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Spring 2013



myGRhome  
**Buying Guide**

**BBB Tips for  
Hiring a Home  
Contractor**

**Building a Home -  
What does it Take?**

Presented by:



start here  
↓

It can be a daunting task finding the right contractor to complete your tasks. The Home Builders Association of Greater Grand Rapids (HBAGGR) and the Better Business Bureau (BBB) are here as a free resources to help you find the right person for the job. Members of these agencies are licensed in Michigan and strive to uphold a code of ethics and standards, valuing the consumer, good work and strong business relationships.

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## BBB Tips for Hiring a Home Contractor

Whether you are looking to have your home windows replaced, new siding installed on your garage or a pool built for the summer months ahead, it's always important to find a home contractor that you can trust. Better Business Bureau and the HBA recommends following this smart shopper checklist before choosing a contractor for your home.

While there are many trustworthy and reliable contractors out there, there are always those unscrupulous few that end up charging too much and doing too little...or nothing at all. BBB has Business Reviews on many builders, remodelers, and contractors. Find out more at [www.bbb.org](http://www.bbb.org)

Be especially wary of doing business with a contractor who solicits business door-to-door. This could mean that



the contractor is not from a local, established business and is instead just passing through and trying to scam innocent consumers.

Be picky and have lots of options. Seek at least three bids from prospective contractors based on the same specifications, materials and labor needed to complete the project. Homeowners should discuss bids in detail with each contractor and ask questions about variations in pricing. The lowest-priced contractor may not be the best.

Make sure they are certified and insured. Consumers should ask whether the company is insured against claims covering workers' compensation, property damage and personal liability in case of accidents. Consumers should obtain the name of the insurance carrier and call to verify coverage. Ask whether the contractor meets licensing and bonding requirements set by the state, county or city. Check with local authorities to find out whether permits are needed before proceeding with the work. The contractor also should be aware of any required permits.

Get everything in writing. Ask whether the contractor will provide a lien waiver upon completion of the job. A lien waiver is a statement by the contractor that all suppliers and subcontractors have been paid for their work. Read and understand the contract before signing. Get all verbal promises in writing. Include start and completion dates in the contract.

Remember the rule of thirds and follow it. Pay one third at the start of the project, one third when work is 50 percent completed and one third after completion.

For more reasons and tips on hiring a contractor look to the HBA and the BBB to answer all of your questions. Visit [myGRhome.com](http://myGRhome.com) or [bbb.org](http://bbb.org) for more information.

## Purchase With Confidence



Have you ever wanted to know more about a business you were unfamiliar with? **Check them out for free with your Better Business Bureau at [bbb.org](http://bbb.org)!**

- **Business Reviews and BBB Online Directory** – Access free online Business Reviews, to learn more about a company's background and complaint history – including complaint details – for both accredited and non-accredited businesses.
- **Scam Alert and Consumer Tips** – Stay current with timely alerts on scams targeting consumers and businesses. Learn helpful BBB news and tips with our monthly consumer e-newsletter.
- **Dispute Resolution** – Should you have an issue with a business, use our conciliation, mediation, and arbitration services to resolve your complaint.
- **Estimates** – In one simple step you can "Request a Quote" to receive multiple trustworthy project estimates from BBB Accredited Businesses.



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# Building a Home is a Great Experience - What does it Take?

You have found a builder you want to work with...what comes next?

## Determine Your Floor Plan

A good place to start is with an existing plan and modify it to your liking. If you to start from scratch and design your own plan enlist the help of an architect. Things to consider include architectural style, bedroom size, kitchen layout and placement, bathrooms, mud room, laundry room, garage, what would you like to see from your window. Think through how you want to live in the spaces, how you envision your furniture, where do you plan to eat your meals. Consider what you want in your exterior spaces. All those details will determine the floor plan that is right for you. Your builder will also be able to make suggestions based on their experience.

## Financing

*Pre-Qualify* - Before you do anything else - determine what you can afford to pay for a home. This is one of the most important steps!

How do you get "prequalified"? Get in touch with a lender, they will ask you to provide financial information, and various items to give you a prequalified letter.

*Construction Financing* - How does it work? First, you will obtain a construction loan from a lender. It will include a down payment, points, and during the construction process, your builder will submit "draw requests" to your lender in order to pay subcontractors and suppliers during the construction period. At the end of the construction period, your loan will convert to a permanent loan. During the construction process you will receive a monthly bill from your lender based on the amount of money that has been drawn to date. The bill will be for "interest only".

You will not pay on the principal of the loan during the construction period.

*Draw requests* - Builders submit a draw request each month. For each draw request they will provide lien waivers to the bank evidencing that the builder has paid subcontractors/suppliers.

Live within your means, and be honest with yourself! Builders want to create a home that you can afford.

## Determine the Cost of the Home

Get an initial estimate from your builder of the cost based on the desired features. Stay in your budget!



## Land Evaluation

Arrange a visit to your desired home site with the builder to evaluate its characteristics. Determine if and how it might affect your home plan.

## Sign the Contract

Congratulations! Every project should have a contract, no matter the size of the estimated work. Every detail about the project should be included in this contract — from a work timetable, (start and finish dates), to description of the work, to materials that will be used—right down to the brand or make of the fixtures—to the payment schedule and everything in between, including a time limit for fixing defects. Contracts ensure that if a dispute arises, it can be dealt with in a timely manner. Be sure to communicate with your contractor all of your expectations.

## Final Selections

Once your contract is signed and financing is arranged you will meet with your builder to begin the process of finalizing

your decisions. This is the fun part. You get to decide on the elements that will make it your home!

## Pre-Construction Meeting

After your financing is in place, once your selections are made a pre-construction meeting is held. Your final decisions are reviewed and construction is ready to begin.

## Construction

Construction is 80% planning and 20% building. You have been planning and planning now it's time start building. During the course of construction there will be formal meetings to review the progress of the home. In the meantime, stop and see the progress. Call with questions. Have fun!

## Closing

At or near the completion of your home there will be a formal homeowner orientation. Your builder will review the operation of your home and determine the status of any outstanding items to be completed. A closing date should be established for your home by this meeting.

## Moving Day

Hurrah! A day to celebrate. Your dreams are realized.

*Thank you to Rich Kogelschatz of Heartland Builders for contributing to the content of this article*



It's Either Before or  
BBB Accredited Business Directory



bbb.org

Continued...

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