

CUSTOMER EXPECTATIONS OF THE OWNER-BUILDER RELATIONSHIP WITH THE RESIDENTIAL HOMEBUILDER

EXECUTIVE SUMMARY

Through a survey of homeowners who responded to an online survey between June 5, 1998 and April 7, 1999, key expectations of the homeowner were determined to include integrity, responsiveness, consistency, and organization of the builder. It was found that there is a significant correlation between quality of service and the willingness of the homeowner to use the builder again and to recommend the builder to a potential homeowner.

The evidence from this survey strongly suggests that, for this respondent group, service provided by the builder is a differentiator among builders that provide equivalent products. In addition, the respondents would be willing to pay, on average, 4.14% more for the same home to receive excellence in customer service. This amount is equal to the profit margin, before taxes, for many single-family home builders. (RMA, 1997)

RESEARCH FINDINGS

Seventy-seven completed or partially completed surveys were received. Table IA lists the 29 questions in Section I: Perceptions and Expectations of the Homebuilder, the number of responses, the count and percentages of each response, and the average of the responses. All items in this section were statistically significant. Table IB list the questions in rank order from most important to least important. Table II lists the 6 questions in Section II: Your Experience, the number of responses, the count and percentages of each response, and the average of the responses. Table III lists the 4 questions in Section III: Future plans, the number of responses, the count and percentages of each response, and averages of the responses, where appropriate. Appendix A provides a complete listing of the responses to Section IV: Comments. Table IV provides a summary of response content to Section IV: Comments. Figures I through IV provide a summary of Section V: Demographics.

**CUSTOMER EXPECTATIONS OF THE OWNER-BUILDER RELATIONSHIP WITH THE RESIDENTIAL
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**TABLE IA
RESPONSES TO SECTION I: PERCEPTIONS AND EXPECTATIONS OF HOME BUILDER**

	Valid Responses	VI	SI	N	SU	VU	Mean	VI	SI	N	SU	VU
P1 Being provided a handbook or guide describing the building process.	76	46	23	7	0	0	1.49	61%	30%	9%	0%	0%
P2 Prompt return of my phone calls by builder.	76	66	9	1	0	0	1.14	87%	12%	1%	0%	0%
P3 Knowing what to expect throughout the homebuilding process.	74	58	15	1	0	0	1.23	78%	20%	1%	0%	0%
P4 Being able to reach a “real person” at the builder’s office within normal business hours.	75	54	18	3	0	0	1.32	72%	24%	4%	0%	0%
P5 Being notified if workers will not be at the homesite on a given day.	75	36	24	15	0	0	1.72	48%	32%	20%	0%	0%
P6 Being asked to participate in regular progress inspections of the home while it is being constructed.	74	51	21	2	0	0	1.34	69%	28%	3%	0%	0%
P7 Having the builder communicate with me at least once a week.	75	63	9	3	0	0	1.20	84%	12%	4%	0%	0%
P8 Having the selection process for options well organized.	75	58	14	3	0	0	1.27	77%	19%	4%	0%	0%

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**TABLE IA (CONTINUED)
RESPONSES TO SECTION I: PERCEPTIONS AND EXPECTATIONS OF HOMEBUILDER**

	Valid Responses	VI	SI	N	SU	VU	Mean	VI	SI	N	SU	VU
P9 Being provided an invoice that contains enough detail to understand all of the charges.	73	67	5	1	0	0	1.10	92%	7%	1%	0%	0%
P10 Having options explained to me in a way that I understand.	73	61	9	3	0	0	1.21	84%	12%	4%	0%	0%
P11 Friendly builder's employees.	75	24	34	17	0	0	1.91	32%	45%	23%	0%	0%
P12 Being welcome to drop in on the site unannounced.	74	56	12	6	0	0	1.32	76%	16%	8%	0%	0%
P13 Being notified of delays or changes to overall schedule.	74	62	11	1	0	0	1.18	84%	15%	1%	0%	0%
P14 Having trust in builder.	74	69	5	0	0	0	1.07	93%	7%	0%	0%	0%
P15 Receiving a consistent level of service throughout the building process.	73	52	19	2	0	0	1.32	71%	26%	3%	0%	0%
P16 Having a single point of contact, such as a project manager or account manager for the entire building process.	73	46	24	3	0	0	1.41	63%	33%	4%	0%	0%
P17 Builder keeps appointments.	74	61	13	0	0	0	1.18	82%	18%	0%	0%	0%

