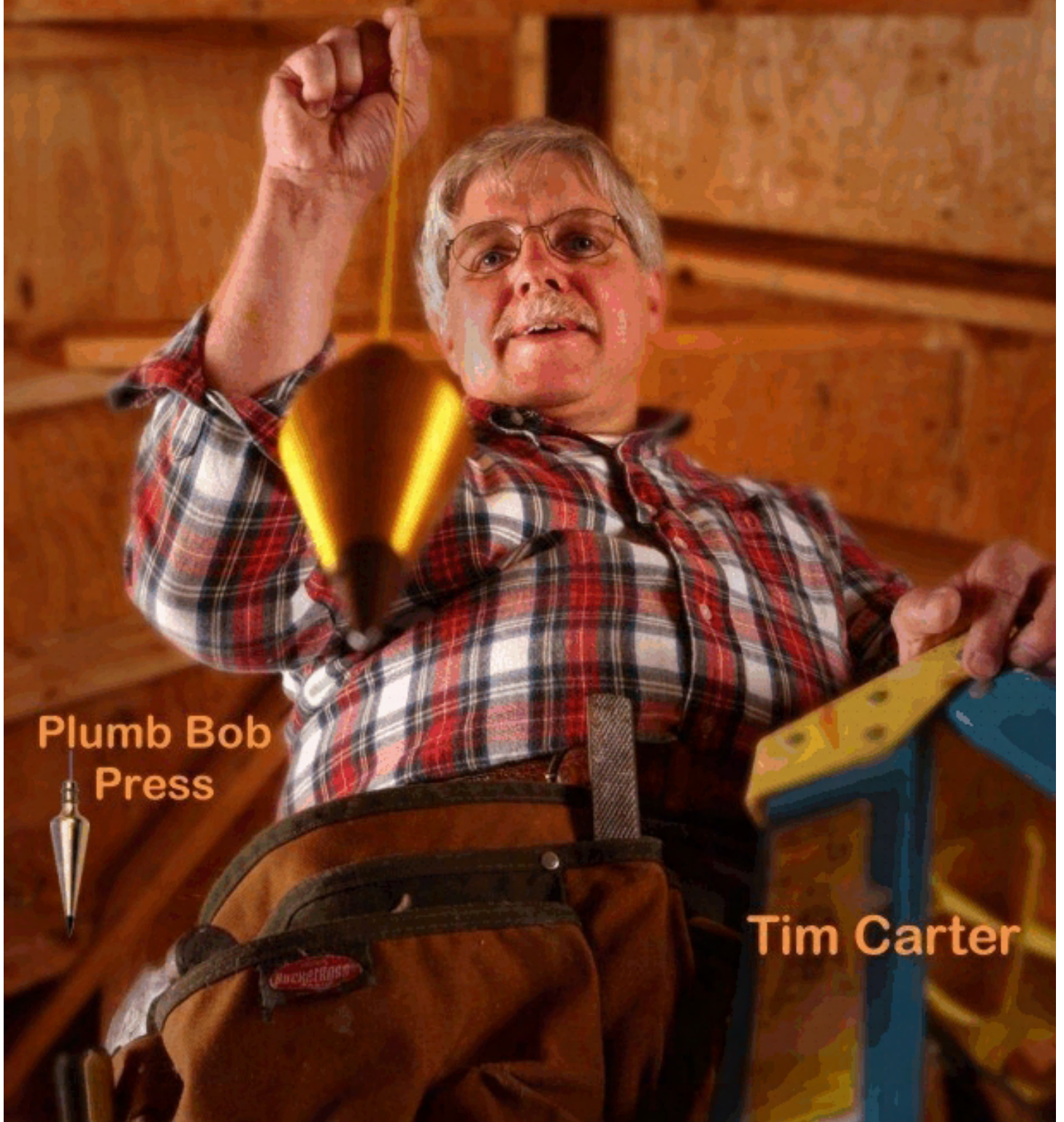


New Home Construction Checklist



Plumb Bob
Press



Tim Carter

New Home Construction Contractor Hiring Guide & Checklist

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Do you want to prevent your dream home from becoming a nightmare? Do you really want to see how the builder calculated your new home cost? This Contractor Hiring Guide & Checklist will allow you to discover the answers to these questions.



Click on the titles to read these columns on the [AsktheBuilder](http://AsktheBuilder.com)'s web site. Links to some of the AsktheBuilder videos are also included. Additional articles and videos are available at the AsktheBuilder.com website.

Below are links to the various sections of this Contractor Hiring Guide & Checklist. Just click on the link to go directly to that section.

[New House Checklist](#)
[Job Cost Breakdown](#)
[References](#)
[Checklist Helpful Hints](#)

[How To Find A Pro](#)
[New House Article Links](#)
[New House Video Links](#)
[Payment Articles](#)

But first, here are links to four exclusive Contractor Hiring Guide & Checklist videos that will help you with Finding a Pro, Contracts, Payments and Change Orders.



[Finding a Pro](#) is not always done on the Internet or using the phone book. Tim explains a better method.



After the bids are in and the contractor selected, what should be in the [contract](#)? Tim outlines eight items that must be in your contract.



[Payments](#) are important. When do you make them and how much? Tim explains three important concerns regarding your payments.



[Change Orders](#) can cost more than just additional money. They can delay the whole project. Discover what to do ahead of time.



