



SUTTLE
CONSTRUCTION CO.
Building on a Foundation of Trust

CUSTOM HOME BUILDING & COMMERCIAL CONSTRUCTION



HOMEOWNER'S MANUAL TO
CUSTOM HOME BUILDING

Questions to Ask Yourself Before Building

1. AM I EMOTIONALLY READY TO BUILD?

Building a new custom home can be an emotionally charged time. There are many decisions that will need to be made and it can be a lot to handle when you are starting the process. It is important to make sure that you are ready to let go of your current home and that you are prepared to make important decisions when it comes to building your new custom home. You may want to reaffirm that you have thought through the “why” you are looking to build a new custom home. This clarity of vision will validate your reasons of building and give you peace of mind to make the best decisions for you!

2. AM I FINANCIALLY READY TO BUILD?

Have you considered your current financial situation? Does it make sense to build your new home now, or would it be better to build more savings or pay off a debt? Remember, life will happen while you build a new home. There will also be “soft costs” to prepare for: a down payment, closing costs, new window treatments, that new bedroom suite, etc. The purchase price is only part of the home-ownership equation, so make sure you are financially ready to commit. Of course, a good mortgage lender can help walk you through the borrowing process.

3. WHAT IS MY BUDGET?

There are countless web sites and idea boards showcasing everything conceivable and inspiring in home-building. These can be used as an opportunity to prioritize what is most important in your new home based on how you will live in it. This priority list will keep you on budget when the fever hits for that splurge. Of course, a few indulgences are nice if you're prepared for it. We want to make sure the home is a blessing for all of your hard work and planning.

4. HAVE I SPOKEN WITH MY LENDER ABOUT MY CONSTRUCTION LOAN OPTIONS?

Home building has a lot to do with team work: owners, building professional, design team, and your lender. Your lender is one of the first people to meet with to discuss your goals and make sure your finances are ready. They will help you understand how a construction loan works and how to convert it into a permanent mortgage once the home is finished. This insight is invaluable to give you guidance on the payment, terms, down payments, and your financial ability to afford what you want to build.

5. DO I NEED TO PURCHASE PROPERTY?

Not at all! As a matter of fact, it's beneficial for your building professional to look at the property you're considering prior to going under contract on that lot. It may be more challenging (as in, costly) versus the lot next to it. This insight from your building professional may just save you a lot of money. Of course, if you already own the land, we can help you take it from there.

6. DO I HAVE A HOME PLAN SELECTED?

Have you already found the home plan of your dreams? If so, great! If not, no big deal. We are here to help in the design process. Many clients may like the floor plan of one home, but not the exterior, or the house may not have the room sizes that they need, etc. No worries - we are here to help you design the home that works for how you live.

7. WHAT IS MY TIMELINE TO START THE HOMEBUILDING PROCESS?

Will you be selling your current home? Are you wanting to move into your new home at the end of an apartment lease? It is important to think about the timeline of events in your life before starting the building process.

8. WHEN DO I WANT MY HOME FINISHED?

An estimated completion date is just that: an estimate. We realize you want it done as quickly as possible and so do we! We know that you want an army of trades working on your home every day, but the reality is this won't happen all of the time. We design a schedule before we break ground, but one item can throw off things by several days. Most things are handled with proper planning, but some things we can't control: weather delays, codes officials, back-order of materials, etc. Rest assured: we are focused on you and we're motivated to get your home completed based on our estimated timeline, but we're also ensuring it's built well!

9. HOW INVOLVED DO I WANT TO BE IN THE HOMEBUILDING PROCESS?

When building a home, you can either be an active participant or you can have minimal interaction in the process. You will need to decide who you want to be involved in the decision making, i.e., spouse, children, parents, real estate professionals, architects, interior designers, etc. Do you want to be the primary point of contact or do you want us to work directly with these individuals?

10. WHAT ARE THE MUST-HAVES FOR MY NEW HOME?

If you are looking into building a custom home, chances are you have already decided on several must-have items. Make sure you keep a list of these and keep us informed of what they are. This is your dream home that we are building - we want to make sure we don't miss a single thing that you desire.



What to Look for in a Builder

Selecting the right home builder for your needs and for the type of new home you desire is one of the most important decisions you'll make in your home-building process. Fortunately, there are some proven ways to speed up the research and selection process, and to help ensure that you find a quality builder who's a good match to construct your new home.

1. FIRST, CONSIDER THE COSTS

Get a construction mortgage pre-approval by a mortgage lender before you begin this process. It confirms your budget and your financial credibility to builders and realtors.

