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The contractors and businesses listed in this directory are members of the Home Builders Association of North Central Lakes. The HBA makes no representation concerning the qualifications or performance of any of the individual members listed in this directory. Consumers are strongly advised to investigate carefully the qualifications and references of any member before entering into a contract. The HBA specifically disclaims any liability that may result from the performance of any of the members

PRESIDENT:

President Joseph Biden
1600 Pennsylvania Ave.
Washington, DC 20500
email: president@whitehouse.gov

U.S. SENATE

Gary Peters
724 Hart Senate Office Bldg.
Washington, DC 20510
202-224-6221

Debbie Stabenow
731 Hart Senate Office Bldg.
Washington, DC 20510
202-224-4822

3335 S. Airport Rd., W., Ste. 6B
Traverse City, MI 49684
231-929-1031

GOVERNOR

Gretchen Whitmer
PO 30013
Lansing, MI 48909

517-373-3400

MICHIGAN STATE SENATOR

Crawford AND Roscommon County - #35
Curt VanderWall
PO 30036
Lansing, MI 48909-7536
www.senatorcurtvanderwall.com

517-373-1725

MICHIGAN STATE LEGISLATOR

Crawford AND Roscommon County - #103
Daire Rendon
S. 1387 House Office Building
PO 30014
Lansing, MI 48909
email: DaireRendon@house.mi.gov

517-373-3817

U.S. REPRESENTATIVE - 1ST DISTRICT, Crawford County

Jack Bergman
414 Cannon House
Washington, DC 20515
202-225-4735
<https://bergman.house.gov>

