

A FREE GUIDE FROM CAT 5 STEEL BUILDINGS

Before You Sign With an Out-of-Region Steel Dealer

Read This First.

*8 reasons every Florida, Georgia, and Alabama buyer
needs to know before signing a steel building contract.*

— FROM THE CAT 5 FAMILY —

Perry, Florida · Serving FL · GA · AL

A Quick Note Before You Read

If you're reading this, you're probably about to spend a lot of money on a steel building. Maybe you've already gotten a quote or two. Maybe one of those quotes came from out of region — North Carolina, Tennessee, somewhere up the line — and the price looked tempting.

We wrote this guide because we've seen what happens when good Florida, Georgia, and Alabama folks buy from dealers that don't live where the storms hit. It's usually fine — until it isn't. And when it isn't, the headaches are real.

This isn't a sales pitch. It's a heads-up from your neighbors. Take what's useful, leave what isn't, and call us with questions whether you buy from Cat 5 or not.

— **The Cat 5 Family**, Perry, Florida

Joe's \$4,200 "Savings." A Cautionary Tale.

Joe lives outside Tallahassee. Last spring, he started shopping for a 30×40 garage. He got three quotes:

- ▶ A local Florida dealer: \$26,400 turnkey, including concrete and permits.
- ▶ A second local dealer: \$25,900, also turnkey.
- ▶ An out-of-region dealer based in North Carolina: \$21,700 — but "building only." Concrete, permits, and install were all extra.

Joe did the math. The North Carolina quote was \$4,700 cheaper than the Florida quotes — even after adding the "extras." He signed.

Six months later, here's what actually happened:

- ▶ The concrete subcontractor the NC dealer recommended poured the wrong PSI for steel building load. The pad cracked in the first cold snap. \$3,400 to remediate.
- ▶ The install crew showed up two weeks late, in a truck with Tennessee plates, and disappeared at 4pm every day even when there were two hours of daylight left. Six-day install turned into eleven days.
- ▶ Taylor County rejected the permit packet twice for missing engineered drawings. The NC dealer's "permit help" turned out to be a generic template. Joe paid a local engineer \$850 to redo the drawings.
- ▶ Three months in, a roof panel came loose during a thunderstorm. Joe called the NC dealer. Their answer: "Find a local installer to inspect, send us photos, we'll review the warranty claim in 4-6 weeks." \$600 to get a local guy out.

Joe's \$4,700 "savings" cost him \$4,850 — and a year of headaches. He calls now to chat sometimes. Says he should've gone with the local guys.

Names changed. But this scenario plays out across the Southeast every year — we've heard a version of it from at least a dozen people who eventually came to us for their next build.

8 Things Out-of-Region Steel Dealers Can't Match

Some of these are obvious once you think about them. Some aren't. All of them are real.

1. The crew that builds your building should be people you can meet.

Most out-of-region dealers don't actually have employees in your area. When something gets installed, what shows up isn't the dealer — it's a subcontracted crew they hired through a labor broker, sometimes from three states away.

That means:

- ▶ You won't know who's doing the work until they show up.
- ▶ They'll be different people each time the dealer schedules a job in your area.
- ▶ If something goes sideways during install, the dealer (in NC) blames the crew (also gone), and the crew blames the dealer.

At Cat 5, you can ask us by name who'll be on your property the day of install. Same crew, every build, all from our service area. If you want to drop by a job in progress and meet them — we welcome it.

2. Your concrete pad has to fit your building. Most subcontractors don't know how.

Steel buildings are anchored to a concrete pad. The pad spec — PSI, rebar spacing, cure time, edge depth, anchor bolt placement — all has to match the building's engineering. If it's wrong, your wind rating means nothing.

Out-of-region dealers usually handle concrete one of two ways:

- ▶ They tell you to "find your own concrete guy" and disappear if it doesn't fit. Now you're the project manager.
- ▶ They subcontract a random local concrete company that's never poured a pad specifically for a steel building. Wrong PSI, wrong rebar, wrong everything.

Cat 5 partners with Metal America for every concrete job. They specialize in steel building foundations — pump trucks, stem walls, full-line options, properly engineered

every time. And we keep the markup on concrete close to pass-through. The goal is your business long-term, not maxing out today's invoice.

3. Permits are county-by-county. Out-of-region packets get rejected.

Every county in Florida, Georgia, and Alabama has its own permit process. Taylor County wants different paperwork than Lowndes County. Coastal counties want different paperwork than inland. Some require engineered drawings stamped by an in-state professional engineer. Some don't.

Out-of-region dealers send a generic permit packet that's been used everywhere else. It bounces. Now you're paying a local engineer to redo the work, and you've lost 4-8 weeks waiting for re-submittal.

Cat 5 has done permits in every county in our service area. We know which inspector wants what. We pull the permit, we file the paperwork, we follow up with the county. It's included in your quote — not an upcharge.

4. Hurricane response. When you need help most, distance matters.

This one's specific to the Southeast and most folks don't think about it until it's too late.

After a major storm rolls through, every local installer is busy. Customers up and down the coast are calling for damage assessments, panel replacements, structural inspections. The local guys can be swamped for weeks.

Now imagine your dealer is hundreds of miles out of region. Their warranty crew isn't coming. They're telling you to "file a claim" and "send photos" and "we'll review it in 4-6 weeks." Meanwhile, your building has a hole in it and another storm is forming in the Gulf.

Cat 5 lives where the storms hit. Our crews are in Florida, Georgia, and Alabama every single week. After every named storm, we're in our customers' counties the same week. We don't need to be told what just happened. We were here for it.

5. A quote that won't stick is just a sales pressure tactic.

Some dealers issue 7-day or 14-day quotes — or worse, "quote subject to change at signing." It's designed to pressure you. They want you signing this week, not next month.