2. IDENTIFY YOUR NEEDS

Decide what type of home you want and need, and how much you want to spend. Most builders specialize to some degree and may build a certain type of home or within a particular price range. For example, if you're wanting a home in the \$400k-\$500k range, you don't want a builder who focuses on \$2 Million+ homes. Are you a first-time home buyer, a move-up, an empty-nester or finally building the custom home of your dreams? Whichever category you're in, search for builders who fit your need and your range.

3. BE CLEAR IN YOUR EXPECTATIONS

You want to compare builders and what they can offer. Be as clear as you can with what you want from them. If you really want hardwood floors, or an all-season sunroom, but you neglect to mention that, your prospective builder won't be able to provide you with the information you need.

4. LOOK FOR EXPERIENCE

How long has the company been in business? How long has its principals been building homes? It's important to choose a builder who's a seasoned professional and you want someone who has built the size home you're looking for before. Don't be afraid to ask questions about what they've done in the past. In fact, the best predictor of how well they will build your home is how well they've built similar homes previously.

5. FIND OUT THEIR "HAPPY HOMEOWNER" QUOTIENT

If you decide to build in a community, ask the neighbors questions. Are they satisfied with their home? Would they build another home with their builder? Would they recommend their builder to a friend or relative? How is the builder's service? How are they at communicating? If there is an issue in the home, does the builder respond in a reasonable time frame? If you're building on a scattered lot, ask the builder for references of previous home buyers.

6. ARE THEY LICENSED AND INSURED?

Not every state has laws or regulations concerning builder licensing, but some do. If your state does, be sure the builder you select has the proper licensing as required. Also ask for verification that they have the appropriate insurance to cover the company, their employees and you in the event of a loss or accident.

7. ASK ABOUT THEIR WARRANTIES

Every product you buy comes with some type of warranty. Certainly your largest investment, your home, should come with a long-term written & insured third-party warranty, not just a promise from the builder to perform. This type of warranty assures you that if there is a problem, even if the builder is out of business, it will be resolved through repair or settlement.

8. USE YOUR POWERS OF OBSERVATION

After you've gone through the above steps and have made a list of builders who have met these criteria, visit their model homes and if possible, homes they have under construction. Pay close attention to the quality of workmanship and materials used in their homes. Are the products quality brands? Are the design features attractive? Are the floor plans suitable for your lifestyle? Does the builder pay close attention to detail, or are there items that look unfinished? Are the employees and/or subcontractors professional, experienced, knowledgeable and courteous? What do the job sites look like? Do you see any "red flags" such as safety issues?

9. TALK TO THE EXPERTS

Lenders, real estate agents, building material suppliers, builders' associations and inspectors can all provide unique yet helpful perspectives on builders in the area. Ask them who they believe are the top builders locally and why. A pattern may emerge and you can use that list as a potential starting point for your research.

10. TAKE YOUR TIME!

This is a major life decision and once you gather all your information, take your time and consider which builder will really be the best fit for you. You'll be living with that decision for years to come, so give yourself time to ponder and evaluate.

The Pre-Construction Consultation

Suttle Construction strives to make the custom home-building process simple, straightforward, and enjoyable. We will guide you along the journey of building your home in such a way that you know your builder cared for you the entire journey. It is understandable if you do not know where to start when it comes to this process. We will be with you every step of the way, educating you on the process and the plan of action. We hope that you will review the information in this manual and ask yourself the questions in the “Questions To Ask Yourself Before Building” section. During your pre-construction consultation, we will go over these items with you.

Custom home-building can be an emotionally stressful process. We will want to make sure that you have thought through the reasons why you are looking to build a custom home in the first place. During our consultation, we will try to ascertain how attached you are to your current home, or if you will be able to let it go. Was it the first home you ever purchased? Was it the first home you purchased with your spouse? Did you raise your kids in your current home? Do you love your current neighborhood? What do you like about it?

If these questions make you realize that you actually love your current home and do not want to build, we understand! However, this discussion usually leads buyers to realize all of the things that they wish they had in a new home. We will ask questions such as, “What don't you like about your current home? What don't you like about your current neighborhood?” We will also discuss your financial situation with you. We want to make sure that you have reviewed your personal finances and that you have discussed your options with a lender. Have you already been pre-qualified?

At this time, we will also discuss how the down payment process will work, as well as the earnest money payment. This is normally the stage of the consultation where buyers become nervous and stressed. There's no need to worry. If you haven't already taken the necessary steps before beginning a build, we will help navigate you in the right direction.