U.S. REPRESENTATIVE - 4TH DISTRICT, Roscommon County

John Moolenaar
117 Cannon House
Washington, DC 20515
202-225-3561
<https://moolenaar.house.gov>

~~~~~

**License Verification:**

**517-373-8376**

<https://aca3.accela.com/LARA/Default.aspx>

**Click on advance search**

**Complaints:**

**Builder:**

**517-241-9309**

**Plumber, Electrician, Mechanical**

**517-335-2972**

## **CHOOSING A BUILDER? LOOK FOR A PROFESSIONAL**

In the market for a new home or remodeling? Finding just the right house and making it into a home can be one of the most rewarding experiences you will ever have. However equally important is choosing a builder who is a professional.

Only you can decide which builder is right for you. Finding someone whose work you trust can make the difference between a happy and an unhappy homeowner.

Here are some guidelines to help you in your search:

1. Talk to others who have purchased a home or had work done by your builder. Find out from them what they think of the builder's service and post-sale performance.
2. Ask your builder how he stands behind his work. If he offers a warranty, ask him what it does and does not cover. If the warranty is limited to corrections of structural faults and material failures, understand that routine maintenance is not covered.
3. Have your contractor produce his license and show proof of Liability and Worker's Compensation insurance so that you are protected.
4. Find out how long your builder has been in business. Your bank may also be a source of information to you. Contact your local home builder's association to ask if your builder is a member in good standing.
5. Ask your builder to explain what you should do if you discover a problem in your home. He should provide the telephone number of a person to contact if you have a problem. Ask what will be covered and for how long. Get tips on routine and preventive maintenance from your builder.

Review the firms listed in this Directory and select a professional who is a member of the Home Builders Association of North Central Lakes.

Tom Barber  
President

## **WHO ARE WE?**

The Home Builders Association of North Central Lakes is a professional trade association involved in the building and remodeling industry.

We are dedicated to educating our members to provide the finest quality home, building, product and service to satisfy the needs of their clients.

## **WHO IS A MEMBER?**

Our members consist of individuals and companies that are involved with the building industry.

Builder Members must be licensed with the State of Michigan and have Worker's Compensation Insurance (where applicable) and Liability Insurance.

## **MEMBER BENEFITS**

You can save a great deal on insurance costs with our group plans on health, worker's compensation, disability and liability.

Advertising is also available to members in this, our annual Membership Directory and monthly newsletter.

## **MEETINGS**

We have one general meeting during the year providing opportunities for learning more about your business and getting to know others in the industry.

Dues are \$465.00 per year, which includes membership in the National Association of Home Builders and the Home Builders Association of Michigan, and meals at our general meeting.

## **HOW TO CONTACT US?**

(989) 275-3333 for more information, or write:  
HBANCL, P.O. Box 25, Roscommon, MI 48653

E-mail: [northcentrallakes@gmail.com](mailto:northcentrallakes@gmail.com)  
[www.hba-northcentrallakes.com](http://www.hba-northcentrallakes.com)

# Duties of Membership

The duties of a member shall apply to all Builder, Associate and Affiliate members. The duties shall include the following:

- ❖ To abide by the bylaws of the association, its rules and regulations as may be promulgated from time to time by the Board of Directors;
- ❖ To maintain the highest standards of personal and business conduct as it relates to the association and the home building industry;
- ❖ To promote and encourage the highest level of ethics within the home building industry; to use only legal and ethical means in all of member's business activities;
- ❖ To recognize the member's responsibility to uphold all laws, codes, and regulations relating to the home building industry; to refuse to engage in activities that are detrimental to the reputation of the home building industry; to deal fairly and responsibly with employees, government officials, the public and other members of the association and industry;
- ❖ To maintain confidentiality of the privileged information entrusted to or known by the member by such member's customers;
- ❖ To recognize the fiduciary nature of the relationship between the public with whom the member deals and other members of the association;
- ❖ To understand that a number of complaints of myself and or employees by consumers, regulators, fellow members, directors, etc. could result in termination or suspension of my membership and my benefits.



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**JIM MESLER**

**989-889-6527**

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**3605 S. Huron - Bay City, MI 48706**

Office: 989-684-9811 Fax: 989-684-5288

[windowanddoorcenter.com](http://windowanddoorcenter.com)



# Roscommon Storage

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248 State Street, Roscommon, MI 48653

**989-240-1481 | 989-240-1479**

[www.roscommonstorage.net](http://www.roscommonstorage.net)



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**Roscommon, MI.**

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Additions & Decks**

**\* Licensed & Insured\***

**Call Gary at 989-710-1060**

**[Gary@jordanconstruction-inc.com](mailto:Gary@jordanconstruction-inc.com)**

# Building Tips

- Make sure the firm or individual is fully licensed to operate in the State of Michigan. **Ask to see their license.**
- Under the law, (2008) unlicensed individuals acting in the capacity of a residential builder or a residential maintenance and alteration contractor will immediately face stronger penalties.  
A first offense will be a misdemeanor punishable by a fine of not less than \$5,000.00 or more than \$25,000.00, or imprisonment for not more than 1 year, or both. A second or subsequent offense will be a misdemeanor punishable by a fine of not less than \$5,000.00 or more than \$25,000.00, or imprisonment for not more than 2 years, or both. An offense that causes death or serious injury, a felony punishable by a fine of not less than \$5,000.00 or more than \$25,000.00, or imprisonment for not more than 4 years, or both.
- **Did you know that in the State of Michigan any residential work performed OVER \$600.00 WITHOUT PROPER LICENSING, voids contractual agreements and monies need not be paid for that work?**
- **Did you know that in the case of a worker being injured on your property without proper insurance YOU could be held personally liable? You could be sued.**
- Make sure the firm or individual provides proof of **Worker's Compensation Insurance, Personal Liability and Property Insurance**, NOT the individual's medical, health or auto insurance.
- Make sure the firm or individual is reputable. They should provide satisfactory references. CALL THEM!
- **To check if a firm or individual is licensed, you can call: License Verification: 517-373-8376, or go to:**

**<https://aca3.accela.com/LARA/Default.aspx>**

**To file a complaint against a builder:**

**517-241-9309**



## **Officers**

|                           |                |
|---------------------------|----------------|
| <b>PRESIDENT:</b>         | Tom Barber     |
| <b>VICE PRESIDENT:</b>    | Bob Brotebeck  |
| <b>SECRETARY:</b>         | Steve Bowman   |
| <b>TREASURER:</b>         | Barbara Toleno |
| <b>EXECUTIVE OFFICER:</b> | Wilma Barber   |

### **BOARD OF DIRECTORS:**

|              |                |
|--------------|----------------|
| Tom Barber   | Rose Johnson   |
| Steve Bowman | Bob Brotebeck  |
| Wilma Barber | Barbara Toleno |

### **COMMITTEE CHAIRPERSONS:**

|                     |               |                   |            |
|---------------------|---------------|-------------------|------------|
| <b>Legislative:</b> | Tom Barber    | <b>Directory:</b> | Tom Barber |
| <b>Golf:</b>        | Bob Brotebeck | <b>FOH:</b>       | Tom Barber |

### **PAST PRESIDENTS**

|                           |                           |
|---------------------------|---------------------------|
| 1986-1987: Morry McLain   | 1999-2000: Tom Barber     |