New Home Construction Contractor Hiring Guide & Checklist

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Homeowner: _____ Contractor: _____
Address: _____ Address: _____
City/State/Zip: _____ City/State/Zip: _____
Phone: _____ Phone: _____
Email: _____ Email: _____

Contractor's License Number # (where applicable): _____

Project Location (Jobsite Address): _____

Date Bid Submitted: _____ Date of Plans & Specifications: _____

PLANS, SPECIFICATIONS & PERMITS

Will you perform all work according to plans and specifications? Yes No

Will you install all products and materials according to the manufacturer's specifications? Yes No

Will you obtain a building permit and all other (plumbing, electrical, HVAC, etc.) necessary permits? Yes No

FOUNDATION SYSTEMS

Do you intend to use #5 steel reinforcing bars in the footer and foundation? Yes No

Vertical steel bars in foundations offer resistance to lateral soil loads. These loads can produce horizontal cracks in foundations. Do you intend to install vertical steel bars in the foundation? Yes No

If "Yes", what will be the maximum spacing between bars and what thickness will the bars be?

Spacing _____ inches Bar Size _____ inches

Often houses are built too deep into the ground. Positive slope drainage away from the house becomes virtually impossible. The backfill dirt can be used to create a gentle slope away from the foundation giving the appearance of a level lot. To encourage positive drainage away from the house, will the top of the foundation sit 16 inches above any point of ground within 10 feet of the foundation? Yes No

If the house has a basement or below grade rooms, will the foundation be waterproofed in lieu of the standard asphaltic damproofing? Yes No

Will the foundation drain tile be covered with a minimum of 24 inches of washed gravel and will this gravel be covered with 6 inches of straw or tar paper to prevent siltation from backfill dirt? Yes No

Gravity can transport water away from a foundation for free if there is sufficient slope or fall on your building lot. This can eliminate the need for a troublesome sump pump. If the site has adequate slope, will the foundation drain tile daylight? Yes No

CONCRETE SLABS

Do you intend to use a high density cross laminated polyethylene vapor barrier (in lieu of the standard 4 or 6 mil clear 'poly') under all interior slabs, garages, basements, etc. and in any and all crawl spaces? Yes No

Do you intend to pre-treat beneath all slabs, in concrete block walls, and around exterior foundation walls for termites? Yes No

The Portland Cement Association and the American Concrete Institute do not recommend that water be added to concrete as it increases the water/cement ratio and subsequently reduces the strength of the concrete. As such, do you add water to concrete after it arrives at the jobsite or use water on slabs as a finishing aid? Yes No

Will all exterior concrete be a minimum 4,000 PSI strength (6 bag mix) and cured immediately after finishing? Yes No

Will all of your concrete slab control joints be a MINIMUM of 1/4 the thickness of the slabs? Yes No

Steel reinforcing bars can increase concrete tensile strength 100 times or more. This prevents cracks from enlarging or offsetting. Will the exterior concrete slabs contain inexpensive #4 steel bars 24 inches on center in both directions? Yes No

STRUCTURAL STEEL

Untreated steel that is buried behind wood and brick can cause major future staining problems and potential structural failure. Affordable steel primers that contain zinc chromate pigments keep steel from rusting. Will all structural steel (I-beams, columns, brick window and door lintels, etc.) be primed with a rust inhibitive oil primer BEFORE installation? Yes No

Standard I-beams are often just 8 inches tall. If you up-size to a 10-inch beam, you can often significantly increase the spacing between support columns creating more open floor space. The larger beams often cost the same amount of money and fit in the regular beam pockets. The carpenter simply has to double up the foundation sill plate. Will you install 10-inch high beams and have a structural engineer recalculate the column spacing? Yes No

PLUMBING SYSTEMS

Plastic drainage lines allow noise to easily travel into your living space when water is flushed from a toilet or drains from a shower or tub. The cost to upgrade to dense cast-iron drainage lines that stifle noise is often less than \$200 per bathroom group. PVC plastic lines can still be used under slabs and for air vent lines. Does the plumber intend to use noise reducing cast iron drainage waste lines that service toilets and other large volume fixtures? Yes No

You can often get hot water to fixtures in seconds if you install a simple gravity hot water recirculation loop. Does the plumber intend to install an insulated hot water return loop? Yes No

Low water flow and water hammer in some household systems can always be traced back to undersized water supply lines. You can eliminate water hammer and have great water flow if you have 3/4 inch supply piping run to each fixture group. You then run a one-half inch line from the 3/4 inch pipe to each fixture. Does the plumber intend to install a 3/4 inch pipe to each branch takeoff for the hot and cold water line for each fixture? Yes No

ELECTRICAL SYSTEMS

Does the electrician intend to install indoor & outdoor outlets for seasonal lighting purposes that are controlled by interior switches? Yes No

Does the electrician intend to extend separate or 'home run' Category 5 (four twisted pair wires) copper communications cable to all bedrooms, dens, family rooms, etc. for planned any future telecommunications equipment? Yes No

Does the electrician plan to install 2 or 3 PVC 1-inch conduits from the electric panel area to the attic, basement or other areas that will permit easy installation of future electric needs? Yes No

Lightning and power surges can destroy sensitive electronic equipment. These surges can be minimized with additional grounding rods, oversized primary ground wires, and a double pole surge arrester within your circuit breaker panel. Does the electrician plan to include these in his wiring package? Yes No

