

# How To Select A Home Builder

By Mark Beardslee

One of the most difficult undertakings in the lives of modern Americans can be getting a dream home built to the specifications of their dreams. It is difficult because of its enormity. While it may seem a daunting task, there's no better way to get the home you really want than to have it built from the bottom up. Luckily, if you're not an expert, there are many experts out there who can help you.

Before you choose a builder, more commonly called a general contractor, you will need to have property to build on. Remember this: Just because you own a lot doesn't mean you can build on it. There may be zoning restrictions, minimum frontage or setback requirements, and even neighborhood association rules. Hire a qualified realtor in your area before purchasing the property so you know what you're getting into.

Once you've done your homework on the lot where you plan to erect your dream house, then you need to do more homework to find your right builder. Good places to research general contractors are at area homebuilders' shows. If you can't make it to one of these events, get references from your area's homebuilders' association. Also, visit home building centers which often have displays of new trends in homebuilding as well as knowledgeable staff who can advise you about the latest materials and what it is they specialize in. Many so-called lumber companies have become much more intricate than simply places to buy pieces of wood. They offer interior decorating packages, complete kitchens, doors, windows, appliances and carpeting. Use building centers to get ideas and suggestions for designing your home. You will need a plan eventually anyway, so use the resources in your community to make educated decisions about what's on offer in the building industry.

Once you've created a building plan (and you'll need an architect for this if you can't do it yourself), have three or four builders bid for the right to build your home. Prices from good contractors should be in the same ballpark. If one bid is much lower than the rest, it may indicate a problem. The same may be true if one bid is much higher than the rest.

Another good idea, once you've acquired some contractor names, is to examine some examples of their prior work. Ask their former customers if they are happy with the experience they had with the contractor. Remember that a lot of good builders do not advertise; they get jobs by word-of-mouth. So don't be afraid to talk to people in the industry and ask for recommendations. Remember, too, that a lot of good contractors don't actually have an office or a showcase; they

work from home. What's important is the contractor's knowledge of materials and his familiarity with the kind of home you want built. You need to be able to trust your contractor. Does he pay attention to your needs? Is he willing to spend several hours going over your plan, listening to what you have to say and offering constructive suggestions? Does he have experience building the kind of home you want?

Before making a final decision to go with a contractor, make sure the business is licensed by your state and that it has a certificate of insurance. Assume nothing. Ask to see the license and the certification.

If you're satisfied, draw up a contract that includes everything you want done and the time frame in which it will be done. Land developers will tell you that timeliness is an underestimated virtue. If the job runs overtime, that costs you, so your contract should include penalties for not finishing on time. A contractor who objects to such a provision may not be trustworthy.

One final note is not to skim on materials or special or unusual features. The highest quality materials and extra conveniences and luxuries translate into higher resale values. So go ahead and include that Jacuzzi in your plan.

In the business of homebuilding there is a term called the "turnkey approach." This means that the builder will finish every aspect of your new home, from the foundation to the curtains, and simply hand you the keys to the front door. You may wish to save the landscaping or interior decorating or wait until later to have that garage or pole barn built. However, today's sophisticated contractors can do it all. If you do your homework thoroughly and you maintain good lines of communication with your contractor, there is no reason you shouldn't be able to walk into your dream home and find it to be exactly like the one in your dreams.