Question 4: Do you abide by the Canadian Home Builders’ Association – Calgary Region Code of Ethics?

Pinnacle Group: Yes, as a RenoMark™ Renovator we are required to abide by both the RenoMark™ Code of Ethics as well as the CHBA Code of Ethics; to date, Pinnacle Group has not been in violation of, or had any unresolved Consumer complaints in either RenoMark™ or CHBA’s Code of Ethics.



Important Excerpt

**Canadian Home Builders' Association – Calgary Region
Code Of Ethics**

- Members shall comply with applicable building codes of Canada as a minimum standard for construction and shall work toward its improvement in the interests of structural sufficiency, safety and health.
- Members shall plan their sites and homes to conform to the principles of good community planning and support for the environment.
- Members shall deal justly with their employees, subcontractors, and suppliers of all goods and services.
- Members shall deal honestly and fairly with their Customers and stand behind the quality of their work and service commitments.
- Members shall exchange information and experience, and encourage research on materials, technical advancements and building techniques in order to provide the best value for their Customers.
- Members shall avoid all conduct or practice detrimental to the house building industry, to the Association, to the good name or reputation of any of its members, or its Customers.
- Members shall commit to continuing learning through human resource policies and practices, including employment practices which treat employees as assets.
- Members shall actively promote health and safety principles.
- Members shall treat their competitors, including their property and ideas, with respect.



These responsibilities are freely and solemnly assumed as they form part of an obligation as Members of the Canadian Home Builders' Association - Calgary Region.

- CHBA

➔ **Question 5: Are you registered with the Better Business Bureau?**

Pinnacle Group: Not only are we a member of the BBB and hold an A+ rating, **Pinnacle Group was awarded the 2011 Better Business Bureau Ethics Award in the Small Business category!** Nominees in this category included all business disciplines across the city of Calgary so to win this Award is truly an honour. Nomination for this Award is submitted anonymously; a rigorous judging panel then scrutinizes the business practices on every level. The areas that are judged include: testimonials from Clients, accountability to trade/supplier payment, scrutiny of employee manuals, training policies, safety programs, corporate financial strength, corporate business processes, as well as charity involvement. Somewhat serendipitous is the fact that Paul Klassen, the founder of Pinnacle Group, has spent the last number of years serving on and chairing the RenoMark™ Council to 'raise the bar' in Calgary's Renovation industry. To receive an Award of this caliber is a testament to his efforts in contributing to this initiative. In the past, the reputation of the Renovation industry has certainly had its challenges; this Award however signifies that the mandate of the original RenoMark™ members has successfully been established.



➔ **Important Excerpt** **Better Business Bureau**



The Better Business Bureau letter grades represent the BBB's opinion of the business. The BBB grade is based on BBB file information about the business. In some cases, a business' grade may be lowered if the BBB does not have sufficient information about the business, despite BBB requests for that information from the business.

BBB assigns letter grades from A+ (highest) to F (lowest). In some cases, BBB will not grade the business (indicated by an NR, or "No Rating") for reasons that include insufficient information about a business or ongoing review/update of the business' file.

BBB Business Reviews generally explain the most significant factors that raised or lowered a business' grade.

BBB grades are not a guarantee of a business' reliability or performance, and BBB recommends that Consumers consider a business' grade in addition to all the other available information about the business.

- BBB

➔ **Question 6: Do you have any unresolved or unanswered complaints at your local Better Business Bureau?**

Pinnacle Group: No, we have had no complaints to date and as such have no unresolved issues.

➔ **Question 7: Do you have Business Liability Insurance, and do you carry Workman's Compensation Insurance?**

Pinnacle Group: Yes, as a **RenoMark™** Renovator we are required to carry a minimum of \$2 million in liability insurance. We have coverage for workplace safety and employers' liability and only work with subcontractors who carry such coverage.



Important Excerpt

Business Liability Insurance

Your contractor needs to have Business Liability Insurance to protect you from their mistakes.