A 40-circuit primary breaker panel can often be installed for just a few extra dollars. This allows plenty of extra circuit spaces for future electric needs. Does the electrician plan to install a 40-circuit panel? Yes No

HEATING & COOLING SYSTEMS

Furnaces and air conditioners are like shoes. Each house needs a particular sized furnace, boiler, and air conditioner. Contractors can determine the correct sizes by doing a series of heat gain and heat loss calculations. They are **ABSOLUTELY** necessary to properly size equipment, duct work, and room registers. Will you or your heating and cooling contractor provide all of the heat gain and heat loss calculations that were computed specifically for this new house on this lot? Yes No

Will these computations indicate that the proper sized furnace and/or air conditioner are being installed? Yes No

Does your quotation include a humidifier? Yes No

Does your quotation include an electronic air filter? Yes No

Does your quotation include a programable thermostat? Yes No

EXTERIOR WALL SYSTEMS

Do you intend to install an exterior air and water infiltration barrier? Yes No

Will all seams be taped with an approved seaming tape? Yes No

If this house is brick veneer, will you install a wall base flashing equal to or better than *Perm-a-Barrier* manufactured by the Grace Construction Products Company? Yes No

Will this flashing be put under all brick window and door sills and over all window and door headers? Yes No

If the answer is "No" to the above two questions, just how do you intend to prevent water infiltration into the house?

Do you intend to install brick weep holes every 24 inches on center? Yes No

Do you intend to use *Mortar Net* or equal products to prevent the mortar droppings from clogging the weep holes? Yes No

If the house has a masonry chimney, will the chimney crown be constructed with an overhang and in the manner suggested by the Brick Institute of America? Yes No

Will exterior wood siding and trim be back primed BEFORE installation? Yes No

Do you intend to prime all end grain and cut edges of exterior trim and siding? Yes No

Do you intend to use stainless steel nails for exterior wood siding and trim to eliminate rust? Yes No

ROOFING SYSTEMS

What is the length of the roofing material warranty? _____ Years

Asphalt roofing shingles require that felt paper be used beneath them to maintain their fire class rating. Do you intend to install felt paper beneath all asphalt roofing materials? Yes No

Do you intend to provide continuous soffit and roof ridge ventilation? Yes No

Do you intend to use roofing membrane in critical areas (eaves, rakes, valleys, skylights, chimneys, etc.) to prevent leaks caused by wind driven rain and ice dams? Yes No

CERAMIC TILE SYSTEMS

If ceramic tile is installed in bath or shower areas, will it be installed on a cement board substrate? Yes No

Will the corners, seams, and places where this substrate contacts the tub and/or shower be caulked with 100% silicone caulk before the tile is installed? Yes No

Will a high density cross laminated polyethylene vapor barrier be installed behind the cement board? Yes No

Will ceramic floor tile be installed on top of a 3/4 inch wood sub floor and one-half inch cement board? Yes No

FLOORING SYSTEMS

Hardwood flooring needs to adjust to indoor humidity and temperatures for 48 hours minimum before installation. Do you intend to deliver the flooring to the inside of the house 48 hours before it is installed? Yes No

How many coats of urethane finish will the hardwood floor receive? _____ Coats

EXTERIOR IMPROVEMENTS

Will utility trenches that pass beneath sidewalks, driveways, and parking aprons be backfilled with solid granular material which will eliminate future settling? Yes No

Will you install an approved mailbox and post? Yes No

Some construction companies use subcontractors (Subs) to install their products. Subs sometimes are not adequately covered with proper liability and Workman's Compensation insurance. They often get paid a fixed sum of money which drives them to work faster. Subs are often not as responsive when a problem happens at a later date. Employees of the construction company are often a better way to go. Who will perform the work on my house?

Own employees Subcontractor Combination

If subcontractor work on this job, will they have adequate Workman's Compensation Insurance? Yes No

Will you supply Workman's Compensation certificates for all laborers before work begins? Yes No

Will you remove all debris from the jobsite? Yes No

When you submit for your periodic payments (draws), will you supply notarized affidavits from each subcontractor and material supplier? Yes No

What is the length of your warranty? _____ Year(s)

Does it cover all labor and materials? Yes No

New Home Construction Contractor Hiring Guide & Checklist

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JOB COST BREAKDOWN

Task Categories	Material Cost	Labor Cost	Total Item Cost	Supplier Name	Sub-Contractor
Plans and Specifications					
Building Permit					
Builder's Risk Policy (Fire / Theft)					
Builder's Liability Policy					
Site Clearing					
Brush Removal / Dump Fees					
Survey / Stakeout					
Erosion Control Fencing					
Foundation Excavation					
Excess Dirt Removal Off-site					
Footings					
Foundation					
Foundation Waterproofing					
Footing Drain Tile & Gravel Cover					
Downspout Drainage Piping					
Termite Pretreatment Control					
Steel I Beams and Columns					
High Performance Vapor Barrier					
Under Slab / Crawl Space Gravel					
Sewer Line / Septic Tank and Field					
Water Service or Well Drilling					
Natural Gas Service or LP Tank					
Electric Service and Panel					
Below Slab Rough Plumbing					
Basement Concrete Slab					
Rough Grade Exterior (First Time)					
Under Slab Gravel / Fill for Garage					
Garage Concrete Slab					
Rough Lumber Materials					
Attic Truss (Storage/Room) Option					
Rough Carpentry (Build Frame)					
Backhoe Trenching (All)					
Roofing					
Roof Ventilation System					
Skylights					
Exterior Air / Water Membrane					
Windows					
Install Windows					

