

How to Choose a Builder for Your Dream Home

By Lucy Katz

The home building industry consistently works at providing homeowners with the newest products, as well as systems, that make a home healthy and safe. A National Association of Home Builders survey revealed that homes built before 1970 had a six times greater potential of catastrophic fire incident than newer homes. With new products (latest and greatest in technology) conveniences available to homeowners in all phases of new home construction and low interest rates, now may be the best time ever to select a custom homebuilder and build that dream house.

Consumers should shop as carefully for their homebuilder as they do for the professionals that they choose to serve their personal needs, i.e., a physician, an attorney or an accountant. Because the stakes are so high, many home buyers try hard to develop an objective standard to compare prospective builders,

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but unfortunately, they often fall back on measures that just don't work. Too often the first question the builder hears is "How much will you charge for the home per square foot?" which is like asking a car dealer, "How much is this car per pound?" Square footage is just one of several factors that determines the value and quality of a home.

Choosing a homebuilder is often a process driven by emotion. However, to select the right builder, homebuyers should take the time to go through a systematic process of gathering information about all the companies they are considering. Their objective should be to judge the builders on a level playing field, using common criteria. By the time they have finished interviewing, they will be able to compare apples to apples and not apples to oranges.

Because there are no generally accepted standards for what constitutes

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a qualified builder, it is essential to use a systematic process. There are no federal requirements for training or licensing and very few states have such standards. Even in states that require builder licensing, some incompetent individuals still manage to stay in business despite shoddy workmanship. Let's face it, almost anyone can strap on a tool belt, nail up a sign, hop in a pickup and call himself or herself a builder.

General qualities to look for

Integrity and trust should be high on the list of criteria. An investment in a new home is too important to risk on anyone who is not entirely trustworthy. Home buyers should be alert to clues

that suggest a builder has been less than completely forthright and honest with clients. Buyers should feel confident that the company will live up to its commitment.

Look for builders that have taken time to formally learn their profession. A few colleges and trade schools provide home builder education programs. Trade associations provide continuing education and support to builders eager to stay on top of industry innovations or best building standards. The most

conscientious builders belong to local homebuilders associations and the National Association of Home Builders (NAHB) and take advantage of the opportunities for professional development that those organizations provide.

Consider the meeting with the builder as an interview with the company. How well does this company listen? Are questions answered clearly and completely? Is the company or builder worthy of a long-term relationship? Buyers and builders will spend many

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hours together for months at a time, planning the project, building the home and following up after closing. At the very least, there must be shared respect and trust and commitment to the project.

Look closely at each builder's finished work, as well as the work in progress. Consider your expectations of work quality, job site cleanliness, completion time, design assistance and communication.

Questions to ask every builder being considered

Suggestion: Make several copies of these questions and complete one for every interview.

Before meeting with builders, answer the questions the way you would like the builder to respond and enter a weight, to each question. Finally, assign a final score that will be acceptable when totaling the builder's answers. During the interviews, find out *everything* possible about the

builder. Listen carefully to the answers. Above all, don't confuse personable salesmanship with home building expertise:

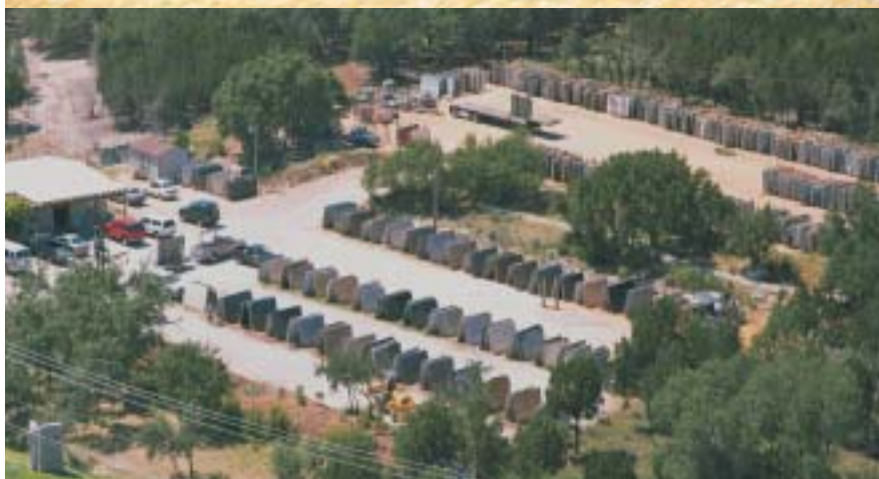
- How long has the company been in business?
- In what area do they build?
- What sets them apart from other builders?
- What type of Warranty Program do they offer?
- What type of fee program do they have: fixed price, cost-plus, management fees?
- Who supervises their construction and how much experience do they have?
- How does the builder qualify the competency of subcontractors that will work on your home?
- What quality control systems does the builder have in place?
- How long has their trade base been with them?
- How often during the week does the builder go out to the job site?
- How many hours per year do the builder and their supervising staff participate in continuing education within the home building industry?
- Does the builder belong to the local trade association? If yes, in what activities are they involved?
- Does the builder retain third party inspectors in areas that don't require inspections, i.e., county areas, rural?
- Has the builder ever been sued and won? Sued and lost? Are there any suits currently pending?
- Does the builder have any liens against any of the properties that they have built?

Request a list of references, including homeowners, suppliers, subcontractors, and consultants such as architects and engineers. Ask for those that will cheer about their experience and also those that may be less enthusiastic.

Questions for homeowners

- How did the builder charge for change orders?
- Were the allowances adequate?
- Was warranty work completed in a timely manner?

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- How do you think your utility bills fare?
- Why did you choose this builder?
- Would you have this builder build a home for you again or for your child?

Some questions to ask Trades, Architects and Engineers:

- Does the builder follow your plans and specifications?
- Is the builder open to suggestions or does he/she prefer to do it their way?
- Was the builder accessible?
- How long have you worked with this builder?
- Does the builder ask questions when in doubt, or does he/she make changes independently?
- Are the builder's projects well organized and kept clean?
- Is the builder organized?
- Does he/she schedule timely?
- Does he/she pay bills on time?

What to look for when walking a builder's construction site

- Does the job site appear to be neat, clean, safe and organized? Are materials properly stacked?
- Does it appear that the new water intrusion practices are being followed?
- Does ductwork appear to be organized and neatly installed or is it installed in a haphazard manner? Does the home feature energy efficient measures?

Ask friends, family, bankers and mortgage lenders to refer builders with whom they have a successful relationship and those that they think stand a cut above the rest.

Do not select your builder because of a home style the builder has built or because you love a particular home site that the builder owns. Remain objective! Establish criteria and stick to it.

Last, but certainly not least, consider the builder selected as the first member of your "home construction team," then work together to identify the architect, interior designer, etc., that you would like to have participate in the construction of your new home.

Architects have wonderful dreams and design magnificent projects but

unfortunately, some architects don't keep up with techniques and costs required to make some of those designs happen. Remember that the builder is out in the trenches on a daily basis.

For the most successful team, the builder, architect and homeowners should start together and continue working together to make your dream home a reality. ▲

About the author: Lucy T. Katz is V. P. of Katz Builders, Inc., a nationally recognized custom home builder and

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