

How To Find A Custom Builder.

CAMPBELLGARRETT
DISTINCTIVE HOMES & ESTATES





How to Find a Custom Builder

The choice of a builder may be the most important decision in the custom home building process. Choosing a builder early in the process, ideally before you've settled on a site or a design for your home, can set the stage for a successful home building experience.

Campbell Garrett Distinctive Homes and Estates offers homes of unparalleled quality, beauty, and reliability. Please take the time to read through this pamphlet on "How to Find a Custom Builder." We believe that by following the advice given within, you will enjoy the process of building your dream home.



Choose Early. Choose Wisely.

Why might you prefer to choose a builder early on? Most people say the process is so complex that owners need professional guidance from the beginning to avoid mistakes in site selection, home design and written specifications. Architects can draw plans but they are not in the business of building and often don't know the price of their creations.

This is when your builder comes in. Seek a builder's advice from the beginning. By doing this you will eliminate costly redraws with your architect. In addition, designing your home with your builder's input will help to ensure that your vision is realized. Finally, no builder can quote an accurate price for a custom or semi-custom home until he or she knows the type, style, finishes, and features of the home, the site conditions and the type of contract you want to use for construction.

To assist in the process Campbell Garrett Distinctive Homes and Estates offers full service drafting and design service to all of our clients to ensure that their home is delivered to expectations and within budget. Now that you know how to best design your home, let's plan a budget.



Determining Your Budget

Before you contact home builders, decide what you can afford to spend. Your total budget should comprise the sum of cash + borrowing power + equity available for your project. At this stage, the National Association of Home Builders recommends that you visit your lender and pre-qualify for your mortgage. The lender will help you develop a realistic expectation of the budget for your new home.

Campbell Garrett Distinctive Homes and Estates, through its lending arm Identity Financial Inc. and Hollister Lending Inc. can assist you in this pre-qualification. Please call Kevin Hollister at 713-300-6935 or email kevin@hollisterlending.com

To develop your budget, ask yourself and your lender the following questions:

- What can I afford?
- What attributes do I want my home to have?
- What is my current property or home worth?
- What will my mortgage payments be?

Building Budget Worksheet

Now you can begin to determine the approximate cost for each part of the construction process. However, after a few conversations with the lenders and builders, you will gain a clearer notion of where your dollars will go. Here is a budget break-down that covers all aspects of home building process.

The project budget includes:

Cost of the lot	\$ _____
Architect	\$ _____
Interim finance	\$ _____
Engineering	\$ _____
Interior designer	\$ _____
Landscape architect	\$ _____
Landscape	\$ _____
Pool	\$ _____
Mortgage and title	\$ _____
Other	\$ _____
Home Budget	\$ _____
Total project budget	\$ _____

Now that you know where you stand financially, it's time to start talking with builders who will work to build your dream home within your budget.



Builder Selection

While pricing is very important, when selecting a builder, you may well want to base your decision on the builder's reputation, professionalism, warranty coverage, and experience. Here are nine criteria to consider:

1. **Seek a professional:** Look for companies that emphasize customer service, quality, integrity and a commitment to education.
2. **Quality:** You get what you pay for. Be careful when assessing the prices set by different builders. The quality of the materials and service can make a significant difference in cost.
3. **Integrity:** Is your prospective builder trustworthy? Be cautious if you hear anyone suggest that a builder has been less than honest with clients. Look for an established builder with an extensive client list.
4. **Commitment to Education:** Professionals builders know that the quality of their service depends on the quality of their staff. They should be committed to ensuring their people have the tools to be successful with professional designations and continuing education. Look for designations such as a Certified Graduate Builder, Master Graduate Builder, Texas Star Builder, and Energy Star Partner.
5. **Financial stability:** Some builders run their businesses better than other builders. Make sure the building company you select is financially viable. Success in the home-building business is earned by building a quality product at a fair price. A builder who is financially successful will likely be in business during the warranty period for your new home (10 years in Texas). Further, successful builders are in the best position to contract for the services of top subcontractors and suppliers.
6. **Area of operations:** Choose a builder who is familiar with the area where you want your home to be built. Local knowledge is important because residential construction is very regional in nature. An out-of-the-area builder might not be prepared to handle variations in local building codes, subcontracting practices and inclement weather patterns.
7. **Type of Home:** Select a builder who has extensive experience constructing homes in your price range and general design style.
8. **Compatibility:** Building a home is a highly personal and emotional experience. That's why you'll want to choose a builder with whom you'll feel comfortable.
9. **Customer Service/Warranty:** A company that's truly committed to buyer satisfaction will emphasize service from every member of its team and maintain a professional attitude in every interaction. The builder should be willing and able to offer you a TRCC compliant, comprehensive written warranty.

