

Building a new home or remodeling your present home is a major investment. As you begin your planning, there are important steps you should take to ensure your investment is a wise one and you are protected from loss or disappointment.

Here are some things to consider:

- Does the builder/remodeler have a permanent business location and a good reputation with local banks and suppliers?
- How long have they been in the building business? It usually takes three to five years to establish a financially sound business. Will they be around after the construction is complete to service any promised warranties?
- Have you called your county office, Home Builders Association or search the State of Michigan website (LARA) to inquire about complaints?
- Does the builder/remodeler have sufficient Workers Compensation and General Liability Insurance? If not, you may be liable for any construction-related accidents on your premises.
- Will the builder/remodeler provide you with names of previous customers? Ask them if they would hire the builder/remodeler again.
- Have you seen the builder/remodelers work, both completed and in progress? Check for quality of workmanship and materials.
- Do you communicate well with the builder? Remember you will be in close contact with them throughout the construction process and afterward as you live in your new home.
- Will the builder provide you with a complete and clearly written contract? The contract will benefit both of you. Review it carefully.
- Be cautious of unusually low-priced bids. If the builder/remodeler is unable to pay for the materials and labor as the project proceeds, this may indicate a potential problem.

Call the Home Builders Association of the Grand Traverse Area for the names of member builders and remodelers at 231-946-2305 or browse the online Membership Directory at www.hbagta.com. HBA Members have been vetted to insure they are licensed and insured.