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**TABLE IA (CONTINUED)
RESPONSES TO SECTION I: PERCEPTIONS AND EXPECTATIONS OF HOME BUILDER**

	Valid Responses	VI	SI	N	SU	VU	Mean	VI	SI	N	SU	VU
P18 Builder follows through on promises.	74	73	1	0	0	0	1.01	99%	1%	0%	0%	0%
P19 Builder corrects minor problems as soon as they are identified.	74	43	24	7	0	0	1.51	58%	32%	9%	0%	0%
P20 Being kept well-informed about the decisions that need to be made.	74	67	7	0	0	0	1.09	91%	9%	0%	0%	0%
P21 Builder is responsive to change requests.	73	49	23	1	0	0	1.34	67%	32%	1%	0%	0%
P22 Builder provides assistance understanding the operation of my home.	74	31	30	13	0	0	1.76	42%	41%	18%	0%	0%
P23 Builder has an effective process for handling service requests.	73	41	29	3	0	0	1.48	56%	40%	4%	0%	0%
P24 Being treated by builder in a courteous and respectful manner.	74	52	19	3	0	0	1.34	70%	26%	4%	0%	0%
P25 Minimal surprises in construction process.	74	38	33	3	0	0	1.53	51%	45%	4%	0%	0%
P26 The builder's employees treat my home as well as if it were their own.	74	46	26	2	0	0	1.41	62%	35%	3%	0%	0%

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**TABLE IA (CONTINUED)
RESPONSES TO SECTION I: PERCEPTIONS AND EXPECTATIONS OF HOME BUILDER**

	Valid Responses	VI	SI	N	SU	VU	Mean	VI	SI	N	SU	VU
P27 The builder has a good relationship with trade and specialty contractors.	73	47	23	3	0	0	1.40	64%	32%	4%	0%	0%
P28 Being provided an owner's manual for the home.	73	22	27	24	0	0	2.03	30%	37%	33%	0%	0%
P29 Builder performed needs analysis.	72	24	26	22	0	0	1.97	33%	36%	31%	0%	0%

	VI	SI	N	SU	VU
Key to Responses as Listed on Table	Very Important	Somewhat Important	Neither Important or Unimportant	Somewhat Unimportant	Very Unimportant

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TABLE IB
RANKS OF RESPONSES TO SECTION I: PERCEPTIONS AND EXPECTATIONS OF HOME BUILDER

Item	Description	Rank
P18	Builder follows through on promises.	1
P14	Having trust in builder.	2
P20	Being kept well-informed about the decisions that need to be made.	3
P9	Being provided an invoice that contains enough detail to understand all of the charges.	4
P2	Prompt return of my phone calls by builder.	5
P17	Builder keeps appointments.	6
P13	Being notified of delays or changes to overall schedule.	7
P3	Knowing what to expect throughout the homebuilding process.	8
P7	Having the builder communicate with me at least once a week.	9
P10	Having options explained to me in a way that I understand.	10
P8	Having the selection process for options well organized.	11
P21	Builder is responsive to change requests.	12
P15	Receiving a consistent level of service throughout the building process.	13
P6	Being asked to participate in regular progress inspections of the home while it is being constructed.	14
P4	Being able to reach a "real person" at the builder's office within normal business hours.	15
P24	Being treated by builder in a courteous and respectful manner.	16
P26	The builder's employees treat my home as well as if it were their own.	17
P27	The builder has a good relationship with trade and specialty contractors.	18
P16	Having a single point of contact, such as a project manager or account manager for the entire building process.	19
P12	Being welcome to drop in on the site unannounced.	20
P23	Builder has an effective process for handling service requests.	21
P25	Minimal surprises in construction process.	22
P1	Being provided a handbook or guide describing the building process.	23
P19	Builder corrects minor problems as soon as they are identified.	24
P22	Builder provides assistance understanding the operation of my home.	25
P5	Being notified if workers will not be at the homesite on a given day.	26
P11	Friendly builder's employees.	27
P29	Builder performed needs analysis.	28
P28	Being provided an owner's manual for the home.	29