Beyond these factors, the most-important consideration is the quality of the builder's homes. Cost is not a direct measure of quality. Rather, good quality is the merging of good design with appropriate products and materials that are installed with superior workmanship.



Getting Started

Use the steps below as a guide when beginning your search for a builder:

- Determine your budget.
- Seek referrals from friends and neighbors-make sure the builder has a working knowledge of the types of homes and considerations of the area.
- Contact the Greater Houston Builder Association to find out about the builder.
- Verify the builder is registered with Texas Residential Construction Commission
- Verify that the builder is an active Certified Graduate Builder or a Master Graduate Builder.
- Verify that your builder is a Texas Star Builder.
- Verify that your builder is an Energy Star Partner.

Once you find a builder and settle on a plan, request a detailed, written contract that protects both you and the builder and that complies with local, state, and federal laws. The contract must spell out the work that will be performed and provide a fair payment schedule.

Questions to Ask Your Potential Builder

- What type of warranty program do you offer?
- What are your fees for building a home (fixed price, cost plus, management fee)?
- How do you charge extras?
- Who supervises your construction?
- How long have your trade people been working with you?
- How often during the week is the builder out at the job site?
- Who will I be dealing with during construction?
- How many hours per year do you and your supervising staff participate in continuing education.
- Are you or your staff Certified Graduate Builders or Certified Master Builders by the National Association of Home Builders?
- Are you or your staff Texas STAR Builders as recognized by the Texas Residential Construction Commission?
- Are you an Energy Star Partner?
- Can you provide a list of references, including homeowners, suppliers, subcontractors and consultants such as architects and engineers?
- Have you ever been sued? If so, did you win or lose? Are there any suits currently pending? If so please explain.
- Are there any liens against properties that you have built?
- Have you ever filed for bankruptcy protection?
- Do you have a design center to simplify the selection process?
- Do you make an interior designer available to assist in selections?



- Do you offer financing and discounts if that financing is utilized?

Questions to Ask Referrals

- Was the builder accessible or hard to find (during your project)?
- Was the home completed when promised? If not, why?
- Did the builder stay within your budget?
- Did the builder follow the plans and specifications, or did he or she make changes without consulting the architect or you?
- Were there any surprises, such as excessive change orders, or did the work go smoothly?
- How did the builder charge for any change orders?
- Were the allowances adequate?
- Was the follow up on warranty work completed in a timely manner?
- Does the home's mechanical systems (i.e., air conditioning, heating, plumbing, and electrical) function well?
- Is the home energy efficient, keeping utility bill reasonable?
- Why did you choose this builder?
- Was the builder congenial?
- Did the builder supervise the job closely?

Check List for Touring a Builder's Home

- Does the electrical system and duct work appear to be neatly installed?
- What materials are used in the kitchen and bath cabinets? Wood?

MDF (Medium Density Fiber Board) particle board? Do the cabinet's side panels match the doors? What kinds of doors and hinges do the cabinets have?

- Are the light fixtures attractive and well arranged for general and task lighting?
- Are types and quality of floor coverings attractive?
- What is the condition of the job site as a home near completion?



Texas Residential Construction Commission

Texas Law

In Texas, the Texas Residential Construction Commission (TRCC) was established to monitor the home building process and to create uniform standards for home building and warranty service. All Texas builders are responsible to register with the TRCC. In addition, each residential construction project is required to be registered with the commission. For "Build on Your Lot" projects the builder is required to register at commencement. For a home built on a builder's lot, the home is required to be registered after closing. You should ask for a copy of the registration. In addition the TRCC site has information on each builder including, builder registration number, the builder's status with the commission, the number of homes registered, and the number of State Sponsored Dispute Resolutions (SSDR) the builder has gone through. You can also get copies of the warranty and performance standards.

The TRCC also has approved certain warranty companies that are able to issue warranties in Texas. Make sure your builder's warranty provider is listed.

Finally, the TRCC has compiled a list of Texas Star Builders. This new program allows builders to differentiate themselves from other builders by meeting experience, education, and other criteria. Be sure to choose a Star Builder.