| 1988-1989: Tom Barber     | 2001-2002: Jim Braid      |
| 1990-1991: Richard Martin | 2003-2004: Morry McLain   |
| 1992-1993: Tom Baese      | 2005-2007: Ron Pellegrino |
| 1994: Richard Martin      | 2008-2010: Bob Brotebeck  |
| 1995: Mark Scott          | 2011-2012: Jim Ostling    |
| 1996-1998: Bob Brotebeck  | 2013-2014: Tom Hayes      |
| 2015-2021: Tom Barber     |                           |

**Annual General Meeting is held at 6:00 p.m.**

Sept. 22, Place to be determined

**Board Meetings:** As needed

## **HOME BUILDERS ASSOCIATION OF MICHIGAN**

517-322-0224

## **NATIONAL ASSOCIATION OF HOME BUILDERS**

800-368-5242

## **FRANKENMUTH INSURANCE - Worker's Compensation, Property & Casualty**

989-652-6121

## **HOME BUILDERS ASSOCIATION OF NORTH CENTRAL LAKES COMMUNITY PROJECTS:**

**Community Grant Fund:** See page 44 for recipients.

We provided scholarships to Houghton Lake, Roscommon and Grayling students who continued their education in a building related industry for 20 years, awarding \$32,700.00.

Rebuilt home addition damaged by fire in Markey Twp.

Porch addition to the Houghton Lake Playhouse

Repairs to the Richardson School House

Habitat for Humanity

Adopt a Highway for 6 years

Rampathon for 4 years

The Roscommon County Fairgrounds, 20' x 24' kitchen

We built a 16' x 30' addition for a handicapped boy in Roscommon. This consisted of a bedroom and bath.

Assisted in building the Gazebo/Information Center in downtown Grayling

These projects were all accomplished through builder donated time and our associates donating materials, and time.

## ROSCOMMON COUNTY PERMITS - INSPECTORS

**All area codes are 989 unless otherwise noted**

### **AUSABLE: 9181 N. Keno Rd., St. Helen, MI 48656**

|                                  |               |          |
|----------------------------------|---------------|----------|
| Supervisor:                      | Kurtis Norton | 275-0993 |
| Inspector:                       | Jack Sheppard | 390-2709 |
| Land Use & Zoning:               | Jack Sheppard | 390-2709 |
| Plumbing, Mechanical, Electrical | Jack Sheppard | 390-2709 |

### **BACKUS: 3888 S. Maple Valley Rd., St. Helen, MI 48656**

|                           |                          |          |
|---------------------------|--------------------------|----------|
| Supervisor:               | Michael Orzechowski      | 366-6662 |
| Building Permit:          | Hgtn. Lk Bldg. Agency    | 422-3687 |
| Land Use & Inspector:     | Dave Doll                | 808-3673 |
| Calls: 3:00-5:00          | Inspections in afternoon |          |
| Plumb., Mechanical, Elec: | Hgtn. Lk Bldg. Agency    | 422-3687 |

### **DENTON: 2565 S. Gladwin Rd., Prudenville, MI 48651**

**Office: 8:00-4:00 M-F** [www.dentontownship-mi.org](http://www.dentontownship-mi.org)  
[clerk@dentontownship-mi.org](mailto:clerk@dentontownship-mi.org)

|                                     |                          |          |
|-------------------------------------|--------------------------|----------|
| Supervisor:                         | Bob Spaulding            | 366-5913 |
| Building Permit:                    | Hgtn. Lk Bldg. Agency    | 422-3687 |
| Inspector:                          | Dave Doll                | 422-3687 |
| 8:00-10:00 M & F                    | Inspections in afternoon |          |
| Land Use/Zoning:                    | Rachael Barnes           | 366-5913 |
| 8:00-10:00 M-F for land use permits |                          |          |
| Plumb., Mechanical, Elec:           | Hgtn. Lk Bldg. Agency    | 422-3687 |

### **GERRISH: 2997 E. Higgins Lake, Roscommon, MI 48653**

**Office: 8:00-4:00 M-F** [www.gerrishtownship.org](http://www.gerrishtownship.org)

|                               |              |          |
|-------------------------------|--------------|----------|
| Supervisor:                   | David Udy    | 821-9313 |
| Building Official/Zoning:     | Jason Jansen | 821-9313 |
| 8:00-4:00 M-F                 |              |          |
| Plumbing & Mechanical:        | Paul Kile    | 821-9313 |
| Inspections M & W             |              |          |
| Electrical:                   | Denny Kiroff | 821-9313 |
| Inspections: 8:00-9:00 T & TH |              |          |

### **HIGGINS: 700 S. Fifth, PO 576, Roscommon, MI 48653**

**Office: 9:00-1:00 M-T-W-TH** [www.higginstownship.com](http://www.higginstownship.com)

|                            |               |          |
|----------------------------|---------------|----------|
| Supervisor:                | Bill Curnalia | 275-8112 |
| Zoning Admin. & Inspector: | Dave Doll     | 275-8112 |
| 10:00-12:00 T & TH         |               |          |
| Plumbing & Mechanical:     | Mark Vick     | 389-0118 |
| Electrical:                | Mark Thompson | 366-5049 |

## ROSCOMMON COUNTY PERMITS - INSPECTORS

### LAKE: 1380 N. Michelson, PO 536, Houghton Lake, MI 48629

[www.lake-township.com](http://www.lake-township.com)

|                           |                       |          |
|---------------------------|-----------------------|----------|
| Supervisor:               | Keith Stiles          | 422-2321 |
| Building Permit:          | Hgtn. Lk Bldg. Agency | 422-3687 |
| Inspector:                | Dave Doll             | 422-3687 |
| 8:00 - 10:00 M & F        | Kevin Rose            | 202-4736 |
| Plumb., Mechanical, Elec: | Hgtn. Lk Bldg.Agency  | 422-3687 |

### LYON: 7851 W. Higgins Lake, PO 48, Higgins Lake, MI 48627

Office: 9:00-3:00 M-F

[www.lyontownship.org](http://www.lyontownship.org)

|                              |                          |                         |
|------------------------------|--------------------------|-------------------------|
| Supervisor:                  | Fred Koenigbauer         | 821-9694                |
| Building Permit & Inspector: | Dave Doll                | 821-9694                |
| 10:30-1:30 M, 9-12 W         | Inspections in afternoon | 808-3673                |
| Plumbing & Mechanical:       | Paul Kile                | 821-9694                |
| M & W afternoons             |                          |                         |
| Electrical:                  | Denny Kiroff:            | 366-4936 / 313-218-5067 |
| T & TH mornings              |                          |                         |

### MARKEY: 7400 E. Houghton Lake, Houghton Lake, MI 48629

Office: 9:00-4:00 M-F

[www.markeytownship.org](http://www.markeytownship.org)

[Supervisor@markeytownship.org](mailto:Supervisor@markeytownship.org)

|                           |                          |          |
|---------------------------|--------------------------|----------|
| Supervisor:               | Robert Pray              | 366-9614 |
| Building Permits:         | Hgtn. Lk Bldg. Agency    | 422-3687 |
| Inspector:                | Dave Doll                | 422-3687 |
| 8:00-10:00 M & F          | Inspections in afternoon |          |
| Land Use Admin:           | Bob Rickard              | 366-9614 |
| 9:00-2:00 M-T-W-TH        |                          |          |
| Plumb., Mechanical, Elec: | Hgtn. Lk Bldg.Agency     | 422-3687 |

### NESTER: 7855 Maple Valley, St. Helen, MI 48656

|                  |                |                     |
|------------------|----------------|---------------------|
| Supervisor:      | Nancy McNamara | (Hall) 389-1199     |
| Building Permit: | Jim Letts      | (Hall) 539-1942     |
|                  |                | (Cell) 810-397-1349 |

Call for permits and inspections

|                        |                  |                 |
|------------------------|------------------|-----------------|
| Zoning Admin:          | Justin Schneider | (Cell) 429-9296 |
| Plumbing & Mechanical: | Larry Dantzer    | (Home) 345-5581 |
|                        |                  | (Cell) 965-3515 |
| Electrical:            | Bill Uhouse      | (Home) 389-3627 |
|                        |                  | (Cell) 329-1344 |

## ROSCOMMON COUNTY PERMITS - INSPECTORS

**RICHFIELD: 1410 N. St. Helen, PO 128, St. Helen, MI 48656**

**Office: 8:30-4:30 M-F**

[www.richfieldtownship.org](http://www.richfieldtownship.org)

|                        |                 |          |
|------------------------|-----------------|----------|
| Supervisor:            | James VanWormer | 389-4994 |
| Building Permit:       | Dave Doll       | 389-4994 |
| 9:00 T & TH            |                 |          |
| Plumbing & Mechanical: | Mark Vick       | 389-0118 |
