Send to printer

Close window

# On the House

# Tips for Hiring a Builder

#### **CAROLYN WHEELER**



#### SANDRALISE/ISTOCKPHOTO.COM

Whether a project is large or small, short-term or long, there are a few steps that should be taken before hiring your builder. Investing a little extra time before the project starts can save you lots of headaches and expense down the road. There are five principle areas to look into before you make the big decision.

## Credentials

- 1. Make sure you select someone who has been in the business a while. Each and every project is complicated and requires knowledge in coordinating the crews, the ordering of materials, the permitting process, and the expertise in getting things done well, and to code.
- 2. An experienced builder will be better equipped to avoid any pitfalls that occur during the building process, as well as problem solve when issues arise.
- 3. Make sure your builder is licensed by the state in which you reside.
- 4. Having the proper insurance is of utmost importance. Make sure that your builder has both general liability and workers' compensation coverage to ultimately protect you from exposure to potential risks. You should ask for a Certificate of Insurance to verify this coverage. Furthermore, make sure that they insist on their subcontractors having the proper insurance and licenses, where applicable, as well.
- 5. Is your builder experienced enough to be able to provide guidance during the project to change or refine the details of the plans to better meet your needs and your budget?
- 6. Make sure the person you hire has a solid reputation by speaking with prior clients, the local building inspector, and

- checking with the Better Business Bureau and the state's consumer protection agency.
- 7. Always get at least a few references, and ask detailed questions about their experience, communication, the timing of the project, the cleanliness of the job and cost overruns. Would you use this builder again for a future project?
- 8. Be wary of a builder who feels it is not necessary to take out permits to do the project. Although permits can add a significant cost to the project, in the end, the inspection process helps to protect you from poor workmanship and assures things are being built according to code.
- 9. If applicable, visit a job site on which your builder is currently working.
- 10. If possible, ask your builder's subcontractors and/or suppliers if he or she makes payments on time.

### **Bids**

- 1. If you are going through the bidding process, review the bids to make sure they are comparable or to at least understand the differences. Some builders are not qualified to handle the pricing of a complicated job, while others will throw a low number at the project in order to get the job, only to then charge extras for items that should have been included in the first place.
- 2. Typically, it is recommended to get three bids from reputable builders. More than that will only confuse and make the comparison process virtually impossible.
- 3. Going with the low bid usually isn't the right answer. Have line items been missed by this builder or are they cutting corners to be able to come in with a low price? Will you have surprises in the future?
- 4. Although price is important, look at the intangibles as well. Look at the differences in what the builders can bring to the process. Can they offer advice in the selection process, do they stand by their work, and do they have the staffing to get things done in a timely manner?

# Chemistry

- 1. You will be spending a lot of time with your builder and his or her staff. Make sure you are comfortable with their personalities and feel you can trust them.
- 2. No project is without complications. Does your builder seem like someone who would be reasonable to deal with when issues arise?
- 3. Communication is key throughout the building process, so ask the question as to how your builder communicates with his or her clients.

# Staffing

- 1. Except for the simplest of projects where a one man show may be able to manage things, make sure your builder has the people to get things done efficiently and on a timely basis.
- 2. Is there someone to get the punch list items done at the end of the project?
- 3. Will there be someone who has the time and ability to research products or comparison shop for you?

#### **Contracts**

- 1. Every project should have a contract, no matter the size.
- 2. Each contract should have a start and end date, as well as a detailed description of the work to be done and the materials to be used.
- 3. Either materials should be spelled out, or reasonable allowances should be given for you to select your own items.
- 4. The payment schedule should be included in the contract, and make sure that payments are based on specific tasks being completed. In this fashion, you can be sure that you don't get ahead of the Builder, should there be delays in the project.
- 5. Prior to making a scheduled payment, make sure you receive signed lien waivers. This will help insure that no

- subcontractor will place a lien on your property for monies owed them by your builder.
- 6. Make sure all change orders are in writing specifying both the additional cost to the project, as well as any delays to the schedule.
- 7. A reputable Builder will provide a one-year guarantee on workmanship and materials.

We hope you find these tips to be helpful. Our contract tips are by no means all inclusive, and we suggest that you speak with an attorney when reviewing, and, ultimately, signing a contract with a builder.

Good luck with your project!

### Carolyn Wheeler

Principal of Country Club Homes

# Country Club Homes, Inc.

462 Danbury Rd. Wilton, CT 06897. 203-762-0550