

New England Fine Homebuilding

Building the American Dream

You are about to embark on one of the most important and exciting facets of owning a brand new home...the building process. Once completed, the process will bring you years of joy and comfort. Yet the idea of spending all your free time evaluating every aspect of this process may be a dizzying prospect. For some buyers, the process can be tedious and confusing. This is why we, *New England Fine Homebuilding*, have developed the following checklist. This list should be used as a guide. It can keep you on track and organized so that you can focus more specifically on the years of pleasure you are about to derive from your choice to build your home.

Bank Qualifications

You should start the building process by determining how much of a price range is affordable for you. We offer no down-payment programs and 100% financing options with National City Mortgage. However, you may contact any lender of your choice. Although criteria may vary, you need to select a lender that is well versed with construction loans.

Choosing a Site

You start with a general idea of location and style. A list of available lots can be found on a Multiple Listing Service (MLS) through your local Real Estate office. You may also access local "Homes" publications. When you actually choose a building site, you should always make certain your contract to purchase is conditional upon your ability to get a building permit from local authorities. That means you will probably have to do some research before you close on the sale. The agent representing the seller should be able to provide information on land size requirements, zoning, septic or sewer and local water requirements. Check the surrounding area that you are interested in. If you don't, you might discover too late that your beautiful new home is located next to something undesirable. Check with the local Planning & Zoning Board to find out what is in the works for the general area in which you want to build. The Planning & Zoning Board can be very knowledgeable and helpful. Another avenue to gather valuable information is to ask people who live in the neighborhood.

Plot Plans

It will be necessary to do an in depth analysis of the site. Each lot is represented on a plot plan by a scale drawing with a surveyor's reference to the boundaries. The plot plan is a map of the building site giving its legal description. It must show how the house will be located in relation to setbacks and clearances and all other information required by the permit authority. A Civil Engineer will be able to assist you with the entire process. A source for a list of Civil Engineers is in your local phone directory.

House Plans

At this point, you should have begun the design phase of your new home. House plans can be generated in a lot of different ways. Many prospective homeowners go directly to the builder. The builder usually has a number of plans in which he/she can quote a price. If you would like something different, he/she usually has a professional planner and designer who will prepare custom drawings to suit your desires. Here at *New England Fine Homebuilding*, the Blue Prints and the specifications are included in the cost. It is the purpose of the specifications, commonly called specs, to instruct a builder about details of materials, construction requirements and workmanship. Along with the drawings, specs become a legal document forming part of the contract between an owner and a building contractor. Specifications help to prevent misunderstandings.

Contacting the Local Building Department

Building Permits must be obtained from the City/County Building Inspector's Office before construction can begin. This will notify the City/County of your project and allow the building inspector to anticipate proper

scheduling requirements for the inspections of the property during the construction of your new home. Fees will be required in connection with approvals for your plans and for the various services that the building departments provide. Normally, building permits cost a certain amount per \$1,000.00 of construction value or per square foot. The minor fees charges are usually on a flat rate basis for such items as sewer connection, water-main tap, meter charge, driveway permits and perhaps others. Inquire about such charges and fees so that you will be prepared.

Meet With Excavators to Begin the Selection Process

The excavator is usually hired by the homeowner. The excavator is responsible for the clearing of the land and digging the hole for the foundation. If applicable, the septic system installation would also be done by the work of the excavator. You will need to look for an excavator that is experienced and licensed and ask him/her for references. It is helpful to having an excavator that is geographically near the site because it certainly will save on any surcharges that may apply if they have to travel. The excavator should walk the lot with you. He/she should elaborate on what he/she might experience during the job. A rough quote should be obtainable after the site inspection. Keep in mind that any contract with an excavator will probably contain a "ledge clause". That means they may hit ledge (one rock mass) as they dig down into the earth. If that happens, they may have to blast the ledge to break it up in order to remove it.

Contacting a Well Drilling Company (if applicable)

The following questions should be asked:

1. What do you charge per foot of drilling?
2. What do you charge per foot of casing?
3. What do you charge for the pump and piping to the house?

Insurance

In planning the construction of your home, you will be required to carry insurance. Contact your local insurance company.

Construction

Now that the planning phase is complete, you are ready to begin the journey toward realizing the construction of your dream home. We at *New England Fine Homebuilding* begin our building process once the lumber is dropped off at the site. It will take approximately six (6) months to build from that point on toward the completion of your new home. However, some time set backs are due to weather.

Landscaping

Great lawns are not created in a day, but you can have a finished landscape in a few weeks by hiring a landscape designer or contractor. Be prepared with a budget if you decide to go this route. If you are one of many who relish doing a complete job yourself, making your own landscape plan can be very satisfying and not as difficult as it may seem. A landscape design is not written in stone, but is one you will change from time to time and develop over the years.

We truly hope that this information has been helpful and useful. We understand that this project is not easy to begin, but that is why our experienced staff at *New England Fine Homebuilding* is here to assist you with this process. We have spent the last 25 years *Building the American Dream* for hundreds of happy families and we are pleased to extend our service to you. Please feel free to give us a call or visit anytime to discuss plans for the construction of your dream house. You may reach us by phone at (413) 323-6777 or by email at info@nefinehomebuilding.com. Visit us on the web at <http://www.NEFineHomebuilding.com>.

Thank you,
Herb Hodge
President