Workers' Compensation

Those employed to work on your property may require coverage under provincial Workers' Compensation programs. Without it, you could be liable in the event of a workplace injury. If you are concerned if a contractor carries Workers Compensation Board coverage, check with the WCB in Calgary at 403-517-6000.

- CMHC /- BBB

→ Question 8: Do you offer a warranty on your work?

Pinnacle Group: Yes, as a **RenoMark™** Renovator we offer a minimum of a two year warranty on all work (excludes minor home repair and manufacturers' warranties). Pinnacle Group offers an additional three year warranty on structural components for a total of a five year warranty; as well we offer a 'Client for Life' program for as long as you own your home! In terms of New Home Construction, Pinnacle Group offers the National Home Warranty Program's™ five year warranty (www.nationalhomewarranty.com).

→ Important Excerpt Warranty

Professional Renovators will provide a clear written warranty on their work. Custom Home Builders should provide a third-party new home warranty.

Any warranty covering the work should be supplied in writing. **The warranty should answer the following questions:**

- Does it cover the materials supplied?
- Does it cover the labour involved in the installation?
- Who is supplying the warranty - the contractor or the manufacturer of the materials?
- How long does the warranty last and is it transferable to new homeowners in the event of a house sale?

- CMHC /- BBB

→ Question 9: Do you take care of applicable licenses and permits?

Pinnacle Group: Pinnacle Group Clients can rest assured that all permits required for Renovations and Custom Home Builds will be taken care of on their behalf. We have liaised with Calgary's Permit Masters™ who use their industry experience and bylaw knowledge to help residential and commercial Clients get the permits they need. They take the hassle out of negotiations with the City, and handle the entire permit process, many times working with homes that have very challenging bylaw or planning department infractions. Their history of applications through to final permit approvals, have been met with an extremely high success rate! Even if a Client has been turned down before, they are familiar with the bylaws and the ins and outs of the permit system to achieve approval.



Important Excerpt
Building Codes and Permits

Most projects, even minor ones, require a Building Permit and must adhere to Code Requirements. As the homeowner, you are responsible for ensuring this happens. Your contractor can usually look after this on your behalf.

- CMHC



Question 10: Do you have legal Pre-paid Contractor City Licensing?

Pinnacle Group: Our Calgary City Occupational License is **BL 102048**, issued by City Licensing.



Important Excerpt

Check with the City to ensure the contractor is properly licensed. **In Calgary, call: 403-268-5521.**

- BBB



Question 11: Do you charge a deposit?

Pinnacle Group: Yes we collect a deposit at the onset of your project to place orders for materials that will be required including: exterior windows/doors, framing materials, special-order items such as plumbing fixtures etc. In order to collect deposits or progress billings of any kind, Pinnacle is required by Alberta Law to be a Bonded Contractor and carry a 'Pre-Paid Contractors License'.



Important Excerpt

This applies to ANY PAYMENT MADE TO THE CONTRACTOR PRIOR TO THE COMPLETION OF THE CONTRACT. If charging a deposit, the firm is required to carry a bond through an insurance company and a Pre-paid Contractors License with Service Alberta. The bond covers situations in which there has been default, negligence, misrepresentation, theft, conversion or fraud. For further details or to check if a contractor has a Pre-paid Contractor's License, **contact Service Alberta toll free at 1-877-427-4088**, or do an online Provincial License search.

- BBB

➔ Question 12: Do you know about the lien regulations & requirements of the Alberta Government?

Pinnacle Group: Yes – each province has requirements for holding back a portion of all payments to your Builder from date of substantial completion. Doing this protects you from claims if the Builder fails to pay suppliers and subcontractors.



Important Excerpt

Protect yourself from liens. If a contractor does not pay his suppliers and subcontractors, liens may be placed on your property. Therefore, before you make a final payment at the conclusion of the work, check your property title record at the nearest private registry. Then, depending on the outcome, do one of the following:

1. If no lien has been registered, pay the contractor the amount of the bill, less 10 percent. Withhold this 10 percent for 45 days after the work has been completed. After 45 days, check your title record at a private registry, and if no lien has been registered, pay the 10 percent holdback money.

