

Complaint unit handles gripes

Here's how to cure new home blues

By RON GARBINSKI
Real Estate Editor

Where do you turn when that dream house of your's isn't everything you thought it would be?

Suppose the basement leaks, the roof isn't up to par or the porch is caving in. Or

possibly the backyard isn't graded the best for drainage and the plaster on the walls is falling off.

When one considers all the new homes going up today, there are bound to be some problems or oversights.

So what can a new homeowner do if a builder doesn't

respond to your call for help as quickly as you think he should?

One route to follow is to contact the complaint office of the Residential Builders Division Lansing. The Michigan Department of Licensing and Regulation set up that division to handle new

housing complaints.

If a complaint is filed with the unit, the division usually sends out an inspector to examine your problem. His report and your complaints are passed on to the builder if considered a reasonable gripe.

The builder, in turn, has 15 days to answer the complaint.

USUALLY THE builder will take care of the complaint right here," says Carol Campbell, administrative assistant for the complaint unit in Lansing.

"That's because the builder usually doesn't want to suffer the consequences of either having his license revoked or restricted," she adds.

But if the problem still persists, the complaint then goes to mediation where the builder and owner meet with

a unit referee.

The builder has four chances to remedy the problem, Ms. Campbell continues. "If the owner still isn't satisfied, then formal licensing action can be started where the builder could lose his license."

"It's a very long process, but builders usually take care of the problem before then since he doesn't want to jeopardize his license. Sometimes formal action take upwards to a year or more. The department has some formal complaints dating back to 1973," Ms. Campbell explains.

Backlog of pending cases isn't the only concern of the unit. The caseload of new complaints is building every day. As of last September, for example, the division had recorded more than 2,050 complaints from new homeowners against build-

ers. That's quite a workload, considering the division only handled 1,600 during 1977.

When out looking for a new home, one of the best ways to safeguard against potential construction complaints is to shop around for a recognized builder.

Ms. Campbell suggests that buyers check with the local building department to see what reputation the builder has in a community before making any commitment.

A new home buyer also should check with the Better Business Bureau and anyone else who has had experience with the builder.

The Complaint Unit is another good source for finding out about a builder.

To file a complaint or contact the unit, call 1-517-374-9625 or write Complaint Analysis Unit, 808 Southland Ave., Lansing 48909.

Many homeowners fail to update insurance policy

With the continued rise in local house values, many owners may be failing to protect their increased equity with adequate house insurance.

In working with owners placing their houses on the resale market, members of the Western Wayne-Oakland County Board of Realtors (WWOCBR) report that some have never increased insurance coverage since they took out their mortgage.

Many of these houses have more than doubled in value since that time and may have undergone numerous improvements to further increase their worth.

If a fire or storm should demolish the house, the insurance money available after paying off the mortgage balance would fall far short of replacement costs in such cases, say the realtors. With current inflation, they suggest an annual review of house insurance coverage.

They also note that there are ways to help cut the higher costs that may be involved. For example, taking a higher deductible lowers premium expenditure.

Some insurance companies also lower premiums when risk-reducing devices are installed. Shopping around among companies should divulge the one that offers the best coverage at the most reasonable price.

The WWOCBR members say that, despite use of better fire-retardant materials, in new houses and more use of safety devices, fire remains a constant hazard. Statistics show that 54 percent of all building fires in the United States are in one- and two-family dwellings. The winter months are the most likely for houses to burn.

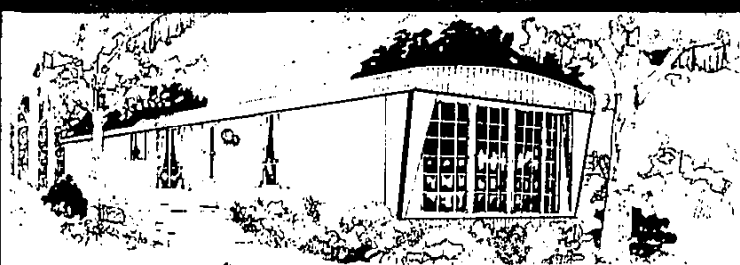
PROVIDING ADDITIONAL incentive for house

insurance reviews are FBI statistics showing an increase in both day and night-time house burglaries in recent years.

As an aid to proving the value of fire or burglary losses, the realtors also offer a number of suggestions. They advise keeping a complete listing of household furnishings detailing time of purchase and cost backed by receipts or cancelled checks for the most costly item. Photographs of specific items or complete rooms also are useful in assessing losses.

Professional appraisal reports for valuable collections, antiques, jewelry and similar materials also can help speed processing of a claim. Such proofs of value should be kept, along with other important papers including insurance policies, in risk-free areas such as bank safety deposit boxes.

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"The cost of land will continue to rise, development costs will increase, labor costs will escalate; building material prices may fluctuate from season to season, but the trend will continue upward."

*Dorothy Weddell/Free Press Real Estate Writer
"Detroit area real estate officials agreed today with national predictions that housing prices will soar 12-14% next year (1979) and that home-buying families will continue to face high interest rates."

*Dr. Karl Pearson, Director of Real Estate Education, the University of Michigan
"... unexcelled demand for housing exists because people realize it is the one investment they can make as a hedge against inflation. No other investment they can make—bonds, stocks, saving certificates—stays ahead of inflation."

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