

HOW TO CHOOSE A CONTRACTOR

Building a new home is typically the single largest investment of most people's lives. You need to wisely choose a contractor to guide you through the myriad of choices, decisions and inspections. This is not an easy task in today's world where money is most people's main motivation instead of quality and pride. The construction process can be overwhelming for a homeowner who is unfamiliar with the sequence and permitting process. It is important to find a contractor you can feel comfortable with to guide you and work with you through the project.

The first thing to consider is the cost. This must not be the only requirement for your decision. It is definitely true that you get what you pay for, many times this lesson is learned the hard way. Many people call and want to know what we charge per square foot, and the answer is always the same. We cannot give you an accurate price because there are so many variables. For example: 1. windows – wood with aluminum clad exteriors or an all vinyl unit with grills between the glass; 2. fireplace – masonry chimney with real stone or a metal insert with a Metalbestos pipe through the roof; 3. kitchen – custom cabinets with granite tops or stock cabinets with a laminate top; 4. shower – tile shower with frameless glass door or a fiberglass unit with a shower curtain; 5. insulation-sprayed in Icynene or fiberglass batts; 6. siding – painted clapboards or 4/4 vinyl; 7. plaster or Sheetrock; 8. heating – geothermal or electric base board. These are a few extreme examples of the difference in quality and as you can imagine the difference in price. Another example of square foot fraud is who you ask and what they are including. Realtors will speak of the cost of an entire property (land, structures, site improvements); builders will talk of the cost of the house (not including land, driveway, septic, well); modular home dealers typically quote only the cost of the house delivered to your site. (which leaves out the cost of land clearing, septic system, well, chimney, underground electric, foundation, slabs and many other common costs and time. Modulars aren't the instant house that they are perceived to be). You really need to do your homework before you begin. It is important to have some decisions made as to what you want or need, and that some of them will cost a lot. You need to be realistic about your budget and your plans for your new home. When you go to the bank they will want to know what you are building and what you need to borrow. The amount to borrow needs to be realistic. It is by far much better to be approved for more than you need and not take the last payment than to come up short and be in real trouble of not being able to complete your project. The banks are not flexible on this. You will not be able to borrow more money at the end of your project.

Luke 14:28-30

For which one of you when he wants to build does not first sit down and calculate the cost to see if he has enough to complete it? Otherwise, when he has laid the foundation and is not able to finish, all who observe it begin to ridicule him saying this man began to build and was not able to finish. -Jesus-

Next, choosing the contractor can be a complex decision because everyone has his salesman's hat on and can tell you why they are the best choice. There are many ways and considerations for narrowing the field down to someone who will meet your needs. You need to understand that your contractor and you need to have a positive relationship. Ask for a list of references and then talk with the former clients about their projects, ask how smoothly it went, especially about the final cost and if it was completed on time. Visit the local lumber yard and inquire about the contractors you are considering. The people that work there know these guys and the caliber of their work. You can get a lot of important feedback from them. Also talk with the local building inspector in the town where you are going to build and ask him about your prospective choices. He will probably say he cannot recommend someone by law, but you can be sure he will guide you away from someone who is a problem or is not a good carpenter. I use the analogy that whoever you choose, it is going to be like you are married to them! You will learn their schedule, what they like to eat for lunch, their wedding anniversary, birth date, the names of their children and even the t-ball schedule of their sons team. This is an extremely important decision. There are two key points to consider in making this decision: 1. the contractor

needs to be someone who is honest and that you can trust. There will be many difficult situations and decisions coming with your project and if you can't trust your contractor, the stress factor goes way up. We are all in business to make money. I make money on your entire project and have that outlook for your home. Some contractors try to make an extra dollar on every situation that arises. If you feel you are being nickel and dimed to death and can't trust that you are getting a fair price for the work being done, your stress level will go off the charts! 2. Communication lowers your stress and aggravation level. The contractor you choose needs to be accessible to you. You need to know that you can call and speak to him directly or be confident that he will return your call soon or even that day. The most infuriating thing is to have a concern and not be able to reach your contractor or get the feeling that he doesn't care about you or your project.

Finally, there is other feedback you need from your contractor candidates to make an informed decision. Do you feel comfortable with the starting date and is the completion date realistic? Many things can change the completion date along the way.(changes in the scope of the work, weather, strikes or material shortages.) If the move in date isn't flexible you need to be confident that your contractor is completely aware of it. He doesn't want any surprises from you either. There are always things customers want to change as projects move along. This is completely normal because it is hard to visualize everything off the plans. Your contractor needs to be flexible and fluid to accommodate you. He needs to be up front with you if there are extra costs or if there will be extra time needed. You must remember that if there is a major change the cost will involve materials, labor, overhead, and maybe other costs for interrupting the flow of an already planned construction sequence or schedule of subcontractors. Once in a while problems will occur. For example you hit ledge at 2' while excavating or you drill the well and get a dry hole. I could give you specific examples from our experiences. The key isn't that problems have come up, but whether or not your contractor can handle it, and come up with a cost effective solution. This is a great quality of an experienced construction professional. Another concern is inspections. It is important to keep in mind that the inspections from the bank are only about progress completion not about the quality of the work. Inspections from the building department are about code issues, which are basically safety not the level of craftsmanship. Keep in mind that the building code is only the required minimum. You can save money by doing some of the work yourself. The most common homeowner tasks are painting, clean up and removal of all debris, planting the lawn or landscaping. All of these can be large projects. Be sure not to underestimate them. The most common is painting. Anybody can paint the ceiling and the walls, but when it gets to the windows, doors, baseboard, or nail filling, staining, sanding or heights it becomes a very large project. Before you begin you should have a legal contract, and make sure you have a copy of the contractors liability and workers compensation insurance certificate. Your contract should have a payment schedule based upon progress of the job. Remember your contractor is not the bank and will really appreciate prompt payment. He needs to pay his employees, subcontractors and material suppliers along with all of his insurances and overhead costs. Don't forget about discussing the need to have a site toilet on the job. It can be an uncomfortable discussion but it's better to have it first, rather than three months into your project.

The construction process can be fun, and it's very exciting to see your dreams being realized. Do your homework, count the cost, find a contractor you can trust and one you can be in contact with easily, sit back and enjoy the ride!