

Tips for choosing a new home builder

In the market for a new home? If so, you should shop for your builder as thoroughly as you shop for the home itself. Whether you are buying a condominium, a townhouse, a house in a subdivision, or a custom-built house, the quality of your home will be determined by the quality of the builder.

"Most buyers give a lot of thought to the style of home they want," says Robert R. Jones, president of the Builders Association of Southeastern Michigan and of Robert R. Jones Associates in West Bloomfield. "Usually, though, they don't think enough about the builder. It's important that they find one who can build the style they want the way they want it."

The real estate section of your local newspaper is a good place to start. Reading it over you can find out which builders are active in your area, what types of homes are being built, and what price you might expect to pay. In addition, the Builders Association of Southeastern Michigan has a list of builders who construct homes in various areas. Local real estate agents are also often helpful in conducting the search.

Friends and relatives can provide useful recommendations. Ask them

about builders they have dealt with or for the names of their friends who have recently had a good experience with a builder.

After making a list of builders, make notes about their reputations and quality of work. Recording all factual information as well as your own impressions, will make comparisons easier later on.

Perhaps the best way to learn about builders is to visit homes they have built and to talk to the owners. Ask the top builders on your list for addresses of their recently-built houses. At the very least, drive by to see if the homes are visually appealing and, if possible, get the phone numbers of the homeowners so you can see how they feel about the homes after having lived in them.

Ask people if they are happy with their homes and if the builder did what was promised and performed in a timely manner.

The most telling question of all may be whether they would buy another home from the same builder. Most people will tell you if they are pleased with their homes; if not, they usually will want to tell you about their experiences.

When you buy a home you are

looking for quality and value. The construction features of the home, such as the detail work on cabinets and trim, will tell you a great deal about the prospective builder. Price is important but value is more so. Just because a home is more or less expensive than another does not mean it is the better value.

"Value takes more than just price into account," comments Jones. "The quality of the construction and the location of the home, along with the price, make up the value of the home. Each home will have a different value for different buyers." Another important factor in selecting a builder is the warranty provided on the home. Get a copy of the builder's warranty and read it over. If you feel you need help understanding any aspect of it, take it to an attorney. Don't wait until you move in and a problem arises to find out what coverage you have.

"Most builders offer some form of written warranty," Jones adds. "Many of them back their own work while others offer a warranty backed by an insurance company. To get an insured warranty, you must buy from a builder who belongs to an insurance program."

Another thing to find out from a prospective builder is what kind of service you can expect after the sale. Typically, a builder makes two service calls on a new home. One comes between one and three months after move-in, while the other comes at around eleven months, usually right before a one-year warranty would expire. In an emergency, the builder should send someone to your home immediately.

Be thorough in choosing your builder. Ask a lot of questions and make sure you get specific answers. If you receive the answers verbally rather than in writing, take notes. Never hesitate to ask a question for fear of sounding stupid or uninformed. What seems like a stupid question might yield an informative answer.

"Buying a new home is one of the biggest and most important purchases you'll make in your lifetime," concludes Jones. "By doing your homework, you'll be able to look for your home with a sense of confidence and the knowledge that will help you make the right decision."

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