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**Bacon's**

Professionals can help ensure dream home isn't a nightmare

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If you're going to wander into the wilds of building a dream home, you're going to need some help — a whole team's worth of help.

But who should be on that team?

Start with a trio of professionals to advise you: a buyer's agent, a real estate lawyer and a private house inspector.

Hire them to help you deal with the builder, the builder's agent, the subcontractors and the city inspectors you encounter during your home-building adventure. Your team can explain the building process to you, act as your advocates in disputes, and steer you away from costly mistakes and toward the house you really want.

You should hire this team whether you're building a \$1 million mansion or a \$150,000 town house, and whether you're building a custom architect-designed house or choosing from a builder's plan book.

"There are no solo performances when you build a home," say Alan and Denise Fields, authors of "Your New House: The Alert Consumer's Guide to Buying and Building a Quality Home."

Won't this cost too much? Exactly how much you'll pay depends on how much help you need, but figure that getting professional advice will add up to 2 percent to the cost of the house.

Here's a look at each team member, with ideas on how to find the professional who's right for you.

■ **The buyer's agent:** That friendly person you meet at the model home, who's so eager to help you choose the options for your house? That's the builder's agent, and his or her responsibility is to the builder, not to you.

A buyer's agent represents you, and at minimum should know enough about the builders and developments in your area to pair you with the best one for you, says Renee Paul Knight of Exclusive Buyers Agents of Clinton Town

On the Web

■ For a real estate specialist who works only with buyers, check the membership of the National Association of Exclusive Buyer Agents at www.naeba.org.

■ Look for a lawyer who specializes in real estate; some will have broker's licenses, too. One Web site that can help: www.findlaw.com.

■ Look for membership in the National Association of Home Inspectors (www.nahi.org) or the American Society of Home Inspectors (www.ashi.com).

Realty in Southfield, Mich. "More often than not, you're negotiating amenities and extras in the house."

None of this help need cost anything extra. Though some buyer's agents charge a flat fee, most are paid by commission that is paid by the builder.

Be warned: Take your agent along on your first trip to a builder's model or development. Otherwise, the builder's agent may balk at splitting his or her commission with your agent — which could put you on the hook for your agent's share.

Any real estate agent can act as a buyer's agent, but ask what percentage of his or her business comes from new housing. From 5 percent to 20 percent is typical.

■ **The real estate lawyer:** The rule: Get a lawyer before you sign anything. In the case of a house you're building, that anything is the construction contract.

Construction contracts vary in their complexity, but they're written by builders' lawyers and so they chiefly protect the builder's interests. Some of the things you'll want to try to negotiate into your contract: how much changes should cost, how any disputes should be resolved and so on.

be able to negotiate some damage payments into the contract, in case you're still waiting for your house a year or more later.

Your lawyer can also try to tighten up the language that specifies the materials to be used in your house, which is typically full of vagueness such as "builder quality" or "equivalent quality." If Kohler plumbing fixtures matter to you, don't take the builder's word they'll be put in — specify them in the contract.

To get a short contract looked over and explained, expect to pay a lawyer for about two hours' time, at \$150 to \$200 or more an hour. If you need more extensive negotiations, your costs can run \$1,000 to \$4,000 or more.

■ **The private home inspector:** Few people think to hire a house inspector to look at a house being built. They assume that the city building inspectors will catch any flaws.

But the city inspector is there only to make sure the building meets city codes. You want to make sure that the house that's being built is the house you contracted for, with acceptable quality — and that will require your own inspector.

You'll want at least two inspections, one at the rough-finish stage, when the foundation, framing, roof, wiring and plumbing are in but the walls are still open, and one right before your final walk-through with the builder before closing.

Or you may want to contract for six to eight briefer inspections as each phase is being completed.

Many inspectors recommend having your inspector review the materials specifications sheet and the plans for your house, even before the foundation is poured.

Inspection costs vary depending on the size of the house and how much needs to be looked at. Expect to pay \$200 to \$350 for a single, extensive walk-through of an average-sized house of about 2,000 square feet. You may get a discount for multiple trips. Be warned: Permission to have a