

Choosing A Builder

If you're in the market for a new home, you should shop for your builders as carefully as you shop for your home. Whether you are buying a condo, a townhouse, a house in a subdivision, or a custom-built house, you want to know that you are buying a high quality home from a reputable builder.

Start Your Search

Once you have thought about the type of house you want, where should you look for a builder? First, make a list of builders who build the type of home you're looking for in your price range. The real estate section of your newspaper is a good place to start. Looking through the ads and reading the articles can help you find out which builders are active in your area, the types of homes they are building, and the prices you can expect to pay.

In addition, your local home builders association has a list of builders who construct homes in your area. Local real estate agents may also be able to help you in your search.

Ask friends and relatives for recommendations. Ask about builders they have dealt with directly, or ask them for names of acquaintances who have recently had good experience with a builder.

Take a Look Around

Once you have a list of builders, how can you find out about their reputations and the quality of their work? The best way to learn about builders is to visit homes they have built and talk with the owners.

Ask builders on your list for the addresses of their recently built houses, subdivisions, townhouses, or condos. Builders may even be able to provide names of some new homeowners who would be willing to talk with you. Drive by on a Saturday morning when homeowners may be outside doing chores or errands. Just introduce yourself and say you are considering buying a home from the builder who built their home. Visit several owners, and try to get a random collection of opinions. The more people you talk with, the more accurate impression of a builder you are likely to get. At the very least, drive by and see if the homes are visually appealing. Look at homes that are like the style you plan to buy—for example, if you are interested in a two-story home, look at two-story homes rather than split levels.

When you talk to builders and homeowners, take along a notebook to record the information you find and your personal impressions about specific builders and homes. Doing so will help you to make comparisons later.

Some questions you can ask people are—

- * Are you happy with your home?
- * Did the builder do what was promised in a timely manner?
- * Would you buy another home from this builder?

Usually, people tell you if they are pleased with their homes. And if they are not, they'll probably want to tell you why.

Shop For Quality and Value

Look at new homes whenever you can. Parade of Homes and open houses sponsored by builders are good opportunities to look at homes.

When examining a home, look at the quality of the construction features. Inspect the quality of the cabinetry, carpeting, trimwork, and paint. Ask the builder a lot of questions. Never hesitate to ask a question. What seems like an insignificant question might yield an important answer.

Always keep value in mind when shopping. Just because a home is less expensive than another does not mean it is a better value.

Another important aspect of value is design quality. When you look at a home, determine whether it will suit your lifestyle. Is there enough living space? Are there enough bedrooms and bathrooms? What about storage space? Will you have room to accommodate special interests or hobbies?

Meet the Builder

Personal meetings with potential builders are just as important as checking out their craftsmanship. After all, once you select a builder, your relationship will continue through the warranty period, so choose someone with whom you will be comfortable with for the long term.

Other criteria to consider during a personal meeting include:

- * How well does the builder listen?
- * Are the builder's suggestions and comments helpful and relevant?
- * Are your questions answered clearly and completely?

Ask Questions About Service

One important criterion for selecting a builder is the warranty provided on the home. Most 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. Ask to see a copy of the builders' warranty. Although reading legal documents is tedious, read the warranty to understand what protection you would have. Don't wait to read it until after you move in and a problem arises. If you have questions about the coverage, ask the builder.

Also, find out from each builder what kind of service you can expect after the sale. Typically, a builder makes two service calls during the first year after you move in to repair non-emergency problems covered by your warranty. The first call is usually 30 to 120 days after the move-in, and the second is around the eleventh month—right before any one-year warranties on workmanship and materials expire. For emergencies, the builder should be able to send someone to your home right away.

Some other questions you might ask builders are—

- * How long has the company been in business?
- * Does the contractor have a permanent location and a good reputation with local banks and suppliers?
- * Does the contractor have proof of worker's compensation and general liability insurance? If not, you may be liable for any construction –related accidents on your premises.
- * Will the contractor provide you with a complete and clearly written contract?
- * Whom do you contact for customer service after the sale? Should requests be in writing?
- * What responsibility does the builder assume for the work of subcontractors? Who will be responsible for correcting problems with major appliances?
- * Does the builder use state-of-the-art energy features? Equipment, insulation, design, and landscaping can all affect a home's energy efficiency.
- * Will the contractor provide names of previous customers? Ask if they would hire the contractor again.
- * Does the builder belong to the local builders association?

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



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