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TABLE IB

RANKS OF RESPONSES TO SECTION I: PERCEPTIONS AND EXPECTATIONS OF HOME BUILDER

TABLE II: RESPONSES TO SECTION II: YOUR EXPERIENCE

	Valid Responses	VP	SP	N	SN	VN	Mean	VP	SP	N	SN	VN	
E1	How would you rate your overall homebuilding experience?	70	17	20	6	24	3	2.66	24%	29%	9%	34%	4%
E2	How would you rate your satisfaction with the appearance of your finished home?	70	39	19	5	7	0	1.71	56%	27%	7%	10%	0%
E3	How would you rate your satisfaction with the functionality of your finished home?	70	40	21	3	5	1	1.66	57%	30%	4%	7%	1%
E4	How would you rate your satisfaction with the service provided by your builder?	69	17	20	6	13	13	2.78	25%	29%	9%	19%	19%
	Valid Responses	VL	SL	N	SU	VU	Mean	VL	SL	N	SU	VU	
E5	How likely would you be to use this builder again?	68	20	12	8	8	20	2.94	29%	18%	12%	12%	29%
E6	How likely would you be to recommend this builder to a friend?	68	20	16	3	7	22	2.93	29%	24%	4%	10%	32%

Key to Responses as Listed on Table	VP	SP	N	SN	VN
	Very Positive	Somewhat Positive	Neither Positive or Negative	Somewhat Negative	Very Negative
	VL	SL	N	SU	VU
	Very Likely	Somewhat Likely	Neither Likely or Unlikely	Somewhat Unlikely	Very Unlikely

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	Valid Responses	1	2	3	4	5	Mean	1	2	3	4	5
F1: If you were to build another home, rank how important each of the following factors would be, from most important (1) to least important (5).												
Appearance of Home	41	8	14	12	5	2	2.49	20%	34%	29%	12%	5%
Cost of Home	41	12	7	7	10	5	2.73	29%	17%	17%	24%	12%
Functionality of Home	41	14	14	5	6	2	2.22	34%	34%	12%	15%	5%
Length of Time to Build Home	41	1	1	5	4	30	4.49	2%	2%	12%	10%	73%
Service Provided by Builder	41	6	5	12	16	2	3.07	15%	12%	29%	39%	5%
	Valid Responses	VL	SL	N	SU	VU	Mean	VL	SL	N	SU	VU
F2 If all other factors were equal between two builders, including cost, appearance, and functionality of home, how likely would you be to select the builder that had a reputation for excellence in customer service?	73	62	8	1	0	2	1.25	85%	11%	1%	0%	3%

Key to Responses as Listed on Table	VL	SL	N	SU	VU
	Very Likely	Somewhat Likely	Neither Likely or Unlikely	Somewhat Unlikely	Very Unlikely

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	Valid Responses	0	1	2	3	4	5	6	7	8	9	Mean	0	1	2	3	4	5	6	7	8	9
F3 If you had the choice between two builders that build homes of exactly the same appearance and functionality, how much more would you pay to use the builder that had a reputation for excellence in customer service?	36	3	8	14	10	4	16	6	2	0	10	4.14	4	11	19	14	5	22	8	3	0	14
	Valid Responses	0-2 yrs	3-5 yrs	5-7 yrs	> 8 yrs	Never	Mean	0-2 yrs	3-5 yrs	5-7 yrs	> 8 yrs	Never										
F4 How soon would you build another home?	72	24	12	10	19	7	N/A	33%	17%	14%	26%	10%										

