



Getting started with a building contractor

When you work with a contractor, there are two rules: Get it straight, and get it in writing. You've put a great deal of research and planning into your new home, and you want to make sure you and your builder are "singing off the same page" throughout your construction project. Be sure that estimates are in writing.

Remember that building a house is one of the most complex experiences any modern person can have. So it will take work for you and your contractor -- and his subcontractors -- to stay in step. For there to be no misunderstandings or disagreements during your project would be unusual. But with a clear, written agreement, trouble can be kept to a minimum.

Check their credentials

Okay, you've bought a building lot and have a set of plans spread out on the dining room table. You've narrowed down your search to three or four contractors. Each will examine the drawings, prepare a proposal and make a pitch. Not surprisingly, all quotes come in within a few thousand dollars of each other.

How do you choose the right contractor?

If the quotes are within your budget, there are three other important tests:

Are you comfortable? Your best chance to evaluate each candidate one-on-one is the presentation meeting. As you and the contractor discuss your plans, listen carefully and ask questions. Then ask yourself: Am I comfortable with this person? Does he or she come across as trustworthy and professional? Can this contractor work with my ideas?

Is the contractor "on the level"? You'll need proof that the contractor is registered, insured and carries the required workers' compensation insurance for his or her workers. In Rhode Island, building contractors don't have to be licensed or bonded, but they must be insured and properly registered with the state Building Contractors Registration Board. For information on a contractor, call the Board at (401) 222-1268. Most importantly, the Board can tell you if there are or have been any consumer complaints against the contractor.

Ask the contractor for copies of registration and insurance documents, including proof of workers' compensation insurance. Also ask for customer references, then check them. Ask people if their houses were finished on time, if the work was satisfactory, and if they would hire the same contractor again. If you're lucky, you might even be invited to tour a home or two. This provides a first-hand look at how well a contractor's work looks when finished and how it holds up when lived in. Forget the furniture: Look at the overall workmanship and finishes.

Also check with the local building official to see if the contractors under consideration have good track records in satisfying code requirements and local ordinances.

Is the contractor a member of the Rhode Island Builders Association? Membership in RIBA indicates that a contractor takes his or her profession seriously, and has access to excellent professional educational resources and on-the-job safety training. RIBA has a Code of Ethics to guide its members (see page 2 of Membership Application). RIBA will not recommend a particular contractor, but association staff will be happy to give you the names of members and information about them.

Call RIBA at (401) 438-7400, or check the member directory and information on this website.

The contract

The key to a successful project is a well documented, mutual understanding between you and the contractor. This boils down to a good, solid contract consisting of drawings, specifications and the agreement itself.

The Rhode Island Builders Association offers a standard set of new-construction contract documents that is considered a national model. If your contractor doesn't use these already, ask him or her to do so.

The important thing: Eliminate the gray areas to avoid disputes later. It makes sense to include language, as does RIBA's contract, defining a mutually agreed-upon way to settle disputes. Consider binding arbitration, as set forth in the Construction Industry Rules of the American Arbitration Association. Or, use a local mediation service that can deal with construction issues. Settling disputes through mediation is quicker and less expensive than going to court.

Have your lawyer review the contractor's proposal and ride shotgun for you on the contract.

Work in progress

Most contractors hold a pre-construction conference with their subcontractors about a week before work begins. This lets them review the drawings as a team, discuss their work schedules, and generally coordinate things. You and the contractor should have a similar meeting shortly before breaking ground.

Once work is under way, it will be uniquely exciting for you and your family to visit the construction site. Discuss this ahead of time with the contractor, and obey his or her "rules of the site." This will help preserve order and safety, something that's of supreme importance.

As things progress, talk to the contractor directly if you have a complaint. Don't go sniffing around the site griping to employees and subcontractors. It's the contractor's job to monitor the whole project and everyone working on it. So stick to the "chain of command."

Well, after many months of doing your homework, you are indeed, almost home!