| Electrical:            | Bill Uhouse     | 329-1344 |

**ROSCOMMON TWP: 8555 W. Knapp, PO 610, Houghton Lake, MI**

**48629 Office: 8:30-4:30 M-F** [www.roscommontownship.com](http://www.roscommontownship.com)

|                                 |                          |          |
|---------------------------------|--------------------------|----------|
| Supervisor:                     | Diane F. Randall         | 422-4116 |
| Building Permit:                | Hgtn. Lk Bldg. Agency    | 422-3687 |
| Inspector:                      | Dave Doll                | 422-3687 |
| 8:00-10:00 M & F.               | Inspections in afternoon |          |
| Land use:                       | Robert Christian         | 422-4116 |
| ordinance@roscommontownship.com | 8:30-4:30 M-F            |          |
| Plumb., Mechanical, Elec:       | Hgtn. Lk Bldg. Agency    | 422-3687 |

**VILL. OF ROSCOMMON: 214 S. Main, PO 236, Roscommon, MI 48653**

**Office: 8:00-4:30 M-TH**

[www.roscommonvillage.com](http://www.roscommonvillage.com)

|                            |                                           |          |
|----------------------------|-------------------------------------------|----------|
| Manager:                   | Ron Alden                                 | 275-5743 |
| Building Permit:           | Jim Letts                                 | 275-5743 |
| Wednesday 9:00,            | Inspector: inspector@roscommonvillage.com |          |
| Approximately 10:00 T & TH | Call for inspections                      |          |
| Plumbing & Mechanical:     | Through the state                         |          |
| Electrical:                | Mark Thompson                             | 366-5049 |

**STATE PLUMBING INSPECTOR:** Walt Reynolds 426-4324

**STATE MECHANICAL INSPECTOR:** Ron Laing Jr. 826-2111

**SOIL EROSION: Courthouse** Steve Nielsen 275-8323

**DRAIN COMM: Courthouse** Rex Wolfsen 275-8323

**CO. HEALTH DEPT: PO 739, Prudenville, MI 48651**

Well and Septic 366-9166, ext. 3

8:30-12:00, 1:00-4:30 M-F [www.cmdhd.org](http://www.cmdhd.org)

**HOUGHTON LAKE SEWER AUTH:** 422-5811

**HOUGHTON LAKE BUILDING AGENCY:** 422-3687

**Office: 1250 S. Harrison, PO 8, Houghton Lake, MI 48629**

Hours: 8:00-4:00 M and F, and 8:00-12:00 on T, W and TH

Dave Doll: 8:00-10:00 M and F, inspections in afternoon

[hlbuildingagency@gmail.com](mailto:hlbuildingagency@gmail.com) / [houghtonlakebuildingagency.com](http://houghtonlakebuildingagency.com)

**Roscommon Co. Road Commission**

366-0333

**CRAWFORD COUNTY PERMITS AND INSPECTORS:**

**200 W. Michigan, Grayling, MI 49738: \*Lovells, City of Grayling,  
South Branch, Maple Forest, Beaver Creek**

**BUILDING AND ZONING:** 8:30-11:30 M thru TH 344-3233  
Building Permits: Building & Zoning Director 344-3233  
Bldg Director Paul Olmstead 344-3233  
Soil Erosion, Airport Zoning  
Plumbing: Jack Money 344-3233  
Electrical: Andy Stevenson 344-3233  
Mechanical: Jack Money 344-3233

**CITY OF GRAYLING: 1020 City Blvd., PO 549, Grayling, MI 49738**

**Office: 7:30-5:00 M-TH**

Manager: Doug Baum 348-2131  
Building Permits, Inspections, Plumbing & Mechanical, and  
Electrical: Crawford Co. Bldg. 348-3233  
Zoning, 8:00-4:00 M-F, Erich Podjaske 348-2131  
Office: 8:30-12:00, 1:00-3:00 M-F: Inspections M-F  
Fire Marshall: Steve Eddy 348-6319

**BEAVER CREEK: 8888 S. Grayling Rd., Grayling, MI 49738**

**Office: 9:00-2:00 M-F [www.beavercreektownship.com](http://www.beavercreektownship.com)**

Supervisor: Dan Bonamie 275-8878  
9:00-2:00 M-T-TH-F, 9:00-5:00 W  
[dbonamie@beavercreektownship.com](mailto:dbonamie@beavercreektownship.com)  
Land Use/Zoning: Paul Tatro 275-8878  
[zoning@beavercreektownship.com](mailto:zoning@beavercreektownship.com)  
Office: 9:00-2:00 M-F, call to make appointment

**FREDERIC TWP: 6470 Manistee St., PO 78, Frederic, MI 49733-0078**

**Office: 9:00-2:00 M-TH [www.frederictownship.org](http://www.frederictownship.org)**

Supervisor: William Johnson 348-8778  
Zoning Admin. & Bdg. Permit: Shelly Pinkelman 348-8778  
[pratt@frederictownship.org](mailto:pratt@frederictownship.org) (Building & Zoning)  
Inspector: Shelly Pinkelman 348-8778  
Plumbing & Mechanical: Jack Money 348-4156  
Electrical: Joseph Seifert 348-2596

**GRAYLING TWP: 2090 Viking Way, PO 521, Grayling, MI 49738**

**Office: 8:30-4:30 M-F, Closed 12:00 - 1:00 [www.twp.grayling.mi.us](http://www.twp.grayling.mi.us)**

Supervisor: Rick Harland 348-4361  
Bldg. Permit & Inspector: Robert Dixon 348-4361  
Zoning Admin: Rick Harland 348-4361  
Plumbing & Mechanical: Jack Money 348-4156  
Electrical: Mark Thompson 366-5049

## **CRAWFORD COUNTY PERMIT - INSPECTORS**

**LOVELLS TWP: 8405 Twin Bridge, Grayling, MI 49738**

**Office: 9:00-3:00 T-W-TH** [www.lovellstownship.com](http://www.lovellstownship.com)  
[lovellstownship@gmail.com](mailto:lovellstownship@gmail.com)

|                                              |                                                                      |                            |
|----------------------------------------------|----------------------------------------------------------------------|----------------------------|
| Supervisor:                                  | Gary Neumann                                                         | 348-9215                   |
| Office:                                      | 9:00-3:00 T-W-TH                                                     |                            |
| Bldg. Permit & Inspector, Crawford Co. Bldg. |                                                                      | 344-3233                   |
| Zoning:                                      | <a href="mailto:lovellszoning@gmail.com">lovellszoning@gmail.com</a> | Dale Gauthier Jr. 348-7301 |
| No office hours, call evenings               |                                                                      |                            |
| Plumbing, Mechanical & Electrical:           | Crawford Co. Bldg.                                                   | 344-3233                   |

**MAPLE FOREST TWP: 8996 N. Sherman, Grayling, MI 49738**

**Office: 6:00 - 8:00pm, M&W**

|                                                                           |                    |          |
|---------------------------------------------------------------------------|--------------------|----------|
| Supervisor:                                                               | Tom Coors          | 348-5794 |
| Building Permit, Inspector, Zoning, Plumbing & Mechanical and Electrical: | Crawford Co. Bldg. | 344-3233 |
| Zoning Admin:                                                             | Vern Shlaud        | 348-5794 |

**SOUTH BRANCH TWP: 524** [www.southbranchtownship.com](http://www.southbranchtownship.com)

|                                                             |                    |          |
|-------------------------------------------------------------|--------------------|----------|
| Supervisor:                                                 | Laurie Luck        | 275-8232 |
| Office:                                                     | 9:00-12:00 M-F     |          |
| Bldg. Permit, Inspector, Plumbing, Mechanical & Electrical: | Crawford Co. Bldg. | 344-3233 |
| Zoning:                                                     | Bill Reghi         | 275-8232 |

**STATE PLUMBING INSPECTOR:** Kole Myers 354-0060

**SOIL EROSION AND SEDIMENTATION PERMITS:**

|                 |                   |          |
|-----------------|-------------------|----------|
| County Building | Joseph Duran, CEA | 344-3233 |
|-----------------|-------------------|----------|

**Airport Zoning - All Tall Structures**

|                 |              |          |
|-----------------|--------------|----------|
| County Building | Joseph Duran | 344-3233 |
|-----------------|--------------|----------|

**COUNTY HEALTH DEPT. : 501 Norway, Grayling, MI 49738**

[www.dhd10.org](http://www.dhd10.org)

|                                                                |               |
|----------------------------------------------------------------|---------------|
| Well and Septic: Kyle Anderson                                 | 348-7800      |
| Environmental Health Sanitarian                                | 688-8613      |
| <a href="mailto:kmanderson@dhd10.org">kmanderson@dhd10.org</a> | Fax: 348-5346 |

**Road Commission** (Driveway Permits) 348-2281

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**[www.kabinetreekoncepts.com](http://www.kabinetreekoncepts.com)**





