



## Planning & Building Process

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### Planning Process (1-3 months)

#### **Step 1: Finding a Lot**

- Some ideas to think about when finding land:
  - o Will you be working with a real estate agent?
  - o Is the lot serviced?
    - Water, gas, and electricity
  - o Zoning
    - What can you build?
    - What size and setbacks?
  - o Cost and Fees
    - Neighborhood fees, etc.
    - Is the lot within budget?

#### **Step 2: Prequalifying with a Bank/ Receiving a Quote from the Builder**

- Prequalify with a bank for a Construction to Perm Loan.
  - o Preferred Lender: First Federal Bank
- Do you have any extra savings?
- A budget must be determined.
- Builder will provide a rough estimate of the construction cost of the house.

#### **Step 3: Determine a Floor Plan**

- What square footage? How many bedrooms? How many bathrooms? Finished basement? Etc.
- For ideas, we can help provide different plans and pictures or you can visit model homes, search the web, print pictures, etc. Keep in mind cost.

#### **Step 4: Final Price Agreement and Contract Signing**

- A final price will be determined.
- Contract signing.



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### **Building Process (7-10 months)**

#### **Step 5: Begin Construction**

- Time for construction to begin.
- During construction, you will be involved throughout the selection process and stay up-to-date on the construction process of your home.

#### **Building Process**

- Site Work: 1 Week
- Foundation: 2-3 Weeks
- Framing: 4-8 Weeks
- Roofing: 1-2 Weeks
- Rough-In: 3-4 Weeks
- Finish: 14-18 Weeks

*Note: All timeframes are dependent on the size and complexity in the design.*

There will be building inspections and on-site visits throughout the construction process of the home. On-Site visits include:

1. Plot Plan Walk-Through
  - a. Review the direction the home will face and the way drainage will be maintained.
2. Post-Frame Walk-Through 1&2
  - a. After framing, but before sheetrock is installed, we'll have two post-frame walk-throughs. One will be a cabinet layout walk-through and the other will be a light fixtures walk-through.
3. Trim Layout Walk-Through
  - a. Discuss trim plan and decide on trim options. This could include design of fireplace mantle, mud room bench, decorative trim around great room windows and entrance doors, and pantry and closet shelving.
4. Paint Color Selections
  - a. Confirm paint color selections.
5. Hardwood Floor Stain Selection
  - a. Confirm hardwood floor stain selection.
6. Final Walk-Through
  - a. Builder and Buyer shall do a walk-through orientation and inspection of the home. Any items noted on the final walk-through will be corrected before closing or as soon as possible after closing. 1-year warranty procedures will also be discussed.