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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.

ACCOUNTANTS

Helmholdt & Company LLP
(616) 949-7250

Kaptein, Dykstra & Company P.C.
(616) 530-8712

Sterk & Company, P.C. CPA
(616) 458-0091

Yeo & Yeo, PC
(989) 793-9830

ACOUSTICAL CEILINGS; DRYWALL & PLASTER

Schepers Brothers Co., Inc.
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Cosmopolitan Home Magazine
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Laniga Appliance Inc
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Godwin Hardware & Plumbing, Inc.
(616) 243-3131

Potter Distributing, Inc.
(616) 890-6897

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(616) 957-2022

ARCHITECTS & DESIGNERS

Design Build Concepts, Inc.
(616) 878-5400

Fishbeck, Thompson, Carr & Huber, Inc.
(616) 575-3824

J. Visser Design
(616) 954-2509

Jeffery Roberts Design
(616) 454-9490

LS Design Corporation
(616) 490-3396

r.o.i. Design
(616) 459-3539

Visbeen Architects, Inc.
(616) 285-9901

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Damon, Ver Merris, Boyko & Witte, PLC
(616) 975-9951

Hilger Hammond, PC
(616) 458-3600

Miller Johnson Attorneys & Counselors
(616) 831-1771

Rhoades McKee
(616) 235-3500

Warner Norcross & Judd LLP
(616) 752-2209

Welch Law
(616) 454-7618

Wrigley & Hoffman, P.C.
(616) 454-6611

AUDIO-VIDEO RETAILER; ELECTRICAL CONTRACTORS & SUPPLIERS

Imageworks Technologies
(616) 726-1275

AUTOMOBILE & TRUCK DEALERSHIP

Berger Chevrolet
(616) 949-5200

BARRIER FREE/ACCESSIBILITY DESIGN

Disability Advocates of Kent County
(616) 949-1100

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City Basement
(616) 249-0899

Kamps Tile & Stone, Inc.
(616) 669-6417

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Belden Brick & Supply Co.
(616) 459-8367

Bultema Bros. Builders Supply, Inc.
(616) 245-1125

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(616) 281-2021

Advanced Homes of West Michigan
(616) 897-6411

Allen Edwin Homes
(269) 321-2610

American Living, Inc.
(616) 457-1620

Ashby Builders
(616) 893-6284

Aukeman Development Co.
(616) 669-4363 x105

B.D.D. Construction Company
(616) 696-1226

BDR Executive Custom Homes, Inc.
(616) 458-8505

Becker and Sanders LLC
(616) 890-6479

Berghuis Construction LLC
(616) 217-6565

Berkenpas Construction, Inc.
(616) 878-1918



Bosco Construction Inc
(616) 554-3700

Bosgraaf Company
(616) 669-8211

Bosworth Builders
(616) 292-5329

Boverhof Builders, Inc.
(616) 291-4192



Brent DeYoung Builder Inc.
(616) 669-7419



Bruce Harder, Builder
(616) 457-2193

Bruce Heys Builders, Inc.
(616) 682-0592

Bryan VanBaren, Builder
(616) 291-2123



C B H Building & Development LLC
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Celebrity Builders LLC
(616) 291-1808