** The Builders' Lien Act (Chapter B12, 15a) makes allowance for a "holdback". However, if you plan to withhold 10% of your payment for 45 days, you should mention this to your contractor when you are discussing the work to be done and prior to signing the contract.

2. If a lien has been registered, do not pay any money for the work or materials until the lien claim has been settled. Talk to a lawyer for advice on the best way to settle the claim and remove the lien from the title record. There are two ways to remove liens. First, you can pay the money claimed or negotiate a smaller amount to settle the claim. Once paid, make sure the discharge papers are filed. The second way to remove a lien is to go to court. Before making the final payment and signing a completion certificate or any other document that releases the contractor from further responsibility, make sure everything you have been promised is complete.

- BBB

➔ **Question 13: How many years have you been in business?**

Pinnacle Group: Paul Klassen, CEO of the Pinnacle Group of Companies is an Interprovincial Journeyman Carpenter and has been in business since 1984 as a Professional Custom Home Builder and Renovator. Pinnacle Group was founded in 1999.



Paul Klassen

➔ **Question 14: Do you have references in my neighborhood that I can review?**

Pinnacle Group: We go beyond just providing references to our Clients. Since 2004, Pinnacle Group has hired Client Insight Inc.™ a Calgary-based, third party assessment company, to perform post-project Client satisfaction interviews to measure the results. Client Insight works with businesses of all disciplines in bringing unbiased, in-depth, third party survey results.

Today, we can confidently say that these third party assessments have become an integral part of Pinnacle's business process, providing a crystal clear understanding of our Clients' experiences. Leaving no stone unturned, the assessments provide the opportunity to continually improve and enhance Pinnacle's Building Planning Process (BPP), keep management informed and ensure quality and excellence. The Client feedback in many ways drives project completion and enhances Pinnacle's corporate culture.

As well, the results are used for training employees, suppliers and trades. We publicly share our findings as our Client surveys accurately reflect what makes Pinnacle unique and we wholeheartedly embrace the opportunity to provide this transparency. It is our position that there is no better way for a future Client to gain insight, build trust and even be inspired then by allowing them a glimpse into the Pinnacle experience directly from the voice of past Customers. These assessments offer a true to life synopsis of our projects gathered from our Clients' perspective. Our hope is that by sharing these results with you, you will truly realize our commitment to providing the very best Renovation or Custom Home Build experience possible!

➔ Question 15: Can I tour your projects in progress or finished projects?

Pinnacle Group: Yes! As a RenoMark™ Renovator, Pinnacle Group participates in this organization's city wide Renovation Tours twice a year in the spring and fall. This is an opportunity to spend a day touring several Builders' projects to get a feel for their craftsmanship and meet their team.



In addition, we have made it a mandate to open the doors to as many of our projects as possible, so the public can see first-hand what the Pinnacle experience is all about. We believe that transparency and accessibility can only be achieved when a Builder opens the doors to their projects; allowing you true insight into their staff, trades and workmanship as well as providing you with an opportunity to ask questions about your own project requirements with no strings attached.

We host a series of events throughout each calendar year comprised of Pre-board Tours (tours of projects in progress), Renovation Tours (tours of completed Renovations or Custom Home Build projects) and Seminars (featuring various industry topics held at community centers around Calgary). In addition, you can also watch virtual tours of several of our past project tours on our website. If you would like more information on our events and/or would like to receive exclusive invitations to our upcoming events, visit our Events section of our website.



➔ **Question 16: Do you have a Design Studio where I can compare products?**

Pinnacle Group: When our Clients visit our Design Studio, they quickly realize we are committed to the long term success of our business as it directly relates to our Client experience. Our Design Studio provides more than just samples of products; it is where our Clients' projects come to life with our 3D Modeling Software in our boardroom. Utilizing the latest technology, we portray our Clients' home designs in the most life-like capacity possible. At the commencement of the Design Discovery Process, a 3D Model of a Client's new space is projected on our boardroom big screen, allowing the Client to "feel" what the living spaces will be like; physically seeing what their Renovation or Custom Home Build will actually look like ensures they are completely satisfied with the result, long before the project commences. As well, any changes they want to make can be instantly applied, giving room to experiment and try variations. The emotional feedback during this session allows Pinnacle Group's Architectural Design Team to capture what truly embodies the soul of the family and as a result, they are better prepared to create the spaces that suit each of our Client Families.