That's how they keep you from comparing real options.

Every Cat 5 quote locks for 30 days. Take your time. Get other quotes. Talk to your spouse. Sleep on it. Drive past three other dealers' buildings. Our number doesn't move while you think.

6. Concrete markup. Watch the line items.

Most dealers mark concrete up 30-50% over what their concrete partner actually charges. It's a hidden profit center. Buyers don't see the markup because it's buried in the "turnkey package."

Cat 5 keeps Metal America's concrete quote near pass-through. If you ask, we'll show you how the concrete number was built. We'd rather earn 5% on a concrete pad and earn your trust than mark it up 40% and lose you for life.

7. House calls. Yes, really.

This is the part that surprises people. Steel buildings are five-figure decisions. Most buyers want to look the dealer in the eye before they sign. Out-of-region dealers can't do that — they're hundreds of miles away.

Cat 5 will drive to you. Anywhere in Florida, Georgia, or Alabama, no appointment fee, no pressure. You want to meet the crew, walk the site, sketch on a napkin? We'll be there. Same week.

Most other dealers won't — and even if they say they will, the "regional rep" you're meeting isn't the same person who'll handle your warranty claim two years from now. With us, it's all the same family.

8. Real financing options that fit every buyer.

This is one of the biggest places out-of-region dealers fall short. They typically push you to one preferred lender — usually a national finance company with bank-level rates and shorter terms — because the financing line is built into their margin.

Cat 5 doesn't make money on financing. We built a three-tier menu because every buyer's situation is different — and we'd rather match you to the right option than upsell you on the wrong one.

Tier 1 — Florida Residents: Launch Credit Union

Cat 5 partnered with **Launch Credit Union** — a Florida-chartered credit union — to offer Florida residents **up to 120% financing for up to 120 months at sharper-than-bank rates.** That covers the building, concrete, permits, options — all in one shot. No money down.

That out-of-region steel dealer cannot offer you a Florida credit union. Period.

Tier 2 — All FL/GA/AL Residents: Home Improvement Loans

For buyers across our region, we work with industry-trusted lending marketplaces **HFS Financial** and **Acorn Finance**. These platforms have multiple lenders compete for your business — meaning better rates and more flexibility than any single bank.

What makes them strong:

- ▶ Up to 120% of project cost (HFS) — covers the building plus concrete, permits, and extras
- ▶ Loan terms up to 20 years — keep monthly payments manageable
- ▶ 0% APR promotional offers available for qualified buyers
- ▶ Soft credit check — no impact to your credit score to see what you qualify for
- ▶ Funds direct to you, fast approval (often within 1-2 days)
- ▶ No equity required, no prepayment penalties

Tier 3 — No Credit Check: Rent-to-Own

If credit is a hurdle, rent-to-own is the path. Available on most plans across FL/GA/AL.

- ▶ No credit check, ever
- ▶ Small upfront payment, flexible monthly terms
- ▶ Every payment builds equity toward ownership
- ▶ Cancel anytime — return the building if circumstances change
- ▶ Same-day approval, typically

Bottom line: there's almost no buyer situation we can't find a fit for. Out-of-region dealers usually offer one program and call it a day. We offer three because we know the Southeast — and we know not everyone walks in with the same financial picture.

Eligibility, terms, and rates determined by partner lenders upon application. Tier 1 (Launch CU) is Florida residents only. Tiers 2 and 3 available across our service area. Talk to us — we'll walk you through all three.

The Out-of-Region Dealer Test

Before you sign anything, ask whoever's on the other end of the line these five questions. If they can't answer all five clearly, walk away.

1. Who specifically will be on my property the day of install?

If they can't name the crew or say it'll be "whoever we book that week," keep shopping.

2. Who pours my concrete pad — and have they done a steel building before?

If they say "you find that yourself" or "we'll sub it locally," you're the project manager now. Plan accordingly.

3. How many permits has your team pulled in my county specifically?

If they can't name your county building department staff or recent jobs nearby, your permit will probably bounce.

4. If something fails after the storm, when will YOU personally be on my property?

If the answer involves "tickets," "claims," or "4-6 weeks," you're on your own when it counts.

5. How long does this quote stay valid?

If it's less than 30 days, they want you signing under pressure. Period.

How Cat 5 Does It Differently

We're not perfect. We're not the cheapest on every line item. But here's what you can count on with Cat 5 Steel Buildings:

- ▶ We build in 170 MPH wind certification. Optional 180 MPH for coastal locations.
- ▶ Fully turnkey: permits, concrete (via Metal America), build, install, done. One quote, one contract, one crew.
- ▶ Same install crew on every build. You can meet them before they show up.
- ▶ 30-day quote lock. No pressure.
- ▶ Deposit only on most residential builds — pay the rest after you inspect.
- ▶ Florida residents: Launch Credit Union financing, up to 120% for up to 120 months.
- ▶ FL/GA/AL: HFS Financial / Acorn Finance — 0% APR offers available, terms up to 20 years.
- ▶ No credit? Rent-to-own programs available on most plans, approved same-day.
- ▶ House calls anywhere in our service area. We drive to you.
- ▶ Family-owned. Same family answers, sells, schedules, builds, follows up.
- ▶ Your 100% satisfaction. Our mission.

Ready to Talk?

Whether you buy from us or not, we're glad to answer questions. Bring us your other quotes — we'll walk you through what's real and what's a sales tactic.

Cat 5 Steel Buildings

(888) 407-8335

cat5steelbuildings.com

Perry, Florida · Serving FL · GA · AL

— CAT 5 STRONG. TURNKEY QUOTE. —

Your 100% satisfaction. Our mission.