New Home Construction Contractor Hiring Guide & Checklist

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Task Categories	Material Cost	Labor Cost	Total Item Cost	Supplier Name	Sub-Contractor
Exterior Doors					
Install Exterior Doors					
Furnace / Boiler / Radiant Heat					
Air Conditioning					
Water Heater					
Ventilation Fans & Piping					
Interior Gas Lines					
Visible Rough-in Plumbing					
Rough-in Electric					
Telephone Wiring					
Cable TV Wiring					
Intercom System					
Security / Fire Alarm System					
Computer / Data Wiring					
Door Chimes					
Central Vacuum					
Fire Sprinklers					
Sound / Theater System					
Air Infiltration Package (Interior)					
Wall Insulation					
Attic Insulation					
Drywall / Plaster					
Rough Grade Second Time					
Exterior Trim Lumber					
Shutters / Columns / Handrails					
Exterior Carpentry					
Vinyl, Fiber Cement Siding / Trim					
Wood Siding					
Stucco or EIFS					
Stonework					
Brickwork					
Brick Flashing & Mortar Net					
Brick Steel Angle Irons					
Gutters & Downspouts					
Leaf Screens / Gutter Guards					
Exterior Painting / Staining					
Exterior Sidewalks / Patios					
Decks					
Swimming Pool / Spa / Hot Tub					
Driveway Apron (Concrete)					

New Home Construction Contractor Hiring Guide & Checklist

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Task Categories	Material Cost	Labor Cost	Total Item Cost	Supplier Name	Sub-Contractor
Driveway					
Garage Door(s) & Opener(s)					
Garage Storage Attic Truss Option					
Disappearing Stairway					
Mailbox					
Final Grading / Top Soil					
Fencing					
Landscaping					
Retaining Walls					
Lawn Seeding / Sod					
Interior Doors					
Interior Casing and Baseboards					
Built-in Cabinetry					
Misc. Interior Trim					
Kitchen Cabinets					
Kitchen Counter Tops					
Kitchen Sink Faucet					
Refrigerator					
Cooktop					
Oven(s)					
Microwave					
Dishwasher					
Disposal					
Laundry Room Cabinets					
Laundry Room Counter Top					
Washer					
Dryer					
Interior Lighting Fixtures					
Exterior Lighting Fixtures					
Landscape / Outdoor Lighting					
Finish Electric					
Bathroom Cabinets					
Bathroom Counter Tops					
Bath Faucets (Lav, Tub & Shower)					
Toilets					
Finish Plumbing					
Towel Bars / Toilet Paper Holders					
Medicine Cabinets					
Mirrors					
Ceramic Tile					

INSURANCE DOCUMENTATION

Contractor's Workman's Compensation Risk number or Private Policy number and Carrier number:

(PLEASE ATTACH A COPY OF YOUR CURRENT STATE CERTIFICATE OR PRIVATE CARRIER CERTIFICATE)

Contractor's Liability Insurance Company and Policy number:

(PLEASE ATTACH A COPY OF CERTIFICATE OF INSURANCE)

ANTICIPATED STARTING DATE: _____

PROJECTED COMPLETION DATE: _____

REFERENCES (List only jobs of similar scope and nature)

Job completed approximately four years ago:

Name: _____

Address: _____

Phone Number: _____

Job completed approximately 2 years ago:

Name: _____

Address: _____

Phone Number: _____

Job completed within the past 60 days:

Name: _____

Address: _____

Phone Number: _____

Bidding Contractor's Signature: _____

Date: _____

OPTIONAL COMMENTS

End of Checklist

CONTRACTOR HIRING GUIDE & CHECKLIST HELPFUL HINTS

Thanks for purchasing one or more of my Contractor Hiring Guide & Checklist products. I am quite sure you will be pleased with how they help you find a professional - or more importantly - allow you to quickly spot a scoundrel!

You will run into some resistance from contractors when they see the Contractor Hiring Guide & Checklist(s). Some will reject it entirely. That is OK. Be patient and continue to call contractors until you find one who accepts the Contractor Hiring Guide & Checklist at face value - a document that protects both you and the contractor.

USE TIPS

1. Insist that all questions be answered. Incomplete answers can lead to incomplete jobs.
2. Test the contractor's phone number on several occasions. Do you get a machine, voice mail or a human? Humans solve problems, not machines. Note response times. If it takes days to get a return call, this could spell trouble if you start a job with this type of person.
3. The cost breakdown is so important. It allows you to compare quotations quite easily. You can see why one quote is low and another is high. On larger projects, a blank space in the breakdown tells you an item has been forgotten!
4. Insurance coverage is mandatory. You want real copies with current dates to show that you will be covered if someone gets injured on your job. Remember that subcontractor must have their own separate insurance coverage!
5. Start - Stop Dates will help you determine if the contractor is serious about your job. Ask about who will be working on your job and when they intend to show up. Ask about delays - what causes them and how long might they last.
6. References are critical. The key is to find ones from the different time periods. Ask the people different questions. The most recent reference can provide you with interesting data. For example, did the workers arrive when promised? If there was a delay, what was the problem? How long was the delay? Was the jobsite kept clean? Did anybody play loud music? What would the referral do differently if allowed to start the job over from the beginning?
7. Ask the referral from two years ago about warranty claims. Was repair work necessary? Were their severe problems? Was the contractor responsive? Were the defects fixed correctly the first time or were repeated attempts necessary?
8. The oldest referral has good information too. Ask how well the work has held up. Ask what they would do differently? Would they hire the contractor again, OR have they since found a different contractor who does better work? You might be surprised by their answers!