**989-422-5588**

[jordanwelldrilling@gmail.com](mailto:jordanwelldrilling@gmail.com)

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## BUILDER MEMBERS

All area codes are 989 unless otherwise noted

### THOMAS S. BARBER

PO Box 175  
Roscommon, MI 48653

### BIGFORD CONCRETE & MASONRY

Toby Bigford  
1716 W. Maplehurst  
Roscommon, MI 48653  
989-205-6928

### BMD CONSTRUCTION, INC.

Bryan Dull  
6655 Rhodes Rd.  
Houghton Lake, MI 48629  
989-422-4922

[bmdinc1@hotmail.com](mailto:bmdinc1@hotmail.com)

### ROCK RESTORATION

Bryan Dull  
6655 Rhodes Rd.  
Houghton Lake, MI 48629  
989-422-4922

[bmdinc1@hotmail.com](mailto:bmdinc1@hotmail.com)

### ROBERT BROTEBECK BUILDERS INC.

Robert Brotebeck  
9073 W. Houghton Lake  
Houghton Lake, MI 48629  
989-422-6514

[brotebeckbuildersinc@gmail.com](mailto:brotebeckbuildersinc@gmail.com)

### CORNERSTONE CONSTRUCTION CORP.

Bud Mann  
9541 N. Cut, PO 374  
Roscommon, MI 48653  
989-821-8923

[cornerstoneco30@hotmail.com](mailto:cornerstoneco30@hotmail.com)

### EICHORN CONSTRUCTION, INC.

Matt Eichorn  
11325 Sideman  
Roscommon, MI 48653  
989-709-6077

[eichorns@frontier.com](mailto:eichorns@frontier.com)

### G.E. INSULATION CO.

Kevin Elza  
965 E. Saginaw Rd.  
Sanford, MI 48657  
989-687-4042

[krelza@geinsulationco.com](mailto:krelza@geinsulationco.com)

### GARY JORDAN CONSTRUCTION, INC.

Gary Jordan  
11904 Pines Trail  
Roscommon, MI 48653  
989-710-1060

[gary@jordanconstructioninc.com](mailto:gary@jordanconstructioninc.com)

### LOOK-N-NU RESTORATION SERVICES

(Division of Sieja Services Inc.)  
David A. Sieja  
704 Crawford Ave.  
Houghton Lake, MI 48629  
989-422-4545

### R. W. RIEDEL CO.

Bob Riedel  
PO 358  
Htn. Lake Hts., MI 48630  
989-422-6158

[rwriedel@yahoo.com](mailto:rwriedel@yahoo.com)

### RIVERLAND BUILDING & RESTORATION, LLC

Rick Tift  
4480 W. Nestle  
Houghton Lake, MI 48629  
989-366-7100

[rick@riverlandbuilding.com](mailto:rick@riverlandbuilding.com)

## BUILDER MEMBERS

### STEVENS CONCRETE & MASONRY

Matt Stevens  
PO 425  
Houghton Lake, MI 48629  
989-422-3105

### SZACH BUILDERS, LLC

Mark Szach  
3446 S. Gladwin Rd.  
Prudenville, MI 48651  
989-390-6299

[szachbuilders@outlook.com](mailto:szachbuilders@outlook.com)

### GUY THURSTON, DBA R-FACTOR INSULATION

Guy Thurston  
1077 W. West Branch Rd.  
Prudenville, MI 48651  
989-334-7663

[rfactorinsulation2020@yahoo.com](mailto:rfactorinsulation2020@yahoo.com)

### Chambers of Commerce

#### Grayling Chamber of Commerce

[www.graylingchamber.com](http://www.graylingchamber.com)

213 N. James, PO Box 406, Grayling, MI 49738  
989-348-2921 - [director@graylingchamber.com](mailto:director@graylingchamber.com)

#### Higgins Lake - Roscommon Chamber of Commerce

[www.hlrcc.com](http://www.hlrcc.com)

709 Lake St., PO Box 486, Roscommon, MI 48653  
989-275-8760 - [info@hlrcc.com](mailto:info@hlrcc.com)

#### Houghton Lake Chamber of Commerce

[www.houghtonlakechamber.net](http://www.houghtonlakechamber.net)

1625 W. Houghton Lake Dr., Houghton Lake, MI 48629  
989-366-5644 - [hlcc@houghtonlakechamber.org](mailto:hlcc@houghtonlakechamber.org)

#### St. Helen Chamber of Commerce

[www.sainthelenchamber.net](http://www.sainthelenchamber.net)

1598 N. St. Helen Rd., St. Helen, MI 48656  
989-389-3725 - [sainthelen\\_chamber@yahoo.com](mailto:sainthelen_chamber@yahoo.com)

## Home Maintenance Quiz

- 1. How often do force-air furnace filters need to be changed?**  
At least every three months during the heating season.
- 2. What part of the faucet usually needs to be replaced when you have a water leak?**  
The washer
- 3. Should you run hot or cold water through your garbage disposal?**  
Cold water.
- 4. How often should the moving parts of garage doors be oiled?**  
Every three months
- 5. What tools can you use to unclog your drains?**  
A plunger and a plumber's snake
- 6. What tool can be used to unclog a toilet?**  
Coil spring-steel auger
- 7. What faucet part needs to be cleaned every three or four months?**  
Aerator – the screen inside the end of the faucet
- 8. What can you use for traction on icy sidewalks, steps and driveways?**  
Cat litter or sand. Never use salt because it damages the pavement
- 9. Where should the fire in your fireplace be built?**  
On the andirons or grate, never on the fireplace floor
- 10. What will prevent soot and add color to the fire in your fireplace?**  
Throw in a handful of salt
- 11. Where should your firewood be stored?**  
Outside away from your house and not directly on the ground
- 12. What helps keep unpainted concrete floors easy to keep clean?**  
Concrete sealer
- 13. What should you use to clean unpainted concrete floors?**  
A solution of 4 to 6 tablespoons of washing soda in a gallon of hot water
- 14. When can you clean hardwood floors with water?**  
When the floors have a polyurethane finish
- 15. Do hardwood floors need to be waxed?**  
Hardwoods floors that do not have a polyurethane finish probably will need to be waxed periodically. Use liquid or paste "spirit" wax.
- 16. What is the best polish for vinyl floors?**  
Water emulsion wax
- 17. Why should noisy water pipes be fixed promptly?**  
The condition that causes noisy pipes may be accompanied with vibration that can cause fittings to loosen and leak
- 18. Why should frozen pipes be thawed slowly?**  
To prevent the formation of steam, which would cause the pipe to burst
- 19. How often should your roof be inspected?**  
A qualified roofer should inspect your roof every three years
- 20. To ensure your safety, what household equipment uses batteries that must be checked regularly to make sure they are operable?**  
Smoke and carbon monoxide detectors
- 21. At what temperature should your hot water heater be set?**  
120 degrees Fahrenheit

- 22. How often do skylights need to be inspected?**  
Skylights should be inspected each time your roof is inspected so leaks do not develop from cracks and interruptions around its seals, caulking and flashing
- 23. What is a simple solution you can use to wash extremely dirty exterior windows?**  
A solution of equal parts vinegar and water or 3 tablespoons of denatured alcohol per quart of warm water. Use a piece of crumpled newspaper to avoid lint left behind by paper towels
- 24. What can you use to help a window slide easily?**  
Rub the channel with a piece of paraffin
- 25. What should you look for when you inspect your siding yearly?**  
Determine if wood-sided homes need to be repainted; check to see if the caulking around the window and doors has split and cracked, and replace the caulk; clean the mildew; trim shrubbery away so it does not touch the siding

## **HBA of North Central Lakes Associate of the Year!**

|      |               |      |                |
|------|---------------|------|----------------|
| 1988 | Dan Anderson  | 2009 | Mike Ignat     |
| 1989 | Brad McLain   | 2010 | Koreen Hobbs   |
| 1990 | Todd Jansen   | 2011 | Tom Marsh      |
| 1991 | Larry Lewis   | 2012 | Jackie Bertsch |
| 1992 | Keith Kenney  | 2013 | Russ Bennett   |
| 1993 | Laurie Figley | 2014 | Anita Sheppard |
| 1994 | Jeff Smith    | 2015 | Jim Ostling    |
| 1995 | Barb Kleimola | 2016 | Tim Gronau     |
| 1996 | Marv Meyers   | 2017 | Barbara Toleno |
| 1997 | Steve Hose    | 2018 | Steve Bowman   |
| 1998 | Rex Wolfson   | 2019 | Dan Ostrander  |
| 1999 | Lynn Hagon    |      |                |
| 2001 | Dean McClure  |      |                |
| 2004 | Mike Walker   |      |                |
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**James S. Bates, AIA**

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[jim@jsbatesarchitect.com](mailto:jim@jsbatesarchitect.com)

[www.jsbatesarchitect.com](http://www.jsbatesarchitect.com)

# MEMBER LIST BY SERVICE

Page

## All area codes are 989 unless otherwise noted

### ABSTRACT & TITLE SERVICES

|                          |          |          |
|--------------------------|----------|----------|
| Transnation Title Agency | 366-5551 | Cover-49 |
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### ADDITIONS

|                                |          |    |
|--------------------------------|----------|----|
| Gary Jordan Construction, Inc. | 710-1060 | 7  |
| R.W. Riedel Co.                | 422-6158 | 47 |

### ADVERTISING

|                        |          |  |
|------------------------|----------|--|
| Houghton Lake Resorter | 366-5341 |  |
|------------------------|----------|--|