While there are different finance options for you to review, there are also different build options available to you. Do you already have a home plan that you would like? Do you want to create a plan with one of our designers? Do you want the home to be built exactly like a model home you have toured? These are all things that we will discuss with you to make sure that we can accommodate your requests. For example, the land that you selected may not be perked for the amount of bedrooms that you would like. Or the plan you selected may not meet the Homeowners' Association criteria. These are all things that we will discuss and help you with.

After we have worked through these items, it will be time for you to start making the initial selections for your dream home. You will be choosing the brick, stone, paint colors, flooring, cabinetry, etc. The selection process can be fun or tedious depending on your personality type. You can be as involved as you would like in this process, and we will discuss this with you during the consultation. Don't worry though, either way, we are here to help you! This is what makes a custom home truly yours! Once your lot and home selections have been specified, we will price out your home. Once this process is completed and all lights are green with your lender, we will sign the contract and start building your custom home!



The Home-Building Process

A STEP-BY-STEP GUIDE FOR WHAT TO EXPECT

Once we're ready to begin construction, a general timeline is put in place. Timelines can vary based on the nature of the building site, the complexity of the home, weather, and the availability of building products and skilled labor.

1. SURVEYING

Establishing boundary lines, the plot plan and the building envelope.

2. PERMITS

Securing septic, electric, plumbing, mechanical, and building permits.

3. SITE WORK

Preparing the building site for the footings/basement and construction traffic (foundation inspection).

4. FOUNDATION

Pouring concrete and laying the block or installing the concrete walls.

5. FRAMING

Carpentry crew is framing the home and installing the windows & exterior doors.

6. ROOF SYSTEM

The roofing underlayment and shingles are installed.

7. MECHANICAL, PLUMBING, & ELECTRICAL (MPE)

Roughing-in installation and inspections for MPE equipment, which is HVAC systems, plumbing (water, wastewater), and electrical systems.

8. EXTERIOR FINISHES

Construction of brick or stone veneer, vinyl siding, fiber cement board, garage door, gutters, and other elements of the exterior.

9. INSULATION

The walls are being insulated before drywall goes up.

10. DRYWALL HANGING

Hanging drywall, taping, mudding, finishing and sanding.

11. TRIM CARPENTRY

Interior doors, base molding, stairs, window trim, crown molding, fireplace mantles and interior columns are installed.

12. PAINTING

The first of two coats of wall, trim, ceiling and door paint are applied.

13. CONCRETE PORCHES

We are pouring concrete porches and the HVAC pad.

14. UTILITY DITCHES

Ditch inspection for water, sewer and electric.

15. ELECTRICAL SERVICE RELEASE

Permanent power in the home prior to lighting being installed (service release inspection)

16. FINAL MECHANICAL

Installing the HVAC unit to control humidity in the home (final mechanical inspection).

17. FLOORING

Installing hard surface flooring (tile & wood).

18. CABINETRY

Installation of all cabinets.

19. COUNTER TOPS

Installation of all counter tops.

20. FINAL PLUMBING

Installation of sinks, toilets, faucets, connect water (final plumbing inspection).

21. FINAL ELECTRICAL

Installation of light fixtures, switches, receptacles, etc. (final electrical inspection).

22. FINAL INSULATION

Final insulation installed for attic, crawlspace and vapor barrier.

23. FINAL PAINTING

Last coat of wall paint applied as well as trim touch-up paint.

24. AFTER PAINT PRODUCTS

Installation of shelving, mirrors and door knobs

25. CONCRETE DRIVEWAYS, SIDEWALKS, PATIO'S

All concrete poured for driveways, sidewalks and patios.

26. FINAL LOT GRADING

Final grading completed to ensure proper drainage.

27. LANDSCAPING

Shrubbery, mulch, sod, seed and straw installed.

28. FINAL PUNCH LIST

Opportunity to spot items that need correcting or adjusting. It is important to be attentive & observant in this stage!

29. FINAL PUNCH LIST CORRECTIONS

All corrections are made from the final punch list.

30. FINAL CODES OFFICIAL INSPECTION

Certificate of Occupancy provided.

31. FINAL WALK-THRU AND OWNER ACCEPTANCE

Final walk-thru of home and acceptance that all corrections have been made.

32. CLOSING

Closing process completed with the title company.

33. 1-YEAR WARRANTY OR 2-10

Warranty applied and information presented after closing.

“Suttle Construction made us feel so secure every step of the way. Their knowledge is unsurpassed and they truly care about our experience during the process and even after we moved in.”

Suttle Construction has constructed over 100 projects throughout Middle Tennessee and across the Florida Panhandle. Whether you are in the market to build a new home or expanding your business with a new commercial building, Suttle Construction is the company you can trust to provide professionalism through every phase of the process.



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