9. Contract Documents - Give serious consideration to attaching/referencing the Checklist as a part - or addendum - to your contract that you and the contractor sign. It can be used as a fact sheet/specifications describing what was promised by the contractor. Since I am not an attorney, I can't give legal advice. You may wish to consult with an attorney to see if your state law permits these kinds of attachments or addendums. I believe that virtually every state permits you to do this.

HOW TO REALLY FIND A PRO

Finding a reliable, competent and skilled builder or remodeling contractor that can do all of the work will take some time but it is by no means impossible. If you understand some of the basic principles by which these people work, the task is not as mystical as it may seem. Quality contractors are proud of their work. They want it to be perfect or nearly so and they do not want any call-back or warranty problems. To achieve trouble-free results, they know that high quality materials are an integral part of each project. Real professionals know that problems are public relations nightmares and drain profits.

Knowing this, you start your search for contractors by visiting the businesses that supply quality materials to these individuals. You might be surprised to find out that these businesses are often places that you have never heard of. In your instance, open the Yellow Pages and look under the heading Home Builders. Many of the listings under this heading will be businesses that cater primarily to contractors and not consumers like you. Visit two or three of these places if possible. Try to do this in the middle of the morning or the mid-afternoon. Never go early in the morning, at lunch or the end of the business day. These are busy times when contractors are picking up supplies.

Once there, ask to speak with the manager or possibly the owner. Briefly describe your job to this person. Ask for a customer who has been buying for 15 or more years, one that routinely buys the highest quality materials, and who pays his monthly bill on time. If the business manager obliges you, you will have a list of high quality candidates. The final question to ask, if possible, would be names of contractors that this person would use to work on his or her own home.

If the manager will not release names, then go to Plan B. Do a stakeout of the business in the early morning and get business cards from the contractors who are buying supplies. Look for ones who are driving well-kept vehicles that project a look of professionalism. You will still need to do more detective work, but your chances of hiring a pro are quite good.

Thanks again for your purchase. Don't hesitate to email me if I can help you in any way. Simply go to my website - AsktheBuilder.com - and look for the [Ask Tim](#) button on the home page.

Best regards!

Tim Carter - AsktheBuilder.com

NEW HOME CONSTRUCTION ARTICLE LINKS



[Building Cost](#) - Estimating the building cost of a new house involves a lot of factors. Building cost calculator software doesn't always reflect current market conditions. You will need to do some research when estimating home building construction costs.



[Tipping Etiquette for a Builder](#) - Tipping a builder is not a bad idea, especially if he does superb work and you might use him again for different projects. But what to tip and how much can be a perplexing problem. You might be surprised at what could be the perfect tip.



[Visiting Your New Home](#) - Jobsites are different with each contractor. Some are neat and very safe while others are not. New home builders need to walk through their job site often. Read my tips on what to look for about how your home is being built. If you don't like something, talk to your contractor right away.



[Different Construction Quality Levels](#) - Quality construction seems to be, in some cases, what the customer is willing to accept. Not all contractors do quality work. Some are not as skillful as others. And some building materials will not withstand poor workmanship. New home construction customers should work hard to find a contractor that will perform quality work.



[Construction Bids and Quotes](#) - Construction bids can be confusing if you are comparing one to another. Sometimes one contractor is listing different things than the other. Sometimes you have trouble getting construction bids from a contractor at all. And, why is the price so high? Is it all profit?



[15 Helpful Clauses for Construction Contracts](#) - Deposit clauses, insurance warranties and escrow? You'll have to know the following terms and more in order to write construction contracts. Here is a list of 15 helpful clauses to know before you sign a construction contract.



[50 Contractor Interview Questions](#) - The following contractor questions may make a few of you uncomfortable. You may gulp at trying to ask them. Well, before you give up, I want you to close your eyes and imagine \$5,000, \$10,000 or \$25,000 of your money just vanishing in thin air. If you hire the wrong contractor for your job, this is a distinct possibility. I know, because I get numerous e-mails each week from people who have been cheated by bad contractors.

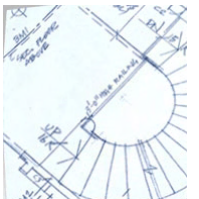
NEW HOME CONSTRUCTION ARTICLE LINKS



[New Home Construction Cost Breakdown](#) - New home construction is a major undertaking for a non-builder general contractor. House plans and details specifications are important means of conveying information to the subcontractor. A new home construction cost breakdown list just might save you money.



[General Contracting 101](#) - General contracting on your new home construction is a huge undertaking for the non builder. House plans and specifications are your best means of communicating with your subcontractor. Make sure the quality of these is the best. Be there when your subs are working. Don't assume that things will be done the way you want if you aren't there.