Pinnacle Design Studio Demo Kitchen

In addition to investing in a state-of-the-art Design Studio, Pinnacle offers full custom cabinetry lines, providing our Clients with a variety of innovative options; the finest equipment is used including CNC Machinery for exquisite dovetail joinery to create any custom cabinetry design detail that you can imagine!

➔ **Question 17: Do you provide a written contract proposal that includes a start date, completion date, full details of the work and material, and the complete cost?**

Pinnacle Group: Pinnacle Group is the **only** RenoMark™ Renovator with a **patented SCC 3-Way Guarantee™** – we **GUARANTEE** your **START DATE, COMPLETION DATE and project COST**. Pinnacle's SCC 3-Way Guarantee™, simply ensures that the most significant Consumer concerns surrounding Renovations and Custom Homes voiced by independent industry studies are unequivocally addressed and are put in writing. Pinnacle takes our SCC 3-Way Guarantee™ very seriously; so seriously in fact that if we miss your project's completion date, we pay you a \$400.00/per day non-complete penalty! Incidentally, Pinnacle Group has not missed a substantial completion date since we began tracking our results in 2004!



Important Excerpt

Once you are satisfied with a preliminary design, a preliminary budget and a realistic timetable, you are ready to commit to final drawings. When these are complete you are in a position to get an accurate estimate of the cost and to sign a contract with a Renovator to perform the work.

If you decide to ask more than one Renovator to submit bids, remember that this can be a time-consuming effort. The Renovator has to be very precise in pricing materials according to the specifications because he will be locked in to the price.

When you make your decision to hire a Renovator, get it in writing. Include the precise scope of work; the exact price, including a schedule of payments; a reasonable timetable for completing the work; and any instructions for protecting parts of the house not under construction.

If there is any difference of opinion between your Renovator and the Design Professionals about procedures or materials, this is the time to resolve it. It is important to avoid any significant changes during construction because this may cause delays and extra cost.

Avoid Renovators who offer to do work without a contract in an attempt to avoid payment of the GST. This type of Renovator may also not be paying Worker's Compensation or carrying adequate insurance, leaving you at significant financial risk.

- RenoMark™

Professional contractors always work with a proper, written contract. A contract spells out a clear project plan and what you and your contractor have agreed to. You should insist on a written contract – don't do business with anyone who won't provide one. Read the contract details to make certain it represents what you have agreed to. Get any changes to the contract in writing. This is the best way to protect you and ensure things go as planned and a valuable part of what a professional contractor provides. A written contract should include the following:

- A full description of the work, including the materials and products to be used.
- Dates when the work will start and be completed.
- A clear payment schedule that lays out when and how much you will be charged, and what lien holdbacks are required.
- The contractor's warranty detailing what is covered and for how long.
- Confirmation that the contractor has Business Liability Coverage for your project, and that required Workers' Compensation coverage is in place.
- Don't sign a contract unless you are satisfied that it includes all the necessary information and accurately and fully represents what you have agreed to.

- CMHC

➔ **Question 18: What steps do you take to maintain a safe, organized & clean worksite?**

Pinnacle Group: As of 2011, Pinnacle Group has achieved its SECOR™ Certification. A SECOR™ Certified company consists of 10 employees or less who each must participate in an in-depth Health and Safety program and subsequent exam created by the Alberta Construction industry. The SECOR™ program has shown proven results; a review in Alberta showed that employers with COR/SECOR™ Certification had:

- 25% lower claims costs than those who did not.
- a 40% reduction in Lost Time Claim Rates and Disabling Injury Rates.
- 50% lower fatality rates than the provincial average.