Chary Construction, Inc.
(616) 887-1313

Classic Homes & Development
(616) 450-4890



Colonial Builders LLC
(616) 534-2030

Covenant Developments LLC
(616) 450-4718

Curt Moran Builders, Inc.
(616) 293-0660

Cutting Edge Builders, Inc.
(616) 813-8649



Daeco Builders, Inc.
(616) 682-2422



Dan Vis Builders LLC
(616) 293-3597

Dan Vos Construction Co., Inc.
(616) 676-9169

David C. Bos Construction Co.
(616) 842-2248 x112

David Munn Custom Builder LLC
(269) 467-8191

DeBoer Building LLC
(616) 363-3277

DeHaan Homes
(616) 896-8300

Diephuis Builders, Inc.
(616) 956-7441



Distinctive Homes Ltd.
(616) 956-1233

DK Homes LLC
(616) 878-4300

DK Smith LLC
(616) 878-4300

DreamMaker Bath & Kitchen of Greater Grand Rapids
(616) 632-2284

Eastbrook Homes, Inc.
(616) 455-0200



Ed Zaagman, Inc.
(616) 455-2220

Engelsma Homes LLC
(616) 453-3212



Epique Homes, Inc.
(616) 437-1767

Falcon Custom Homes, Inc.
(616) 682-1700

Forest Hills Homes LLC
(616) 940-9015

G Allen
(616) 878-1748

Gary Byker Builders, d.b.a. Homes by Gary Byker
(616) 292-1398

Gerald R. Wiltzer Builder, Inc.
(616) 676-1697



Glenn Tissue Builders, Inc.
(616) 835-1521

Gootjes Builders
(616) 291-2020

Gordon Lucas, Builder
(616) 891-1866

Green Design/Build
(616) 676-2004

Grifhorst Construction, d.b.a. Adapatable Home
(616) 647-5840



Groot Builders, Inc.
(616) 534-4606



Habitat For Humanity of Kent County
(616) 774-2431 x241

Hanenburg Builders LLC
(616) 534-9930

Heartland Builders LLC
(616) 863-9313

Heartwood Construction, Inc.
(616) 785-0210



Muston Construction, Inc.
(616) 887-9088

Home Repair Services of Kent County
(616) 241-2601

New Urban Home Builders LLC
(616) 560-3301

Homework Construction
(616) 457-5880

Nugent Builders, Inc.
(616) 866-7663

Huffman Homes LLC
(616) 855-5590

Owen John Sabin II, Builder
(616) 299-8180

Infiniti Custom Homes, Inc.
(616) 322-3005

P.A. DeHaan LLC
(616) 299-1329

Insignia Homes
(616) 291-1816

Pathway Homes
(231) 946-2506

J & J Concepts LLC
(616) 540-3560

Platinum Construction & Associates
Inc.
(616) 874-7085

J.R. Wright Builders LLC
(616) 794-5000

Platinum Custom Homes LLC
(616) 437-0538

Jack K. Katerberg, Builder
(616) 457-3838

Premier Home Builders LLC
(616) 218-2487

JADE Builders, Inc.
(616) 532-5823

Rasmussen LLC
(616) 742-5110

James H. Weaver & Sons, Inc.
(616) 698-6214

Raymar Homes
(616) 299-7664

Jim Tibbe Homes
(616) 291-5897

RDI Development Co.
(616) 277-1584

John L. Koetje Builder, Inc.
(616) 538-4241

Redstone Homes
(616) 292-7093

Jonathan Sterk Builder LLC
(616) 893-4013

Rick Rottschafer Builder LLC
(616) 772-9576

K B H Homes LLC
(616) 785-0902

Ridgeline Reconstruction Specialists
LLC, d.b.a. Ridgeline
(616) 987-4245

KDH Construction
(616) 527-0547

Ritsema Associates
(616) 538-0120

Kenowa Associates, Inc.
(616) 531-0069

Rivertown Homes by Design LLC
(616) 534-0466

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(616) 538-3399

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(616) 437-7887

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Roersma & Wurn Builders, Inc.
(616) 784-5592

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Rollenhagen Builders, Inc.
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Land & Homes, Inc.
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(616) 554-4900

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(616) 363-6860

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Maier Homes LLC
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S & D Kuiper Builders
(616) 534-5097

Makuski Builders, Inc.
(616) 987-9352

Sable Developing, Inc.
(616) 866-3913

McIntyre Builders, Inc.
(616) 696-1890

Scott Christopher Homes
(616) 784-4500

Melvin Jake Cooke, Builder
(616) 676-9239

Sherwood and Sons Construction
(616) 527-3407

MGK Signature Homes, Inc.
(616) 988-8889

Shuart Associates LLC
(616) 942-6900

Mike Noorman Builders LLC
(616) 835-6138

Solomon Homes LLC
(616) 437-1179

Mosaic Homes
(616) 235-0711 x204

Southwood LLC
(616) 292-3876

Steve Visser Builder LLC
(616) 791-4900

Synergy Custom Homes
(616) 292-5334

Thomas D. Van Overloop, Builder
(616) 669-5417

Thompson Remodeling, Inc.
(616) 942-1866

Tim Schollaart Builder LLC
(616) 890-1381

Tim VerStrate Custom Homes, Inc.
(616) 677-6062

Tissue Construction, Inc.
(616) 835-5091

Tom Montsma Builders
(616) 662-0229

Turning Pointe LLC
(616) 318-8932

Valentine Builder
(616) 794-7479

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(616) 335-3118

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Contractors, Inc.
(800) 493-8673

Venture Design and Construction Inc
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Wade Schut Builder, Inc.
(616) 669-0557

Wagner Builders, Inc.
(616) 669-2433

West Lake Homes, Inc.
(616) 364-8121

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Rivershores Building Products, Inc.
(616) 738-8440

Square Deal Building Supply
(616) 538-6660

Wimsatt Building Materials
(800) 497-9000

Zeeland Lumber & Supply
(616) 879-1158

Modern Hardware
(616) 241-2655

Woodcraft of West Michigan
(616) 957-9663

BUSINESS FUEL PROVIDER
Speedway SuperAmerica LLC
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Advanced Carpet & Flooring, Inc.
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Carpet Bonanza, Inc.
(616) 396-2765