[House Plan](#) - A house plan must be complete for your home-building projects. House plans need all the details for the contractors. Complete house floor plans will allow workers to continue working, even if no one else is around.



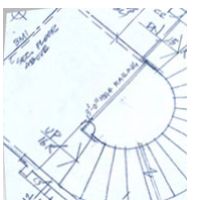
[Small House Plans](#) - Small house plans require just as much thought as plans for a mansion. Small house floor plans must tell the builder all he needs to know so the house is built exactly as it appears in your dreams. A small house can feel large if you include lots of tall ceilings, large windows and skylights.



[Architect Fees and Services](#) - Architectural services are not all the same. Some architects are full service and offer all sorts of assistance while others just like to pump out plans. If you are building for the first time, the extra services a good architect offers may be worth their weight in gold.



[Special Lots Need a Superb Architect](#) - Special lots need an architect with vision. The right professional to design your new home views is the one chance you have to do it right. Good architects will make the most of your lot or land to showcase your home.



[House Plans](#) - Home plans with detailed interior and exterior elevations and exact specifications will help make your dream home become reality. Be specific with house floor plans, and make your plans reflect exactly what you want down to the smallest detail. Avoid problems by drawing up precise home plans before your new home construction begins.



[Building a New House - Get Organized](#) - Building a new home requires hundreds of choices. Get organized by keeping all of your choices and plans for your new home building project in a binder so no decisions fall through the cracks. Blueprints and specifications along with this binder will keep track of the entire project. Select amenities for your new home at the start so that workmen can plan openings and utility adaptations to stay on schedule.

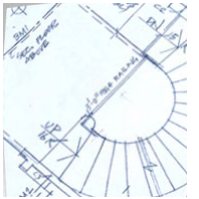
NEW HOME CONSTRUCTION ARTICLE LINKS



[Detailed Plans and Specifications Minimize Mistakes](#) - Detailed blueprints, plans and specifications will help you avoid being sued by a contractor. Keeping a detailed account of work each day, along with photos, will arm you with data should a problem with your contractor arise.



[Change Orders - What's Fair / What's Not](#) - Change orders are the silent killer of most projects. Homeowners can change their minds and contractors can charge extra for work not detailed in a plan or specification. Plan carefully before work begins to avoid costly change orders.



[House Plans](#) - House plans are the first part of the home-building process. High-quality house plans include numerous exterior and interior elevations, countless details, cross sections and schedules.



[50 Dream Home Design Tips](#) - Building the perfect home is a dream we all have. But, dream homes can be expensive. Your new house plan has to include all the features you desire. Here are some new home design tips to get you thinking.



[Soil Testing for New Homes](#) - Soil strength and quality are extremely important when building a new home since most house foundations contact soil, not bedrock. Not all soils are the same, so it is vital you get a valid soil test and inspection.



[Heating Systems](#) - Extremely cold temperatures can strain heating systems. Your heating system might be working overtime to keep up the heat in your home. Heat systems should be sized to meet the heat loss calculations for your home.



[Fifty Cost Cutting Do's and Don'ts](#) - These cost cutting tips will alert you to which items should be quality upfront, and which you can upgrade later. Saving money on your home building costs means knowing where it is safe to economize.

NEW CONSTRUCTION VIDEO LINKS



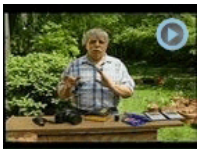
[Septic System Anatomy Video](#) - Tim Carter explains the anatomy of a septic system and walks you through each part of septic systems - the septic tank, septic distribution box and leach field.



[Home Design Software Video](#) - Tim Carter demonstrates just how helpful some home design software can be when drawing up plans for landscaping, building, or remodeling. 3D home design software allows you to see what the house will look like before it is built.



[Blueprints Video](#) - Tim Carter demonstrates professional blueprints, and what details to include on your house blueprints. There are several things that must be included on your blueprint plans.



[Building Construction Cameras Video](#) - Tim Carter, of AsktheBuilder.com, explains why you need to use special cameras to take photos of construction or building defects. A construction photo may help you with a contractor dispute or to find that pipe hidden behind the wall a few years down the road.



[Wiring Box Video](#) - Tim Carter discusses wiring boxes, which are used for all of your computer, cable and home audio speaker wiring. It is all low voltage wiring. This wiring junction box allows you to bring in all your low voltage wires neatly and efficiently. It serves as a central distribution panel for all low voltage wires in your house.



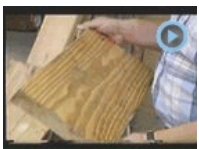
[Sprinkler Systems Video](#) - A fire sprinkler system can save you a lot of money and hassle if there is a fire in your home. Tim Carter of AsktheBuilder.com discusses all new fire sprinkler design and how to install them.



[Central Vacuum Video](#) - A central vacuum makes cleaning up much easier. Tim Carter explains how they work and how central vacuum systems are installed. Why lug around a heavy vacuum when central vacuums can do the work for you.



[Vapor Barrier Video](#) - A vapor barrier is essential when building or remodeling. Tim Carter shares some insights about vapor barriers and tips on vapor barrier installation for your next project.



[Types Of Wood Video](#) - It's important to know the types of wood and what projects they are best for. Tim Carter discusses the different types of wood and how the wood types are recognized and how their attributes are utilized.

