

Buyer safeguards

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A little due diligence goes a long way in protecting your home investment. Here are some tips for buyers:

- * Make sure your builder is licensed. Contact the California Contractors State License Board: (800) 321-2752, www.cslb.ca.gov.
- * Research your builder's reputation. Ask neighbors if the builder responds satisfactorily to complaints. Also, check Homeowners Against Deficient Dwellings at www.hadd.com and the National Alliance Against Construction Defects at t.webring.com/hub?ring=defect. Consumer complaints are at the Bad Business Bureau, www.badbusinessbureau.com.
- * Consumer complaints and legal actions against builders also can be checked through the state license board at (916) 255-4041.
- * Inquire about the training your builder's workers and subcontractors have received. Not all laborers are licensed.
- * Hire an independent licensed inspector. The cost is about \$400.
- * Thoroughly read and understand your contract. Read warranties, as well as mediation and arbitration clauses. Do not forfeit your right to hold a builder accountable in court.
- * If purchasing a condo, drive around the neighborhood and see how buildings in earlier phases are holding up. If buying a resale condo, ask the association president if there have been any structural problems reported by other residents. Walk around the property and check for rotting wood, deteriorating stucco and water stains, especially on or near doorways, windows and ceilings.

Sources: Kelly Hayes-Raitt, former director of the HomeSAFE Campaign, a consumer advocacy group; the Miller Law Firm; Hartmann & Kananen law firm; and La Jolla Pacific.

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