Century Floor Space
(616) 988-4524

Columbo's Floors To Go
(616) 669-6222

DeGraaf Interiors
(616) 264-3424



DeHaan Tile & Floor Covering, Inc.
(616) 455-3540



Gilbert's Carpets Plus Color Tile
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Grand River Interiors, Inc.
(616) 454-3258

ProSource of Grand Rapids
(616) 257-9944

Rockford Floor Covering, Inc.
(616) 866-2748



Town & Country Carpet
(616) 887-1767

Village Flooring
(616) 878-5000

CATERING & BANQUET FACILITIES
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(616) 454-9368

The Bluff Banquet & Conference Center
(616) 243-3313

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Certified Installers of West Michigan,
Inc. (616) 437-3520

Virginia Tile Co.
(616) 942-6200

Welch Tile & Marble
(616) 675-4740



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(616) 419-8558

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Nook and Cranny Cleaning Services
(616) 890-2504

Grand Rapids Cleaning Services
(616) 855-6524

CLOSET ORGANISERS
Closet Design
(616) 772-1119

Closet & Room Solutions
(616) 785-1021

Closet Concepts, Inc.
(616) 913-9148

Michigan Shelf West, Inc.
(616) 863-6481

ORG West Michigan
(616) 458-9700

COMMERCIAL CONSTRUCTION
Associated Builders & Contractors, Inc.
(616) 942-9960



Member of the BBB and HBA

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

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 or 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!**

- **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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Don Andrews Concrete Construction, Inc.
(616) 754-9188

Grand Rapids Gravel Co.
(616) 538-9000

H.S.V. Redi-Mix, Inc.
(616) 374-8851

K & H Concrete Cutting, Inc.
(616) 877-4910

Nobel Concrete, Inc.
(616) 797-1210

Ron Miedema Cement Contractor, Inc.
(616) 457-2244

Ted Miedema Contractors, Inc.
(616) 457-4170

CONSTRUCTION CONSULTING

Home Inspector General, Inc.
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Lake Michigan Credit Union
(616) 234-6336

Option One Credit Union
(616) 234-6336

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hazzo, L.L.C.- custom cabinets & furniture
(616) 997-0093

Natural Elements
(616) 453-3215

West Michigan Cabinet Supply, Inc.
(616) 896-6990

Woodways Industries
(616) 956-3070

DRYWALL & PLASTER

L.B. & L.B. Construction, Inc.
(616) 669-5671

Mud Creek Drywall, LLC
(616) 822-9972

Quality Construction Services of Michigan
(269) 751-7200

Schepers Brothers Co., Inc.
(616) 455-5318

Shepard andSchut Drywall Inc.
(616) 893-3813

EDUCATION

Fair Housing Center of West Michigan
(616) 451-2980

Grand Rapids Community College
(616) 234-3818

Home Builders Institute
(616) 965-3831

ELECTRICAL CONTRACTORS & SUPPLIERS

Ada Electric, Inc.
(616) 458-6200

Bolt & Regnerus Electric, Inc.
(616) 669-6373

DeWeerd & Van Dyke, Inc.
(616) 669-6740

Good Connections LLC
(616) 862-2761

Kleyn Electric Inc.
(616) 453-5673

Manne Electric Co.
(616) 868-9956

Zacker Electric Company
(616) 896-9765

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i-stair, MPI Concepts Inc.
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ENGINEERS & SURVEYORS

Classic Engineering/Ascribe
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Exxel Engineering, Inc.
(616) 531-3660

Feenstra & Associates, Inc.
(616) 457-7050

Moore & Bruggink, Inc
(616) 363-9801

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Brower Bulldozing Service, Inc.
(616) 669-0110

Hap Hoekwater & Sons, Inc.
(616) 457-1410

Herrington Excavating, Inc.
(616) 874-7449

Hop Excavating
(616) 292-7000

Steenwyk & Sons Excavating LLC
(616) 891-1057

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Fence Consultants
(616) 454-1911