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TABLE IV

SUMMARY OF RESPONSES TO SECTION IV: COMMENTS

Comment Topic	Number of Comments	% of Respondents*
Quality of Workmanship	9	30%
Subcontractors	6	20%
Communication	5	17%
Owner Involvement	5	17%
Trust in Builder	4	13%
Homeowner Preparation	4	13%
Corrections/Repairs/Warranty Work	3	10%
Schedule	3	10%
Reputation of Builder	3	10%
Owner Inspections	3	10%
Relationship (adversarial or cooperative)	3	10%
Responsiveness of Builder	2	7%
Selection of Options	2	7%
Selection of Builder	2	7%
Government Agencies	1	3%
Organization of Builder	1	3%
Changes to Project	1	3%
Contract Terms and Conditions	1	3%
Budget	1	3%
Delivering on Promises	1	3%
Attention to Detail	1	3%
Customer Service	1	3%

*Note: a respondent may have made comments in more than one area, this column will not total to 100%

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FIGURE I

SIZE OF HOME (IN SQUARE FEET) OF RESPONDENTS

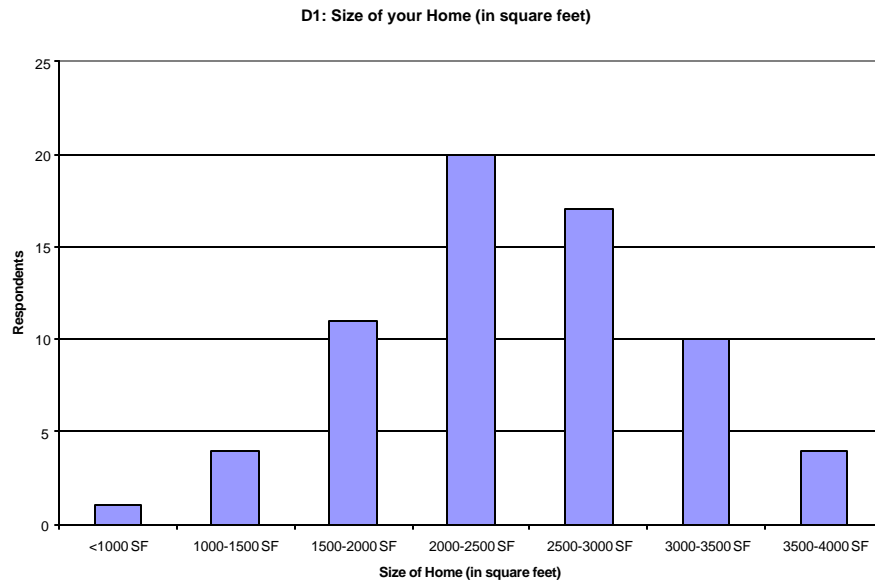
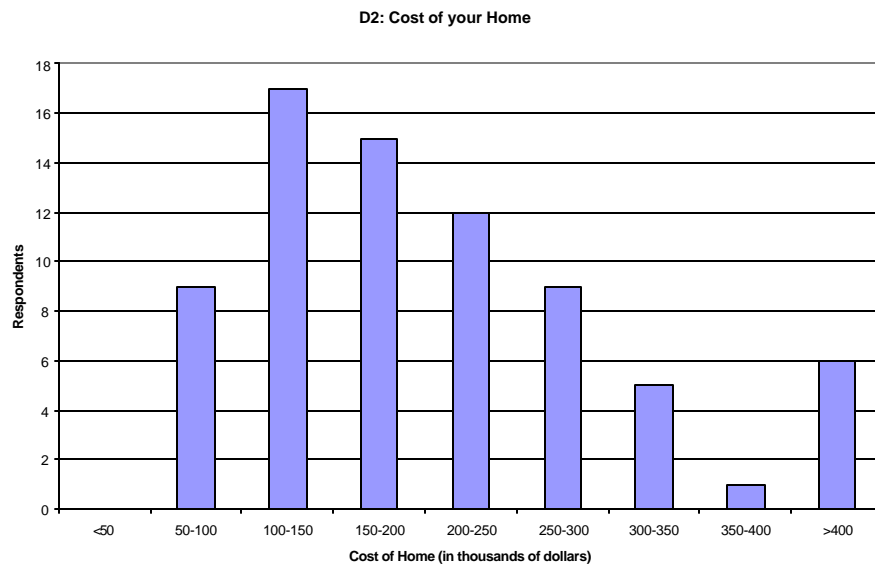