### AIR CONDITIONING

|                                            |          |    |
|--------------------------------------------|----------|----|
| 72 Degrees Heating & Cooling               | 889-6527 | 6  |
| A-Tech Heating & Cooling                   | 422-3309 | 33 |
| All Shores Heating & Air Conditioning Inc. | 422-3325 | 31 |

### ARCHITECT/DESIGNER

|                                |          |    |
|--------------------------------|----------|----|
| Intelligent Design LLC         | 422-4900 | 31 |
| James S. Bates Architect, PLLC | 350-9597 | 23 |

### BANKING

|          |          |  |
|----------|----------|--|
| tcf bank | 348-6511 |  |
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### BRICK/BLOCK

|                            |          |  |
|----------------------------|----------|--|
| Stevens Concrete & Masonry | 422-3105 |  |
|----------------------------|----------|--|

### BUILDER

|                                    |          |       |
|------------------------------------|----------|-------|
| BMD Construction                   | 422-4922 | 48    |
| Robert Brotebeck Builders Inc.     | 422-6514 | Cover |
| Cornerstone Construction Corp.     | 821-8923 |       |
| Eichorn Construction, Inc.         | 709-6077 | 41    |
| Gary Jordan Construction, Inc.     | 710-1060 | 7     |
| R.W. Riedel Co.                    | 422-6158 | 47    |
| Riverland Bldg. & Restoration, LCC | 366-7100 | 34    |
| Szach Builders LLC                 | 390-6299 |       |

### BUILDING MATERIALS

|                            |              |          |
|----------------------------|--------------|----------|
| Builders FirstSource       | 389-4935     | 52,40,44 |
| Hull Building Center       | 275-5791     | 41       |
| Wimsatt Building Materials | 800-497-9000 | 43       |

### CABINETRY

|                         |          |          |
|-------------------------|----------|----------|
| Builders FirstSource    | 389-4935 | 52,40,44 |
| Hull Building Center    | 275-5791 | 41       |
| Kabinetree Koncepts LLC | 422-3545 | 16       |



## MEMBER LIST BY SERVICE

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### CLEANING

Look-N-Nu Restoration 422-4545

### CONCRETE / FLATWORK

Bigford Concrete & Masonry Co. 205-6928 48  
Stevens Concrete & Masonry 422-3105

### CONSTRUCTION

BMD Construction 422-4922 48  
Robert Brotebeck Builders Inc. 422-6514 Cover  
Cornerstone Construction Corp 821-8923  
Gary Jordan Construction, Inc. 710-1060 7  
Jordan Well Drilling 422-5588 17  
Rock Restoration 422-4922 23

### COUNTERTOPS

Kabinetree Koncepts LLC 422-3545 16

### CUSTOM HOMES

BMD Construction 422-4922 48  
Robert Brotebeck Builders Inc. 422-6514 Cover  
Cornerstone Construction Corp 821-8923  
Eichorn Construction, Inc. 709-6077 41  
Riverland Bldg. & Restoration, LCC 366-7100 34  
Szach Builders LLC 390-6299

### DESIGN SERVICES

Intelligent Design LLC 422-4900 31  
James S. Bates Architect, PLLC 350-9597 23

### DOORS:

Laurence Smith Window & Door 684-9811 6  
Pella Windows & Doors 800-968-4022

### ELECTRICAL CONTRACTOR

Top Notch Electric, Inc. 202-2079 34

### ELECTRICAL SUPPLIES

Top Notch Electric, Inc. 202-2079 34

### EQUIPMENT RENTAL

Rock Restoration 422-4922 23

# MEMBER LIST BY SERVICE

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## EXCAVATING

|                        |          |    |
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| T & W Landscaping Inc. | 366-0718 | 36 |
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## FINANCE

|          |          |  |
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| tcf bank | 348-6511 |  |
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## FIREPLACES/EQUIPMENT

|                                            |          |    |
|--------------------------------------------|----------|----|
| A-Tech Heating & Cooling                   | 422-3309 | 33 |
| All Shores Heating & Air Conditioning Inc. | 422-3325 | 31 |

## FIRE/WATER RESTORATION

|                       |          |    |
|-----------------------|----------|----|
| Look-N-Nu Restoration | 422-4545 |    |
| Rock Restoration      | 422-4922 | 23 |

## FLOOR COVERINGS

|                                     |          |    |
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| Kabinetree Koncepts LLC             | 422-3545 | 16 |
| Northern Flooring and Design Center | 366-0515 | 17 |

## FOUNDATIONS

|                                |          |    |
|--------------------------------|----------|----|
| Bigford Concrete & Masonry Co. | 205-6928 | 48 |
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## GENERAL CONTRACTOR

|                                |          |       |
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| Robert Brotebeck Builders Inc. | 422-6514 | Cover |
| R.W. Riedel Co.                | 422-6158 | 43    |
| Szach Builders, LLC            | 390-6299 |       |

## HEATING/COOLING

|                                            |          |    |
|--------------------------------------------|----------|----|
| 72 Degrees Heating & Cooling               | 889-6527 | 6  |
| A-Tech Heating & Cooling                   | 422-3309 | 33 |
| All Shores Heating & Air Conditioning Inc. | 422-3325 | 31 |

## INSULATION

|                                       |          |    |
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| G.E. Insulation                       | 687-4042 |    |
| Guy Thurston, DBA R-Factor Insulation | 334-7663 | 51 |

## INSURANCE - ALL TYPES

|                                |                     |       |
|--------------------------------|---------------------|-------|
| Diebold Insurance Agency       | 366-4606            | Cover |
| Frankenmuth Mutual Insurance   | 800-234-4433        |       |
| Gaylor Insurance Agency        | 275-5112 - 366-7871 | 22    |
| Roscommon & Grayling Insurance | 275-5555 - 348-4444 | 37    |

## KITCHENS & BATHS

|                            |          |          |
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| Builders FirstSource       | 389-4935 | 52,40,44 |
| Eichorn Construction, Inc. | 709-6077 | 41       |

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### LANDSCAPING

|                        |          |    |
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| T & W Landscaping Inc. | 366-0718 | 36 |
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### LAWN & GARDEN

|                       |          |    |
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### LOG HOME

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| Cornerstone Construction Corp. | 821-8923 |  |
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### LUMBER COMPANIES

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### MASONRY

|                                |          |    |
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| Bigford Concrete & Masonry Co. | 205-6928 | 48 |
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### MORTGAGES

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### PLUMBING CONTRACTOR

|                 |          |  |
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| Fieb's Plumbing | 275-0827 |  |
|-----------------|----------|--|

### PLUMBING SUPPLIES

|                         |          |    |
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| Kabinetree Koncepts LLC | 422-3545 | 16 |
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### POLE BARN BUILDINGS

|                                |          |   |
|--------------------------------|----------|---|
| Gary Jordan Construction, Inc. | 710-1060 | 7 |
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### PUMPS/REPAIR

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| Jordan Well Drilling | 422-5588 | 17 |
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### REAL ESTATE

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### REMODELING

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| Eichorn Construction, Inc.         | 709-6077 | 41 |
| R.W. Riedel Co.                    | 422-6158 | 43 |
| Riverland Bldg. & Restoration, LCC | 366-7100 | 34 |
| Szach Builders, LLC                | 390-6299 |    |

### RENTALS

|                   |          |   |
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| Roscommon Storage | 240-1481 | 7 |
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## MEMBER LIST BY SERVICE

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### RESTORATION