Maintaining COR/SECOR™ Certification is a long term program that includes constant training and annual audits conducted by the COR™ Designated Auditing committee. This program is provided by Enform™ and is adhered to by Alberta's leaders in the construction, engineering and oilfield industries.



Important Excerpt

COR Benefits

The COR program has proven results! A review in Alberta showed that employers with a COR had:

- 25% lower claims costs than those who did not.
- a 40% reduction in Lost Time Claim Rates and Disabling Injury Rates.
- 50% lower fatality rates than the provincial average.



The Business Benefits for Employers

The COR program as a means to a healthy and safer work environment also carries with it significant business benefits for COR holders.

1. Reduced Workplace Health and Safety Risk and Cost

The COR program provides an industry-specific template for a company to systematically address the risk and cost of worksite accidents and injuries including: lost company productivity, replacement worker training costs, property damage costs, investigation costs, and legal risk exposure.

2. Provincial Financial Incentive (in Alberta and BC)

Because effective health and safety management systems are proven to reduce work-related injuries and illness, Alberta WCB and WorkSafeBC will offer rebates to companies participating in the COR program.

3. COR as a Contractor Pre-Qualification Requirement

Operators can maintain and improve health and safety standards on their work sites by insisting all their contractors hold a COR as a condition of qualifying for work. For contractors, holding a COR ensures ongoing access to work sites where this is a bid prerequisite.



Question 19: Do you maintain a professional level of knowledge of current building codes, permit procedures and technical skills through continuing education?

Pinnacle Group: Paul Klassen, CEO of the Pinnacle Group of Companies, is a firm believer in life-long learning and seeks professional development, business coaching and mentoring opportunities that can further enhance the efficiency of Pinnacle's processes as well as keep the team informed of current trends, materials, and regulations.

He is an active member of the Calgary Region Home Builder's Association, past chair of Calgary's RenoMark™ Reno Council and continues to serve on the RenoMark™ Council. He is also an active member of NAHB (National Association of Homebuilders) as well as volunteers on the S.A.G.E. Committee (Studies in Health and Aging) at Mount Royal University.

In addition, to maintain an active membership in RenoMark™, all Builder members are required to attend training and current building practice professional education programs throughout each calendar year. These ongoing commitments keep both Pinnacle ownership and staff abreast of the latest Renovation trends, building code developments and permit procedures. In addition, Pinnacle Group believes in providing continuing education to their staff as well, and offers staff access to professional development courses and certifications through Professional Home Builders Institute of Alberta (PHBIA).

Questions

1. Are you a Design-Build/Fixed Cost or Cost-Plus Firm? Design Build Cost Plus
2. Are you a RenoMark™ Renovator? Y N
3. Are you a member in good standing of the CHBA - Calgary Region? Y N
4. Do you abide by the CHBA - Calgary Region Code of Ethics? Y N
5. Are you registered with the BBB with an A+ Rating? Y N
6. Do you have any unresolved or unanswered complaints at the BBB? Y N
7. Do you have Business Liability Insurance? Y N
- 7b. Do you carry Worker's Compensation Insurance? Y N
8. Do you offer a warranty on your work? Y N
9. Do you take care of applicable licenses & permits? Y N
10. Do you have legal Prepaid Contractor City Licensing? Y N
11. Do you charge a deposit? Y N
12. Do you know about the lien regulations & requirements of the Alberta Government? Y N
13. How many years have you been in business?
14. Do you have references in my neighborhood that I can review? Y N
- 14b. Do you have third party customer survey reviews and results that I can review? Y N
15. Tour of Builder's project in progress completed. Y N
- 15b. Tour of Builder's finished project completed. Y N
16. Visit to Builder's Design Studio completed. Y N
17. Do you provide a written contract proposal that includes a start date, completion date, full details of the work and material and the complete cost? Y N
- 17b. Do you guarantee your start date, completion date and cost? Y N
18. Steps to maintain a safe, organized and clean worksite discussed with the Builder? Y N
19. Builder knowledge of current building codes, permit procedures and technical skills discussed? Y N

Creating
HOMES for LIFE™



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www.PinnacleRenovations.ca