FIGURE II

COST OF YOUR HOME (IN THOUSANDS OF DOLLARS) OF RESPONDENTS



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TABLE V

LOCATION OF RESPONDENTS (LISTED ALPHABETICALLY)

State or Province	Total Responses
ALABAMA	1
ALBERTA	1
ARIZONA	2
CALIFORNIA	1
COLORADO	2
CONNECTICUT	1
DELAWARE	1
FLORIDA	2
GEORGIA	1
IOWA	1
ILLINOIS	1
INDIANA	2
KENTUCKY	1
MARYLAND	1
MICHIGAN	1
MISSOURI	3
MONTANA	1
NORTH CAROLINA	3
NEBRASKA	1
NEW HAMPSHIRE	2
NEW JERSEY	6
NEW YORK	3
OHIO	7
ONTARIO	1
OREGON	3
PENNSYLVANIA	4
QUEBEC	1
SOUTH CAROLINA	1
SOUTH AFRICA	1
TENNESSEE	1
TEXAS	5
UTAH	1
VIRGINIA	6
WASHINGTON	3

APPENDIX: RESPONSES TO SECTION IV: COMMENTS

Note: Each section beginning with "Comment:" below represents the comments from a single respondent.

Comment: Trust is critical. Open, honest communication is key. Last house we built was in NJ in 1983-4. Next house will be in N.C. -now clearing lot

Comment: After re-habbing 3 houses, my husband and I thought we had acquired sufficient understanding to warrant building. From the beginning this was our house. After designing it, we chose a contractor who agreed to a certain amount of "micro-management". Unfortunately, we were not prepared for the level of frustration due to "disconnects" and stoppages beyond our control. Networks (county, city, health departments, sub-contractors suppliers) simply do not wish to work together in a timely manner.

It has taken almost 1 year to complete our small, simply designed home. As a paper pusher, I am appalled at the amount of time that is wasted, and amazed by the fact that people in power positions do not have the imagination to solve problems.

Along the way, my husband and I have learned some very valuable lessons.

1. Communication is the key: Even with regular meetings, written messages, "true" understanding does not always happen. Snafus are possible even with all "T"s dotted and all "T"s crossed. Selective listening/understanding is practiced. To get everything in writing before progressing requires much patience and fortitude, and creates a very slow project, therefore it doesn't always happen. Besides, some decisions have to be made quickly, on site. However, without written evidence there is no protection if legal action is required. Even with documentation, our impression is that there is little protection, and no advocacy on behalf of individuals building homes currently in place. "Builders Risk" are the catch-all words that are used cover everyone else's backside. Our mistakes taught us that it was truly in our best interest to be as knowledgeable and active in all phases of our project as we could possibly be.

2. Create and stick to a time frame, with penalties if dates are not met. We began building in October, and our contractor would not agree to this. We have been paying the price ever since. To date, we have not been able to uncover a method to keep our contractor on schedule, and so we are still being held hostage by his inability to schedule workers in and timely and organized manner. (His "last" move in day was May 22nd, today is June 11th. We are pay high rent, and the dog is kenneled, as we coordinated the sale of our house to an earlier move-in day. We are currently living in temporary housing.)

3. Keep changes to a minimum. Changes muddy the agreement. They open the doors wide open for selective understanding.

This project was to be a dry run for our retirement home in another state. At this point I am very seriously thinking of trying to persuade my husband to sell our wonderful lot on the lake, as this project has been an all consuming nightmare.

Comment: Our home was built with 75% of the walls, both interior and exterior, out of plumb by as much as 4". Our framing sub, subbed the job to someone else, who, when faced with the problems, walked off the job. Repairs would mean tearing down the house and going bankrupt. We have filed a 400,000 lawsuit against the Liability insurance of our sub.

Comment: As a licensed architect it is apparent that the biggest problem with the residential construction industry, in our area, is a lack of inclusion of the homeowner in the process once the contract is signed. This basically comes down to a lack of communication!

Building a home is the largest investment most people make in their lifetime, and should be a fun and enjoyable process, one that everyone should recommend to their friends; not come out of the process with an attitude of, "We'll never build again!"

