



## Top Ten Most Frequently Asked Questions

### 1) How much will my house cost?

This is the million dollar question and the hardest to answer. The variables are endless and include size, location, design and level of finish. Basically speaking for \$120-150 per foot you get a comfortable, well built home with a basic level of finish. For \$150-200 per foot you get the same house with more amenities: solid surface counters, hardwood floors throughout, custom cabinets, etc. From \$200 per foot and up the sky is the limit. Remember, these are rough figures and can change dramatically, both up and down, depending on choices we will make together.

### 2) How long will it take to build my home?

Again there are many variables involved. I generally tell clients to expect a 6 to 8 month timeline for building the average custom home. This does not include the work done before we break ground: design, budgeting, specifying, and getting building permits. It is not uncommon to have the entire process take a year or more.

### 3) How do I get started?

This one is easy. Give me a call!!!!!! After we meet, I'll get a sense for the type of house you want to build. It's difficult to know what to do first, but after fifteen years of experience, I can get you off on the right foot.

### 4) How do I pay for it?

Many of my clients arrange for financing through their own banks or mortgage brokers. If you don't have these resources, I can help you find financing that will meet your needs. Several of the lenders I work with can offer you an All-in-One loan that includes a construction loan and mortgage all in one closing.

### 5) What about permits?

For most of my clients the permitting process is a maze of forms and unintelligible doublespeak. We offer a package of pre-construction services to help you find your way through. From initial design consultation to final permit approval we will be there to help your project move smoothly through the bureaucratic jungle.

### 6) What about insurance?

With every home we build we take out a builders risk policy that covers your investment during construction. Once you have your Certificate of Occupancy and have your final mortgage in place your homeowner's policy will kick in.

### 7) What if I change my mind about something after we start?

You would be the rare person if you didn't. No one should be expected to be able to envision every detail of their home before they see it built. We understand this well and have a system in place to allow our clients the flexibility to change their minds. Not all requests can be honored due to cost or code, but we bend over backwards to make sure you get the home you have always dreamed of.

### 8) When do I get to move in?

This is almost always up to the local building department and their policies. After we have finished construction and obtained our final inspection, you will be issued a Certificate of Occupancy allowing you to move in. Congratulations on your new home!

### 9) What if something breaks after we move in?

No problem. We will be there to fix it! Every home we build comes with a one year warranty on all our work, a two year warranty on all systems (HVAC, Plumbing, etc.), plus a ten year structural warranty through Home Builders Warranty. There are also warranties for component parts such as doors and windows that are provided by the manufacturers. Once construction is complete, we will set up a schedule to come out and check for problems during the first full year. In short, with you are covered.

### 10) We still have questions and we're at number 10! What do we do now?

Give me a call. After all, that's my job. We love what we do and one of our goals is to have clients who are well educated in the entire process of building a new home. I look forward to hearing from you soon.

**Contact Bob Stewart to get started today!**