FINANCIAL INSTITUTIONS

Chemical Bank
(616) 785-3400

First Place Bank
(616) 931-4629

Founders Bank and Trust
(616) 575-3825

Independent Bank
(231) 799-4027

Macatawa Bank
(616) 392-2130

The Bank of Holland
(616) 234-5633

United Bank Mortgage Corporation
(616) 559-7000

West Michigan Community Bank
(616) 379-0645

FINISH CARPENTER

Kingsbury Kabinetry LLC
(616) 437-4473

Woods Carpentry
(616) 813-7502

FIREPLACES

Flame Center
(616) 662-4400

GARAGE DOORS

Bouma Bros. Sales & Service, Inc.
(616) 452-4704

Overhead Door Co. of Grand Rapids
(616) 261-0300

West Michigan Door Co.
(616) 454-0007

Zylstra Door, Inc.
(616) 698-7242

GEOTHERMAL

B & B Mechanical/West Michigan Geothermal
(616) 887-1290

GLASS & MIRROR PRODUCTS

Norbert's Glass & Mirror Co
(616) 531-1110

ODL
(616) 748-5309

Vos Glass, Inc.
(616) 458-1535

GRANITE

Top of the World Granite, Inc.
(616) 791-7444

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All Gutter Systems
(616) 532-2200

Pries Supply Co., Inc.
(616) 532-3639

Schmidt Gutter Systems
(616) 457-3300

HEATING & AIR CONDITIONING

All Phase Services, Inc.
(616) 458-8700

Design Heating & Air Conditioning, Inc.
(616) 437-5412

Frontier Heating & Cooling
(616) 891-8900

Lamphear Service Company
(616) 538-9360

HOME FURNISHINGS

Design Quest
(616) 940-9911

Johnson Carpet One
(616) 531-3100

Klingman's Furniture
(616) 942-7300

Standale Interiors
(616) 453-8201

Talsma Furniture
(616) 455-3770

UBU Home Furnishings
(616) 532-0175

Williams Furniture Co.
(616) 241-1683

HOME WARRANTIES

Residential Warranty Company, LLC
(800) 247-1812 x2171

INSULATION

Advanced Insulation Technology LLC
(616) 241-6227

Air-Tite Insulation
(616) 583-9750

Comfort Insulation
(616) 365-2600

DeVos Insulation Co.
(616) 681-2449

EcoFoam Insulating LLC
(269) 629-5690

Nu-Wool Co., Inc.
(616) 669-0100

INSURANCE

Fortress Insurance Agency
(616) 447-2293

Lake Michigan Insurance Agency
(616) 234-6983

Melton-McFadden Agency & Carr Agency
(800) 704-2280

Ottawa Kent
(616) 457-1320

INSURANCE REPAIRS & RESTORATION

Construction Services of West Michigan
(616) 243-1927

INTERIOR DESIGN

Alexis Designs
(616) 531-7576

Dwellings, Inc.
(616) 532-7897

Polly Timmer Design
(616) 217-7002

Refined Design
(269) 720-9718

True Vine Creations
(616) 450-1612

INTERNET SERVICES

FreedomNet Solutions
(616) 459-2000

KITCHEN & BATH

Granite Transformations
(616) 726-1388

Great Lakes Granite Works
(616) 785-3088

Richards Kitchen & Bath Showroom
(616) 247-0965

Standard Lumber/Standard Kitchens
(616) 243-3655

Starlite Kitchens
(616) 583-9304

Williams Kitchen & Bath
(616) 771-0505



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...

LANDSCAPING & LAWN SPRINKLING

Alfresco Landscapes LLC
(616) 885-3404

Flier's Underground Sprinkling, Inc.
(616) 583-9040

Rivertown Landscapes LLC
(616) 866-1700

Sanderson & DeHaan Irrigation, Inc.
(616) 453-5333

Schepers Lawn Sprinkling, Inc.
(616) 669-2210

LIGHTING FIXTURES

Grand Rapids Lighting Center, Inc.
(616) 949-4931

Kendall Lighting Center
(616) 459-8866

The Lighting Corner
(616) 534-8560

LOT CLEARING

Wittenbach Services Inc
(616) 292-4595

LUMBER YARDS

Meekhof Lumber Co., Inc.
(616) 949-2140

Standale Lumber & Supply
(616) 530-8200

West Michigan Lumber Co
(616) 281-5522

Zeeland Lumber & Supply
(616) 879-1158

MEDIA/BROADCASTING

Clear Channel Media & Entertainment
(616) 776-5913

MLive Media Group/
Grand Rapids Press
(616) 250-4822

WZZM-TV
(616) 785-1313

MOLDING & MILLWORK

Phil Elenbaas Millwork
(616) 791-1616

NUISANCE ANIMAL/WILDLIFE CONTROL

Critter Control of Grand Rapids
(616) 245-4680

PAINTING

Bissell Painting
(616) 667-1086

Cannon Painting LLC
(616) 884-0488

Meulenberg Painting & Decorating
(616) 453-3533

Parker Painting/Insulating
(989) 291-3828

Seven's Paint & Wallpaper Company
(616) 942-6253

Speese Painting Co. LLC
(616) 863-3339

PHOTOGRAPHY STUDIOS

Dan Johnson Photography
(616) 261-2949

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