Comment: As a whole, I was pleased with the performance of the contractor and his employees. The actual built home has been a joy to live in, and we have had no major problems with anything.

Comment: You have to camp out in the back yard and watch these guys like a hawk. If you want your house built right. Better still if you can build your own, DO IT!

Comment: Our most negative experiences have been in getting subcontractors to come back and fix problems that have surfaced after moving in.

Comment: I just sold a home I had built in 1990 and am planning to build a new one. I used a framing sub that had access to a contractors license. He was able to build this house for 10 to 20% less than my other bids and was easier to deal with. He was a single-point contact for the entire job except landscaping.

I watched the construction of another house he was building and spoke to the owners before I signed a contract with him. I bought most of the lights and appliances and was reimbursed when a draw was presented.

This was the first custom home I have had built and I think it went well because we had a good contract. I have heard so many horror stories that I researched many contracts and put the best parts in the contract I used. I thought that we had a pretty good meeting of the minds when it was signed.

I have had several spec homes built and have personally done most of the tasks required to build a house in the past so I am probably more experienced than most home buyers. I have taken the time to write this with the hope that you will do something that will help take the terror out of the home buying experiences of others.

If you could make available a simple checklist for a new home buyer with a comprehensive builder contract, I think that it would help many people. you might be able to charge a small amount for the service if you mail browsers a professionally printed copy.

Comment: Though builders are people, they need to be well organized, honest people. My builder used my money to get his small development rolling, then used various tactics to try to get me to back out, so he could sell my house at a higher price.

Comment: We hired a contractor to do the framing of the house, exterior walls, roof and roof shingle only. He was supposed to do the inside walls and the stairs. We laid him off before that. He was paid on an hourly basis.

Comment: Since I am an owner-builder who built 15 years ago on Whidbey Island with a contractor/carpenter friend as job boss I could not answer some of your questions. I do not expect to build again, especially as part of the crew. I hope this helps.

Comment: The worst thing about my experience was, as owner/designer of my house/studio, I found my builder quickly came to view me as an adversary rather than a partner in the process. He was skeptical of and often ignored my knowledge of design and of the building process, even after it had been proved time and again that I had thought things through very thoroughly. He passed on his attitude to his employees.

Comment: Our builder's expertise, integrity, and willingness to work cooperatively with us were essential. We selected our builder specifically because of his expertise and responsiveness to our goals for our house. His initial estimate was highest among the five builders we contacted. Yet we chose him (without another round of bids) because he had best responded to what we wanted in the house. We felt we could work with him to balance desired features and overall cost. We would work with him again in a heartbeat.

Comment: The person having the house built should not rely on the builder for an education. He should have researched and become familiar with the process long before he signed the first deposit check.

Comment: We researched and designed our own home, than hired a builder to construct it. One of us was on site almost daily either - observing, negotiating with builder on details, occasionally helping, or working on other aspects of site development. With the builders blessing, we worked directly with several subcontractors i.e. plumbing/heating - choosing fixtures, quality of system (copper pipe/plastic) location of utility concentration, and heating considerations (closed loop, ground source heat pump). electrical - fixture choice/location, sizing of main panel. Only problem was with flooring co. in handling a barrier free shower installation.

Comment: I have built several new homes and the most important quality in a builder to me is doing what he says he will do WHEN he says it will be done. I have found project delays to be the most costly and aggravating part of building. I would pay much more for a contractor who had the job finished when he promised to have it finished.

Comment: We have a lot, a builder, an architect and plan to start construction late November. The site plans are being drawn up and house plans will follow shortly. I'm excited and optimistic because the builder is incredible and working with the architect and my husband and I throughout the design process. Contact me if you like at <deleted>.

Comment: I had a very negative experience since my builder went "bust" when my project was 1/2 done. I found that on a \$160,000 project the builder had under-bid the project by \$40,000. The architect, the bank, the inspectors, had all highly recommended this particular builder, then when things fell apart, their response was "you picked him". I am older, wiser, and poorer for the experience, but I am also going to do it again, if for nothing more than to prove I learned from my mistakes.