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| Northern Flooring and Design Center | 366-0515 | 17 |
| Riverland Bldg. & Restoration, LCC  | 366-7100 | 34 |
| Rock Restoration                    | 422-4922 | 23 |

### RETAINING WALLS

|                        |          |    |
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| T & W Landscaping Inc. | 366-0718 | 36 |
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### ROOFING

|                            |              |    |
|----------------------------|--------------|----|
| Wimsatt Building Materials | 800-497-9000 | 43 |
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### SHEET METAL

|                                       |          |    |
|---------------------------------------|----------|----|
| A-Tech Heating & Cooling              | 422-3309 | 33 |
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### SIDING

|                            |              |    |
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### SKYLIGHTS

|                              |          |   |
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### STONEWORK

|                                |          |    |
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| Bigford Concrete & Masonry Co. | 205-6928 | 48 |
| Stevens Concrete & Masonry     | 422-3105 |    |

### STORAGE UNITS

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### TILE

|                                     |          |    |
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### TITLE INSURANCE

|                          |          |          |
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### WELL DRILLING

|                      |          |    |
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| Jordan Well Drilling | 422-5588 | 17 |
|----------------------|----------|----|

### WINDOWS

|                              |              |    |
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| Hull Building Center         | 275-5791     | 41 |
| Laurence Smith Window & Door | 684-9811     | 6  |
| Pella Windows & Doors        | 800-968-4022 |    |
| Wimsatt Building Materials   | 800-497-9000 | 43 |

### WINDOW COVERINGS

|                                     |          |    |
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## New Member Enrollment Form

Applicant: \_\_\_\_\_ Title: \_\_\_\_\_  
Company: \_\_\_\_\_  
Phone: \_\_\_\_\_ Cell: \_\_\_\_\_  
Email: \_\_\_\_\_  
Business Address: \_\_\_\_\_  
City: \_\_\_\_\_ State: \_\_\_\_\_ Zip: \_\_\_\_\_

### Membership Classification

**Please circle one:**      Builder      Associate      Affiliate

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| Primary | Secondary | Tertiary | \$Vol | Units | # of Employees | Title |
|---------|-----------|----------|-------|-------|----------------|-------|
| _____   | _____     | _____    | _____ | _____ | _____          | _____ |

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Business/Personal Fax: I understand that by providing the fax number above and signing this form, for my company/organization specified above, I consent to receive faxes sent by or on behalf of the National Association of Home Builders, and the affiliated state and local HBA 's of which I am also a member. I further represent that I am authorized to give this consent for my company/organization. This also pertains to the use of my email address.

I agree to abide by the constitution and bylaws of the Local Association to which this membership application is being directed, of the National Association of Home Builders of the \$465.00 representing my annual membership dues accompanies this application.

I understand that dues payments are not deductible as charitable contributions for federal income tax purposes. However, dues payments may be deductible as an ordinary business expense, subject to an exclusion for lobby activity. Because a portion of your dues are used for lobbying by NAHB, and affiliated state and local associations, \_\_\_\_\_% of the total dues, or \$ \_\_\_\_\_, is not deductible for income tax purposes.

Home Builders Association of North Central Lakes, PO 25, Roscommon, MI 48653 - [northcentrallakes@gmail.com](mailto:northcentrallakes@gmail.com)

Signature of Applicant: \_\_\_\_\_ Date: \_\_\_\_\_

References: \_\_\_\_\_

Sponsor: \_\_\_\_\_

If you are licensed with the State of Michigan, you **MUST** attach a copy of your license to this application. Also, a copy of your **Liability AND Worker's Compensation insurance** must be attached.



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## **CRAWFORD COUNTY INFORMATION**

Crawford County has over 20 lakes and two of the most pristine rivers in the United States. There are 778 miles of shore line along the AuSable and the Manistee Rivers that offer 20 public fishing sites.

|                      |                  |
|----------------------|------------------|
| Total Land Area:     | 562 square miles |
| Largest lake:        | 1,920 acres      |
| Population:          | 14,029 in 2019   |
| Housing units:       | 11,258           |
| Median Home Value:   | \$105,000        |
| Home Ownership Rate: | 81.2%            |

18.1% of the population is under 18 years of age  
25.8% of the population is 65 and over

## **ROSCOMMON COUNTY INFORMATION**

Roscommon has three large lakes, many smaller ones and 204 miles of rivers and streams. It has the headwaters of the Muskegon, AuSable and Tittabawassee rivers.

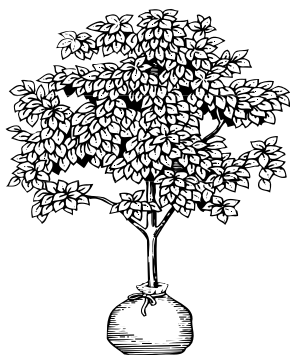
|                      |                  |
|----------------------|------------------|
| Total Land Area:     | 580 square miles |
| Largest lake:        | 20,044 acres     |
| Population:          | 25,469 In 2019   |
| Housing units:       | 24,661           |
| Median Home Value:   | \$108,200        |
| Home Ownership Rate: | 82%              |

14.4% of the population are 18 and under  
33.3% of the population are 65 and over

- Michigan Statehood: 1837 - 26th State
- Motto: Si Quaeris peninsulam amoenam circumspice  
(If you seek a pleasant peninsula, look around you)
- Michigan has over 11,000 inland lakes, over 36,000 miles of rivers and over 150 waterfalls.
- State Flower: Apple Blossom
- State Tree: White Pine
- State Bird: Robin Redbreast
- State Fish: Trout
- State Stone: Petoskey Stone

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## **Increasing Professionalism: (effective June 1, 2008)**

**Q. I'm applying for my license for the first time. Can I take the 4-hour course advertised in the newspaper?**

A. No. You have to successfully complete 60 hours of pre-licensure education courses before you will be allowed to take the test.

**Q. What do I have to study?**

A. At least six hours in each of the following areas of competency: Business Management; Estimating, and Job Costing; Design and Building Science; Contracts, Liability and Risk Management; Marketing and Sales; Project Management and Scheduling; the current Michigan Residential Code and Construction Safety Standards promulgated under the Michigan Occupational Safety and Health Act. Each class would have to be approved by the Department of Labor and Economic Growth (DLEG). Education courses offered as a part of the National Association of Home Builder's University of Housing curriculum are already approved by law.

**Q. Once I have my license, what do I need to do to keep it?**

A. That depends on how long you have had it. For the first six years you're licensed, you'll have to successfully complete at least three hours of activities demonstrating continuing competency each calendar year, during the first six years of licensure, and a total of 21 hours per three-year time period since the issuance of your license. At least three hours would have to be devoted to activities designed to develop your understanding of and ability to apply state building codes and laws relating to the licensed occupation, safety, and changes in construction and business management laws. You'll also need to always have a copy of the current edition of the Michigan Residential Code.

**Q. Is "continuing competency" the same thing as "continuing education?"**

A. No. While taking approved courses or participating in distance learning are two ways of showing continuing competency, some other ways you can also show continuing competency are through comprehensive testing, participation in mentoring programs, participation in International Codes Council code hearings, publication of articles in a trade journal or regional magazine and serving as a lecturer or discussion leader in an approved educational course. These methods must be approved by DLEG and records of the activities must be kept by the licensee for five years.

