HOMEARAMA

Tips for selecting a builder

HEN YOU are ready to begin shopping for your new home, you should begin shopping for your builder as well. Whether you are buying a condominium, townhouse, in a subdivision, or a custom-built house, the quality of your home will be determined by the quality of the builder.

Start your builder-search process by calling a local home builders association, such as the Builders Association of Southeastern Michigan. It can give you the names of reputable builders in your area. Ask friends and relatives about builders they have dealt with directly, or ask them for the names of acquaintances who have recently dealt with a builder.

Once you have developed a list of builders, find out about their reputations and the quality of their work. The best way is to visit homes that they have built and talk to the owners. Ask the builders on your list for the addresses of their recently completed houses, subdivisions, townhouses or condominium complexes. At the very least, drive by and see if the homes are visually appealing.

LOOK AT HOMES that are the same style as you plan to buy. A good time to visit is on a weekend morning when people are outside doing chores or errands. Just introduce yourself and explain that you are considering buying a home from the same builder who built

Question their satisfaction with the home and ask if the builder constructed what was promised in a timely manner. Ask if they would buy another home from this builder. People will generally tell you if they are happy with their purchase.

When examining a home, look at the quality of the construction features: the cabinetry, carpeting, trimwork and paint.

In viewing each builder's homes, you must determine whether they lend themselves to the type of lifestyle you want to lead. Look at the amount of interior living space and how efficiently the space is used. Find out if the builder is using the latest energy efficient features, both in appliances and insulation.

A home is primarily a place to live, but it also is an important investment. Consider the appreciation potential of any home you might purchase. Be concerned with the value you are getting for your money regarding focations, housing supply and demand, and other local market factors.

One of the most important criteria for selecting a builder is the warranty protection provided on the home. Ask for a copy of the builder's warranty. Read the document thoroughly and be sure you understand what protection would be provided to you. If you have any questions about the coverage, be sure to clarify it with the builder prior to completing your purchase.

ALMOST ALL BUILDERS offer some form of written warranty. Many builders back their own warranties on workmanship and materials, typically for one year. Other builders offer warranties backed by an insurance company. To get an insured warranty. you must buy a home from a builder who belongs to a warranty program, such as the Home Owners Warranty Corporation (HOW). Founded by the National Association of Home Builders. HOW is the nation's oldest and largest

warranty insurer of new homes, in this area, HOW is served by the Southern Michigan Home Owners Warranty

While you are shopping for your builder, find out from each one you interview what you can expect regarding service after the sale. A builder may make two service calls during the first year after you move in. These calls are to make repairs on nonemergency problems covered by your warranty. The first call is usually 30 to 120 days after your move-in, and the second is around the 11th month, right before any one-year warranties on workmanship and materials would expire. For emergencies, the builder should send someone right away.

When selecting a builder, be thorough and ask a lot of questions. Get as many specifics as possible. If you receive the answers verbally, take notes. Never hesitate to ask a question because you are afraid of sounding "dumb" or uninformed. A simple question may yield a very important

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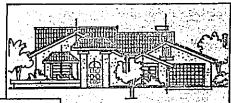












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