NEW CONSTRUCTION VIDEO LINKS



[Fresh Air Supply Vent Video](#) - Air vents replace the air in your home that is used by your hot water heater, furnace and other vents. Tim Carter explains how they work and why they are so important to have in your home. In modern homes, that are very tight, a fresh air vent brings in necessary air. This video shows you how an air vent works in your home.

These are just some of the videos available at the AsktheBuilder.com website. Click here to discover the [additional Construction videos](#).

GENERAL PLANNING ARTICLES

[Home Plans](#) - Home plans with detailed interior and exterior elevations and exact specifications will help make your dream home become reality. Be specific with house floor plans, and make your plans reflect exactly what you want down to the smallest detail. Avoid problems by drawing up precise home plans before your new home construction begins.

[Building a New Home - Get Organized](#) - Building a new home requires hundreds of choices. Get organized by keeping all of your choices and plans for your new home building project in a binder so no decisions fall through the cracks. Blueprints and specifications along with this binder will keep track of the entire project. Select amenities for your new home at the start so that workmen can plan openings and utility adaptations to stay on schedule.

[Detailed Plans and Specifications Minimize Mistakes](#) - Detailed blueprints, plans and specifications will help you avoid being sued by a contractor. Keeping a detailed account of work each day, along with photos, will arm you with data should a problem with your contractor arise.

[Home Remodeling](#) - Remodeling and new home construction share a lot of common items. But they differ in one major area - remodeling is done in the house where you are living. Daily routines are altered. Certain areas of your house may be unavailable during remodeling. No kitchen or bathroom will be a real problem. Read these tips to help minimize your interruptions.

PAYMENTS

The following three articles are contained right in this Contractor Hiring Guide & Checklist.

[Contract Payments](#) - Detailed contracts noting exact contractor and homeowner specifications and listing payment schedules help avoid payment disputes.

[Payment Suggestions](#) - Before payment or work begins, establish detailed contracts, building plans, payment dates, affidavits and helpful construction reports.

[When to Pay for Remodeling Plans](#) - Never pay all of the money due for remodeling plans before the plans are complete. Once you give cash in advance for incomplete work, you lose all of your leverage. Up-front payment has left tens of thousands of people disappointed when the person never finished the job after being paid.

The columns shown above are only a sampling of the columns available to help you. Check the [AsktheBuilder](http://AsktheBuilder.com) website for more information on this and all aspects of Home Improvement.

CONTRACT PAYMENTS

DEAR TIM: You and other people constantly write about how homeowners need to protect themselves from contractors who take their money and perform shoddy work or no work and disappear. What about homeowners who don't pay for work? I have had several customers who nit pick a job to death and withhold tens of thousands of dollars until several small items are completed. I have bills to pay just like everyone else. What is a fair way to solve money problems between homeowners and contractors? Robin S., Kansas City, MO

DEAR ROBIN: Touche! Years ago, I was in a similar situation. I am convinced that hundreds and thousands of homeowners torment contractors for all sorts of reasons. Some of them are legitimate while others are based on past bitter experiences, lack of goodwill, and distrust of contractors as a whole. Unfortunately, there is a small group of very bad homeowners who simply wish to cheat contractors out of money just as there are deceitful contractors who abscond with hard earned homeowner dollars.

When I perform autopsies on these problems, I typically discover a common flaw. The contract between the parties is very vague about the payment terms and conditions. In some instances, wording allows contractors to get too much money in advance. In other instances, homeowners advance money to contractors in a spirit of good faith. Unless these homeowners are working with a contractor who has the highest level of professionalism and honor, the advancement of money before certain things are complete can be a recipe for disaster. The incentive to continue to work at the highest level of efficiency and quality has been removed once the money has been paid.

Contractors routinely present contracts to homeowners that contain loopholes. Imagine language that states, "Payment is due upon completion of work." Well, if I were a homeowner, I could feel justified in holding back the monies if the job were not completely finished. Imagine the nightmare of a job where \$100.00 worth of exterior work can't be completed until the spring thaw yet \$80,000.00 or more is due upon the total completion of the job. If both parties agree to the terms of a contract, then I maintain that they should abide by what the contract states.

There are countless ways to solve payment problems. Several have worked well for me no matter how large or how small a job might be. One element missing in almost every contract I have seen is a tiebreaker clause. It is wise for the parties to agree up front on an independent inspector who is willing to give a ruling as to the quality and completeness of work. In the event of a dispute between the parties, the inspector issues a written ruling that goes one way or the other.

I have found that it is very effective to state that progress payments are made on given dates for the work that is in place and completed to the satisfaction of the homeowner and/or independent inspector. A job cost breakdown that assigns a fair and real number to each aspect of a job is invaluable for this to happen in a fair way for both parties.

The homeowner has a given amount of time to make the payment after the bill is produced. Since the homeowner knows when monies are due, all inspections would have to be scheduled in advance. This allows the homeowner to feel confident the work is satisfactory as he writes the check to meet the deadline. The contract could contain language allowing the contractor to pull off the job if the money is not paid on time. No contractor really wants to do this for any number of reasons, but it

limits the amount of financial exposure to a fixed sum of money. It also gives the contractor some leverage as very few homeowners want their job to be at a standstill.

Set standards in the contract, if possible and reasonable, with respect to work meeting the building code or more importantly set forth manufacturers' specifications. A benchmark of quality must also be established or you may never meet certain homeowner's expectations. The independent inspector may come into play in this event as well.

