

## Preparing to Build a Custom Home

### Step 1: Get a Construction Loan

Speak with a bank that is easy and willing to work with you.

Find out how large of a loan you can qualify for based on your income and other financial obligations.

### Step 2: Plan Your Budget

Costs to prepare for:

- |                         |                         |
|-------------------------|-------------------------|
| a) Land                 | g) Homeowners insurance |
| b) Plans/blueprint fees | h) Property tax         |
| c) Permits              | i) HOA dues             |
| d) Architect            | j) Realtor              |
| e) Builder/cost of home | k) Designer             |
| f) Closing costs        |                         |

### Step 3: Choose Your Lot/Land

Things to consider:

- a) Cost
- b) Conditions
- c) Dimensions

### Step 4: Create Your House Plan

Have an idea of what you would like your home to look like.

Bring your ideas or plans to an architect or builder.

R.K. Adams Construction will work closely with the client in the design process and alongside the architect in order to insure the best results.

Most builders can direct clients to reliable architects and engineers.

Things to consider:

- a) Design/home style
- b) Square footage
- c) Number of bedrooms & bathrooms
- d) Single story, two story, or more
- e) Open concept or individual rooms
- f) Placement on lot including setbacks

## **Step 5: Choose Your Builder**

Get to know your builder. You will be working closely with R.K. Adams Construction for the next few months.

Help the builder know your design preferences, style, special home needs, or any other expectations.

Come prepared with a floor plan, blueprints, or ideas of the home you want to build.

## **Step 6: Planning Phase**

During this phase of building your dream home, you will begin to work closely with R.K. Adams Construction as well as your architect.

Note: During this phase it is important to finalize all products in order for the job to run smoothly and be completed in a timely manner.

Tweak your desired floorplan, if needed, to best suit your needs.

The builder will be gathering the price of materials and labor.

The owner will be presented with a final bid from R.K. Adams Construction.

Our desire is that our customers receive the highest quality home for the best price that we can provide.

## **Step 7: Sign the Contract**

During the final phase of pre-construction, you will:

- a) Finalize and sign the contract.
- b) Give your lender a copy of the contract.
- c) Receive the loan from the lender.

## **Step 8: Let's Build Together!**