Comment: I am an individual who has been turned down by the Colorado Supreme court for his right to be heard in front of a jury. This house has been re-assessed to the negative of over 65% a/c structural damage which the builder denies responsibility. I have been in the legal system over 3 years and the house was new 12/93!

Comment: During the building process, we found that attention to detail pays more than anything else. The reputation of the builder in terms of the quality of homes that he/she builds is very important and is worth the extra money. After hearing bad experiences from several family and friends, we found that the best way to approach the building process is to arm yourself. We were constantly gathering information to make better decisions. We chose to only consider banks who would not pay the builder unless we signed off that it was OK. We would only talk to builders who had an open access policy during the construction. We also hired an engineer to perform inspections of the home at several key points, including a spec review before we signed anything with the builder. To make the experience positive, it takes a lot of work. (Probably even more than we were expecting in the beginning.)

Comment: Our problems with our builder would keep us from ever using another builder as the general contractor. Our future home will be built as the general contractor being myself, doing as much of the work as I can do myself. Any subs will totally checked out. If I find any unwarranted complaints that sub will be scratched. It seems, unfortunately, there seems to be very little attention to quality work by most contractors these days, but how fast it can be done and how fast they can get a check! A few months after we moved into our home one of our thermal windows in our bedroom cracked. I called the builder and he told me it was a stress crack which made sense to me as we were no where near the window when it cracked. He had me go in, while he waited on the telephone, and measure the window so as he stated "I can get it taken care of right away". That was 1 year and 5 months ago. A total of 11 phone calls in that period of time have produced nothing. Each time he indicates total disbelief that the problem has not been taken care of. The house is now out of warranty. I called FHA from whom I thought I would get some support and was told there was nothing they could. This is not an isolated case on our home but one of many including water standing under our house when it rains. Builder told me what needed to be done but that as was as far as it goes. Anyway there should be some genuine protection somewhere against builders backing their work but I am clueless as to where it exists.

Comment: I know of few builders that place the emphasis on customer service that they should. Very disappointing.

Comment: A written outline or schedule of the building process was not provided. We feel that would have helped. Also, when selecting finish materials, the builder's presence in the showroom would alleviate confusion and help communication. We had to make the effort to call to get the latest status. Then our builder was very responsive, but was not self-motivated to update us weekly. Our knowledge of building process came from a friend with experience.

Comment: Contractors need to emphasize quality to the workers. With the current robust economy, builders have more work than they can handle if quality of work is the number one consideration.

I feel builders just want to throw together your house and move on to the next job.

Comment: We had a very pleasant home building experience. We built a custom house in central NJ. The builder kept us involved through every step. Sometimes too involved. Sometimes it seemed as though we were being asked to make too many decisions that we had never considered. However, the builder was very patient and would use these opportunities to educate us, suggest alternatives, and determine our real needs. In the end, we really ended up with a home that we can say is exactly what we wanted and exactly what we expected.

This builder was very keen on unannounced customer visits and would often show potential customers other homes he was constructing. He would take time to point out construction techniques that were more expensive, but also the preferred way of building a structure that would last.

As a buyer this gave me great confidence that nothing was being hidden or "swept under the carpets" once the innards (plumbing, electrical, framing, etc) were covered up with sheetrock and paint.

Just a note on your questions. Regarding the "Perceptions and Expectations Group" Please don't take offense to this, but I felt that the questions steered the answers. Is it likely that a reasonable person would answer anything but "Very Important" or "Somewhat Important" on most of those questions? For example, would it make sense for a reasonable person to tell you that it is unimportant to them if the builder does not return their calls? Or if the builder's subs are rude and discourteous?

Comment: There is a very high need to have positive minded people on the job site . . .especially sub-contractors. These people should have a sense of ownership when constructing a home for someone. Also, use their best skill and workmanship to perform their job(s).

Comment: builder never called, builder went bankrupt after house

Comment: The building experience has been very stressful. It is more involved in this project than one can ever imagine.

Comment: Friends who are builders are not good business associates. Strangers are the best.

Comment: I don't have any experience, but I would like to be the contractor for my next home.