



YOU'VE DECIDED TO BUILD...NOW WHAT?

Building your new home should be an exciting and enjoyable experience. Although there are many choices and decisions to be made along the way, our Team is beside you throughout the entire process! The following information is designed to guide you through the typical steps involved in building your new home so that you may enjoy it for many years to come:

STEP 1 – DETERMINE YOUR BUDGET

At this stage you should evaluate your personal financial situation with input from your trusted financial advisor, banker and/or accountant to determine the appropriate budget based upon your available resources and preferences. If you would like, we can provide a list of Construction Lenders that can assist you in making this determination and share with you the various options that they offer. This is a good time to evaluate and establish a lending relationship, if appropriate, and begin the loan process.

STEP 2 – DETERMINE YOUR LOCATION

If you do not already own your homesite, you should evaluate which type of location best meets your needs. Urban, Suburban or Rural locations each have different characteristics and requirements which can greatly affect your budget. Once you have decided on a location type, we will help evaluate the site, either currently owned or being considered, to determine suitability for your new home and identify any potential site or zoning concerns and related expenses that could affect your ability to build the new home that you envision. If making a purchase, we can guide and assist you in performing the Due Diligence (including lot splits, zoning issues/variances, design review, if any, and utilities) necessary to properly evaluate the site under the terms of your Purchase Contract prior to Closing.

STEP 3 – HOME DESIGN*

Choosing the Style and Design of your new home is an exciting process! We will meet with you to discuss your current home and lifestyle in comparison to your future needs and wants in a home. These conversations will consider how you envision living in your new home through the next phases of your life and changes that may evolve during that time. With this insight, we will assist you in determining if one of our Standard Plans (can modify), an Online Plan, a Custom Plan, or any combination thereof, is best suited to meet your needs and vision for your new home both today and in the future.

After determining the preferred design we will begin working with the Architect/Designer to develop Conceptual Floor Plans and Exterior Elevations for review and comment to understand the relationship of various spaces and flow of the home. We will position the house on your site so that it best meets your needs and maximizes the unique characteristics of the land.

During this stage we will also get a general sense of the type of finishes and fixtures that you envision for your new home and can develop a Preliminary Estimate of the Cost To Construct your new home based on our extensive experience to determine how this plan fits with your budget and determine jointly if any changes need to be considered. Once you are satisfied with the Conceptual Plans the Architect/Designer will develop scaled drawings that can be used to more accurately develop a Construction Budget. The design process, other than Standard Plans, can take anywhere from 6 – 10 weeks depending on schedules and availability of the various parties.

STEP 4 – COLOR & FINISH SELECTION*

We will schedule meetings with our Design Experts and Suppliers during the Architectural Design stage to make specific selections of Flooring, Plumbing Fixtures, Lighting, Cabinets, Countertops and Tile as well as Roofing and Paint Colors. These selections, along with the scaled drawings will be used to develop the Construction Budget which will become a part of the Construction Contract Specifications.

STEP 5 – BUDGET AND CONTRACT

Once the finish selections have been made and scaled drawings received, we will obtain quotes and pricing based upon these selections and plans from our various subcontractors and suppliers. This information will be used to develop the Budget and Specifications for your new home. Depending on how busy the various trades are at the time, this process can take from 3 – 6 weeks to ensure accuracy. We will meet to discuss the Budget and Specifications once this information is received and analyzed. Upon your review and approval of the Budget and Specifications we will then enter into a Construction Contract and the Architect/Designer will be instructed to proceed with Construction and Permit Drawings.

STEP 6 – CONSTRUCTION LOAN

Once the Construction Drawings, Budget and Specifications are complete, the lender can proceed with the Appraisal and Final Underwriting of the construction loan. This can occur simultaneously with applying for Building Permits. Once the lender has completed their review and final underwriting they will contact you to Schedule The Loan Closing. Once the construction loan has closed we will be able to stake the lot and commence construction activities when Building Permits are issued.

STEP 7 – PRECONSTRUCTION MEETING

We will meet to review the final plans, specifications and selections to ensure that we are all on the same page and that the home that we build for you is your “dream home”. During this time we will verify all utility locations and site conditions as well as review details of specific areas of the house. A review of the overall construction process and anticipated timeframe will be discussed as well to help you better understand the construction process and answer any remaining questions you may have.

STEP 8 – LET’S DIG SOMETHING**

Once the Building Permits are issued we can begin the site work necessary to construct your new home. Depending on the site characteristics, conditions, drainage, topography and utility requirements of your property the amount of preparation needed to ready your site for the foundation will vary. Most of these conditions will have been discussed previously with you during the planning stages. Occasionally, there will be hidden surprises underground that weren’t known and this could cause some delay as corrective measures are considered and taken. Once the site has been prepared we will begin “digging the hole” for your new foundation.

STEP 9 – LET’S BUILD SOMETHING

The first step is to form and pour the footers and walls to support the house. The footer incorporates drain tile to reduce the chance of water in the basement which is then covered with granular fill (gravel). Finally, the entire foundation is backfilled with dirt saved during the excavation process. The Plumber will install his underground rough-in at this point.

STEP 10 – LET’S GO VERTICAL

At this stage the Framers will set any steel supports that are needed and begin the framing process which includes window installation and exterior weather barrier. The Roofer will install the selected roofing system at this time. We will walk through with you to determine if there are any last changes you want to the layout and discuss any cost associated with those changes.

STEP 11 – ROUGHING IT

The HVAC, Plumbing and Electric rough-ins are installed at this point. A walk through is scheduled with the Electrician for you to confirm device and lighting locations and make any electric changes that you would like. You will pay the Electrician directly for those changes.

STEP 12 – INTERIOR FINISH

The house is taking shape and the insulation and drywall is ready to be installed and the exterior finish is under way; garage doors will be installed. After drywall the Trim Carpenter will set cabinets and trim out the inside of the house per the agreed upon specifications. Additions and changes can be discussed and cost determined at this time. Countertops will be templated and installed after cabinets are installed. Painters will prep and paint/stain the interior walls and trim.

STEP 13 – THE BIG FINISH

Now is when the excitement really builds! Flooring, Light Fixtures, Plumbing Fixtures and Appliances are installed. Landscaping is complete. The house is professionally cleaned.

STEP 14 – FINALLY... POSSESSION

All your hard work, patience and decision making has paid off! We will meet at the house for a walk through and orientation to familiarize you with your new home, it's operation and maintenance, before...HANDING YOU THE KEYS!

NOTE:

** Steps 1, 3 & 4 will typically occur during a 90 - 120 day period; certain assumptions will be made if location is undetermined.*

*** Steps 8 – 14 will take approximately 10 – 12 months depending on size, complexity, weather and materials/labor availability.*