Jim Garrett and Scott Lease are both Texas Star Builders.

Campbell Garrett Distinctive Properties TRCC Registration Number is 31278

Identity Homes TRCC Registration Number is 1441

Texas Star Builder

The Texas Star Builder Program is a volunteer program for registered builders and remodelers who are able to demonstrate certain levels of construction experience and education and a long-term commitment to customer service and satisfaction. Members agree to abide by commission rules and regulations and to actively participate in the state-sponsored inspection process. **Jim Garrett and Scott Lease are Texas Star Builders.**



Education

CERTIFIED GRADUATE BUILDERS AND GRADUATE MASTER BUILDERS

Certified Graduate Builder (CGB) and Graduate Master Builder (GMB) are two of the top designations developed by the NAHB for builders. Designations help consumers to identify professionals who have demonstrated a commitment to excellence. Their credentials demonstrate that business owners and senior managements have undertaken continuing education courses in all facets of the homebuilding industry. To earn one of these designations, a builder must complete a regularly updated curriculum of industry-related topics. Candidates for these designations are also required to pledge their commitment to a professional Code of Ethics. CGB and GMB participants take ongoing courses in the following areas:

- Building Technology
 - Building Codes and Standards
 - Building Technology: Systems and Interior Finishes
 - Building Technology: Structures and Exterior Finishes
 - Indoor Air Quality
 - Energy Efficient Construction
 - Green Building For Building Professionals
- Business Finance
 - Business Accounting and Job Costs
 - Business Management for Building Professionals
 - Construction Contracts for Law
 - Estimating
 - Finance Banking
- Project Management
 - Design/Build
 - Off-Site Project Management
 - On-Site Project Management
 - Scheduling
- Sales & Marketing
 - Customer Service
 - Land Development, Site Planning and Zoning
 - Sales & Marketing
- Safety
 - Recognizing the Safety Hazards for the Home Building Industry

All Campbell Garrett Superintendents actively participate in the Certified Graduate Builder Program. Jim Garrett and Scott Lease both actively participate in the Graduate Master Builder Program.



"We looked at several homes they had built and were so impressed that we decided not to get bids from other builders."

-Scott, Leslie, Braden and Jarrett Douthitt

Builder Check List

Builder Name	CGDP	Builder 2	Builder 3
Texas Star Builder	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Certified Graduate Builder	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Master Graduate Builder	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Energy Star Partner	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Professional	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Quality	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Integrity	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Commitment to Education	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Financial stability	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Area of operations	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Type of Home	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Compatibility	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Customer Service/Warranty	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Plan Design Services	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Design Center	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Interior Designer	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>



"We choose Campbell Garrett because of their attention to detail. They were very timely and helpful."

-Sheriff Milton and Marian Wright

Now that you've interviewed and narrowed the field, how do you compare bids? Since you've determined that reputation, area of operating capability, warranty, and financial stability are similar, its now time to compare. If you have determined the allowances and specifications in advance, this process is made easier. If not utilize the following worksheet.

Builder Name	CGDP	Builder 2	Builder 3
Total Price	\$_____	\$_____	\$_____

Less Allowances

Front Door	\$_____	\$_____	\$_____
Light Fixture	\$_____	\$_____	\$_____
Plumbing	\$_____	\$_____	\$_____
Appliances	\$_____	\$_____	\$_____
Flooring	\$_____	\$_____	\$_____
Cabinets	\$_____	\$_____	\$_____
Landscape	\$_____	\$_____	\$_____
Net Price	\$_____	\$_____	\$_____

You should never accept allowances for items such as brick, stone, slab, frame, electricity (other than fixtures), plumbing (other than fixtures), HVAC, roof, or other structural components. These structural components should be well within a builder's ability to price on a fixed basis. A builder should provide a fixed fee for your home based on plans, engineering, and specifications. Further, the builder should always pay for such items as insurance, temporary utilities and other "soft" costs related to the job, unless excluded at your request. Too many allowances mean price changes.

Choose Us

Campbell Garrett Distinctive Homes and Estates is a professional home building company that excels in all of the areas outlined herein. Let us build you dream home. We've helped you this far, let's finish this project together.

**Contact for build on your lot information:
Sharon Campbell at 281.343.8727 x109 or email:
scampbell@identityhomes.com**