

How to Choose a Custom Home Builder

A Guide to Finding the Right Partner for Your Dream Home

By Kevin Rea, Master Builder Since 1977

Introduction

Choosing the right custom home builder is one of the most important decisions you'll make in the home building process. Your builder will be your partner for 12-24 months, managing millions of dollars and countless decisions. This guide will help you evaluate builders and find the right fit for your project.

What Makes a Great Custom Home Builder

Experience and Track Record

A builder's experience directly impacts the quality of your home and the smoothness of the building process. Look for builders with a proven track record in your area and price range.

Questions to Ask:

- How many custom homes have you built?
- How long have you been building in Central Oregon?
- Can you provide references from recent clients?
- Have you built in my target community before?

What to Look For:

- 10+ years of custom home experience
- Portfolio of homes similar to your vision

- Experience with your chosen community's requirements
- Stable business history

Financial Stability

Your builder needs to be financially stable to complete your project and honor warranties. Unfortunately, some builders take on too much work or underbid projects, leading to problems.

Questions to Ask:

- Can you provide bank and supplier references?
- What is your bonding capacity?
- How do you handle cost overruns?
- What payment schedule do you use?

Red Flags:

- Requests for large upfront payments
- Reluctance to provide references
- History of liens or lawsuits
- Unusually low bids

Communication Style

Building a custom home requires constant communication. Your builder should be accessible, responsive, and transparent throughout the process.

Questions to Ask:

- Who will be my primary contact?
- How often will we meet during construction?
- How do you handle change orders?
- What project management tools do you use?

What to Look For:

- Clear communication protocols

- Regular progress updates
- Responsive to calls and emails
- Transparent about challenges

Quality Standards

A builder's commitment to quality shows in every detail of their homes. Visit completed projects and homes under construction to assess their standards.

Questions to Ask:

- What quality control processes do you use?
- Who are your primary subcontractors?
- How do you handle warranty issues?
- What energy efficiency standards do you meet?

What to Look For:

- Clean, organized job sites
 - Attention to detail in finishes
 - Long-term relationships with subcontractors
 - Willingness to exceed code requirements
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The Evaluation Process

Step 1: Research and Shortlist

Start by identifying 3-5 builders who specialize in custom homes in your target area and price range.

Research Sources:

- Local home builders association
- Community recommendations
- Architect referrals

- Online reviews and portfolios
- Parade of Homes participants

Step 2: Initial Interviews

Meet with each builder to discuss your project and assess fit. This initial conversation reveals a lot about how they work.

Discussion Topics:

- Your vision and requirements
- Their experience with similar projects
- General timeline and process
- Preliminary budget discussion
- Communication expectations

Evaluate:

- Do they listen more than they talk?
- Are they enthusiastic about your project?
- Do they ask thoughtful questions?
- Are they honest about challenges?

Step 3: Reference Checks

Speaking with past clients is essential. A good builder will happily provide references and encourage you to visit completed homes.

Questions for References:

- Would you build with this builder again?
- How did they handle problems or changes?
- Was the project completed on time and budget?
- How is the home holding up?
- How responsive are they to warranty issues?

What to Listen For:

- Enthusiasm vs. hesitation
- Specific examples of problem-solving
- Comments about communication
- Overall satisfaction level

Step 4: Site Visits

Visit both completed homes and active construction sites. What you see tells you more than any conversation.

At Completed Homes:

- Quality of finishes and details
- How the home has aged
- Craftsmanship in cabinetry and trim
- Window and door operation
- Overall feel and livability

At Construction Sites:

- Cleanliness and organization
- Safety practices
- Material storage and protection
- Worker professionalism
- Progress relative to schedule

Step 5: Proposal Review

Once you've narrowed to 2-3 builders, request detailed proposals for your project. Compare them carefully.

Proposal Should Include:

- Detailed scope of work
- Allowances for selections
- Payment schedule

- Timeline
- Warranty terms
- Change order process

Compare:

- Are allowances realistic?
 - What's included vs. excluded?
 - How are contingencies handled?
 - What are the payment terms?
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Contract Essentials

Key Contract Terms

Your contract protects both you and the builder. Make sure these elements are clearly defined.

Essential Terms:

- Fixed price vs. cost-plus structure
- Detailed specifications
- Payment schedule tied to milestones
- Change order process and pricing
- Timeline with completion date
- Warranty terms and duration
- Dispute resolution process
- Insurance requirements

Payment Structures

Understand how you'll pay for your home and what protections you have.

Fixed Price:

- Total cost is agreed upfront
- Builder assumes cost risk
- Changes are priced separately
- Provides budget certainty

Cost Plus:

- You pay actual costs plus fee
- More flexibility for changes
- Requires trust and transparency
- May result in lower or higher cost

Hybrid:

- Fixed price for structure
- Cost plus for finishes
- Balances certainty and flexibility

Warranty Coverage

A good warranty protects your investment. Understand what's covered and for how long.

Typical Coverage:

- 1 year: Workmanship and materials
- 2 years: Mechanical systems
- 10 years: Structural defects

Questions to Ask:

- What's the warranty claim process?
 - Who handles warranty work?
 - Are there any exclusions?
 - Is the warranty transferable?
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Red Flags to Avoid

Warning Signs

Watch for these indicators that a builder may not be the right choice.

Business Practices:

- No physical office or showroom
- Reluctance to provide references
- Pressure to sign quickly
- Unusually low or high bids
- Vague or incomplete contracts

Communication:

- Slow to return calls
- Defensive about questions
- Unwilling to explain processes
- Makes promises that seem too good

Reputation:

- Negative online reviews
- Complaints with BBB or CCB
- History of liens or lawsuits
- High turnover of staff

Due Diligence

Before signing, verify these items.

Verify:

- Active contractor's license (CCB in Oregon)
- Adequate liability insurance

- Workers' compensation coverage
 - Bonding capacity
 - No outstanding liens or judgments
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The Rea Co Homes Difference

Our Approach

At Rea Co Homes, we've been building custom homes in Central Oregon since 1977. Here's what sets us apart.

Experience:

- 45+ years of custom home building
- 100+ custom homes completed
- Deep relationships with local subcontractors
- Expertise in all Central Oregon communities

Process:

- Kevin personally manages every project
- Weekly client meetings
- Transparent budgeting and billing
- Proactive communication

Quality:

- Award-winning craftsmanship
- Attention to every detail
- Long-term warranty support
- Homes built to last generations

Values:

- Integrity in every interaction

- Commitment to client satisfaction
 - Respect for your investment
 - Pride in our work
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Conclusion

Choosing a custom home builder is a significant decision that will impact your life for years to come. Take the time to research, interview, and evaluate your options carefully. The right builder will make the process enjoyable and deliver a home that exceeds your expectations.

We'd be honored to discuss your project and show you why Rea Co Homes has been Central Oregon's trusted custom home builder for over four decades.

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