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PAYMENT SUGGESTIONS

DEAR TIM: My house was severely damaged by a natural disaster. My husband and I hired a contractor who was referred by a friend and whose state license is in good standing. We visited other smaller jobs to review his work. We signed a contract with him to perform \$250,000 in repairs. He has taken all of our money and only 1/3 of the work is complete, much of it against code. What should we have done to avoid this nightmare? J.C.

DEAR J. C.: After reviewing all of the details of your story, I can see that this person was a con artist from the start. All of the facts that you have presented indicate that this individual was not capable of performing a job of your scope. Furthermore, it appears that he had every intention of stealing your money. He has no honor and makes life miserable for all honest, stable, and trustworthy contractors.

Some state laws permit contractors to ask for and accept deposit money the day the contract is signed. In many cases, deposit money forwarded by a homeowner to a contractor is nothing more than a loan. You put yourself and your money at great risk if you advance money to a contractor for no-good reason. Some contractors use deposit money to pay the bills of other jobs currently in progress. This business practice is often referred to as undercapitalization. In other words, their financial gas tank is running near empty.

Contractors deserve advance money in certain instances. For example, they may have to order custom nonreturnable objects such as kitchen cabinets or custom windows or doors. A build/design firm may want the cost of the design work and the building permit covered as these items can only be used on your job. Design and planning costs can be negotiated during the bidding process. Costs for custom materials can be verified by asking for copies of the quotes from suppliers. Honest contractors generally will not hesitate to provide you with these numbers.

I also noticed that you allowed the contractor to begin work without finished, detailed plans that were approved by your local building department. This was a critical error on your part. It is vitally important to have finished plans and specifications BEFORE the contract is signed. The plans should be an integral part of the contract documents. An investment of \$250 or so with an attorney to review your contract would have been very prudent. The contract could have contained language telling the contractor that all work must be performed in accordance to the plans and specifications.

Payments of additional monies as the work progresses must be tied to specific progress points. You can agree to pay weekly or monthly for work that is complete and satisfactory. To aid you in determining what is a fair price to pay at each of these times, a detailed cost breakdown of the job costs is required. Had you obtained this breakdown of costs on your job, the money to pay for the yet unfinished work would still be in your possession.

I suggest that you contact your local building department as well. Often these agencies provide written progress reports during construction. These reports tell you whether or not the work is being completed in accordance with the building code laws. Make the contractor submit these reports, if they are available, at each request for payment.

In addition, be sure you receive notarized affidavits from each person who has worked on your property or material supplier who has delivered materials. If your contractor has not yet paid these people, your nightmare is just beginning.

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WHEN TO PAY FOR REMODELING PLANS

DEAR TIM: My husband and I are remodeling our home to accommodate for our new arrival. We've been working with an architect who is not fully licensed at this time. This individual has been drawing up plans for our new project. The plans are not yet signed and sealed as he wants to send them to a licensed architect to have this done. But he wants us to pay the full amount of the plans prior to getting them signed and sealed. We're not sure if we should pay for the plans until everything is finalized. Please let me know if we should pay for them up-front or if we should wait until the plans are completely done. Julie S., Orlando, FL

DEAR JULIE: Congratulations on the expanding family! The answer is very simple if you ask me. I feel you should never pay in full for something until such time as you are completely satisfied. The fact that the unlicensed architect-to-be asked for the money before the job is complete is very troubling to me.

There are all sorts of reasons you should not pay in full until the job is complete. The money in your account is the only leverage you possess. The instant you hand over all of the money for the plans, you then rely on integrity, hope and good will to get what you want. This individual may have all of these qualities and more, but I do know he does not yet possess good business sense.

I can produce countless examples in the real world where you do not pay for things in advance in-full before you get them. There are many things where you do put down a deposit and possibly make timed payments as the work progresses, but to pay in full before delivery is a recipe for disaster.

Here is a true story that just happened to the son of a close friend. This young man wants to become a commercial pilot. He signed up for flying lessons and all the necessary ground school training to get the commercial license. The cost was staggering - somewhere above \$15,000. My friend co-signed a loan for his son with a bank, took the funds and paid the flight school for the flying lessons and schooling. They did this in advance to get a slightly reduced price. A month ago the flight school went bankrupt and the son only had 10 percent of his training complete.

The son and father still owe the money to the bank and they have virtually nothing to show for it. A similar thing could happen to you. This unlicensed architect may have made an enormous amount of mistakes in your plans. It could take many hours of redrawing to correct them. Once he has the money, he may be reluctant to make the changes in a timely manner. One thing we know for sure is that his incentive to do so will be greatly reduced. In fact, he will find that the additional work will create a large mental obstacle as he feels he is not getting any money to correct his mistakes should they exist.

At this point in time, you have enormous leverage. The plans he has been working on are of no value to anyone but you and your husband. No other homeowner would have interest in them as they are house-specific remodeling plans.

You simply tell this person that you are more than willing to write a check for 90 percent of the total due once the plans are signed and sealed by a real licensed architect. You then tell the architect-to-be that the remaining 10 percent of the money will be paid as soon as the building permit is issued. Keep in mind that the building department may request minor changes in the plans before a permit is issued. You still want to have some financial leverage in the event this happens.

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