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### **2017:**

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### **2018:**

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### **2019:**

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## Look for a Professional

In the market for a new home or remodeling? Finding just the right house and making it into a home can be one of the most rewarding experiences you will ever have. But equally important is choosing a builder who is a professional.

Only you can decide which builder is right for you. Finding someone whose work you can trust can make a difference between a happy and an unhappy homeowner.

Here are some guidelines to help you in your search:

1. Talk to others who have purchased a home or had remodeling from your builder. Find out from them what they think of the builder's service and post-sale performance.
2. Ask your builder how he stands behind his work. If he offers a warranty, ask him what it covers and does not cover. If the warranty is limited to corrections of structural faults and material failures, understand that routine maintenance is not covered.
3. A guarantee that the contractor carries liability insurance and has Worker's Compensation coverage, in case of accidents on the job. Be sure your contractor has a permanent business location and a phone number.
4. Find out how long your builder has been in business. Your bank may also be a source of information to you. Contact your local home builder's association to ask if your builder is a member in good standing.
5. **GET ESTIMATES**
  - ▶ Get estimates from different contractors to compare prices. Remember the cost of materials and their quality will affect the bid. A low bid based on inferior materials may not be any bargain, so consider more than the price alone.
  - ▶ Be sure all contractors have the same exact specifications and are all bidding on the same things.
6. **GET IT IN WRITING**
  - ▶ When you have selected a contractor, get all agreements in writing. A written agreement will make sure there are no misunderstandings about the work or the terms of the contract.
  - ▶ Make sure that you read all documents carefully.

► Do not be afraid to ask questions about anything you do not understand. Ask for any changes or modifications before you sign the contract.

► Time and Material (T&M) or “Full Contract”. Time and material is strictly that: you pay the contractor an hourly wage for his time, no matter how long it takes, and for the materials. The bottom line is not exactly known. A full contract includes all aspects of the job: labor, materials, specifications, payment schedule, etc. for one sum. You know exactly what the job will cost you.

► Remodeling projects can be difficult to bid. A contractor doesn't always know what he will find behind that wall, roof, ceiling, etc. Some contractors will specify that if an unknown condition arises, it will be considered an “extra” and a change order will be provided to the owner for their approval of the added cost. Or an “allowance” for that particular item may be in your contract. In other words, you are allowed X-amount of dollars for this item. If the remodel, repairs, etc. goes over that amount, then you are responsible for the added cost. If the remodel, repairs, etc. were less than the amount, you should receive a credit.

## 7. **GET A CONTRACT**

The written contract should include:

► The company name, address, phone number, and the full name and license number of the builder/contractor and the salesperson.

► Detailed job specifications which include a description (brand names, colors, grades, model numbers) of materials, a list of all costs spelled out clearly, and any architect's or engineer's drawings which are required.

► Start and completion dates. These should allow for any reasonable delays.

► A statement that all required building permits and variances will be obtained by the contractor before work is begun. The building permit is for your protection. An inspector will make sure the finished job meets all codes and safety standards, and makes the contractor responsible for corrections.

► A statement of warranty on the work. Be sure it tells if labor and materials are guaranteed, and for how long. A statement that cleanup will be done by the contractor should be included.

► A provision for credits if there are large amounts of material leftover. On the other hand, you should be prepared to pay for extra materials if the project takes more than anticipated. Your builder should provide you with a description of these extra costs in writing, so that there are no surprises on your final bill.

► The terms of the payment should be clearly stated in the contract.

► A right to cancel clause. If you are solicited and signed the

contract in your home, you have three days in which you can cancel if you change your mind. You must send the contractor a registered letter stating you wish to cancel.

► If everything in the agreement is satisfactory, both the contractor and the homeowners must sign and date the contract. Any later changes or revisions must be dated and initialed by both parties.

► Be sure that the contractor gives you a copy of the contract, with any changes noted.

## **8. RESOLVING PROBLEMS**

► Ask your builder to explain what you should do if you discover a problem in your home. He should provide the telephone number of a person to contact if you have a problem. Ask what will be covered and for how long. Get tips on routine and preventive maintenance from your builder.

► If you have problems, you should first try to resolve them with the contractor before making the final payment. You may contact the local building inspector for assistance in resolving workmanship and code violations.

► Alternatives are: Mid Michigan Dispute Resolution Center (for mediation) 1-800-873-7658 or visit

**[www.courts.michigan.gov/scao/dispute](http://www.courts.michigan.gov/scao/dispute)** for more information.

## **9. OTHER TIPS**

► Never pay for the entire job in advance.

► Make a deposit when work begins to cover materials and startup costs. Pay by check to the company name and always get a receipt.

► Make scheduled payments as work progresses.

► Be sure that any work which requires a permit, such as plumbing, electrical, heating, or structural has been approved by the state or local building inspector.

May your Dream Come True!

**To verify a builder's license, call: 517-373-8376 or visit:**

**<https://aca3.accela.com/LARA/Default.aspx>**

Call Home Builders Association of North Central Lakes for a current membership directory, or visit: **[www.hba-northcentrallakes.com](http://www.hba-northcentrallakes.com)**



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**Barbara Toleno**  
**Branch Escrow Manager / Construction Specialist**  
**[barbara@transmi.com](mailto:barbara@transmi.com)**

## **Licensing information from Michigan.gov**

You should be aware that all contractors offering to do work which totals \$600 or more in labor and materials must be licensed by the Department of Licensing and Regulatory Affairs. A Residential Builders license allows a contractor to build a complete residential structure and to do maintenance & alteration (remodeling) work on a residential structure. A Maintenance & Alteration license indicates that the holder has met requirements for one or more of the following trades:

|                        |                |
|------------------------|----------------|
| Basement waterproofing | Carpentry      |
| Concrete               | Excavation     |
| House wrecking         | Insulation     |
| Masonry                | Roofing        |
| Screen and storm sash  | Gutters        |
| Siding                 | Swimming pools |
| Tile and marble        |                |

The trades for which a maintenance & alteration contractor is qualified to practice are listed on the license.

The holders state license must be displayed in the place of business and all contractors and their salespersons must carry a pocket card which you should ask to see. If they cannot show you a license, check the department's License Information database or call the Licensing Division at 517-373-8068.



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