

BUILDING PROCESS

Our process is about understanding your desires and providing you with a home that brings years of pride and joy. Understanding that buying a home is most likely a family's single most important investment, we construct every home as if it were our own. We know building a new home can be daunting and intimidating. Our project management, financial management, and our ability to construct a really great home leads to an outrageous quality at an extremely fair price. We stand behind our quality and continue to serve our clients with personal, prompt attention to after-the-sale details.

Gale Custom Homes understands that the more you know about the home building process, the more gratifying your experience will be. Our goal is to provide you as much information as possible about the building process. This process will allow you to understand the critical points at which custom selections such as the house plan, kitchen cabinets, plumbing, flooring, and paint colors need to be made. These decisions can be overwhelming and take a great deal of time. For this reason, the following information may help to allow you a greater insight into the process.

Your Expectations & Budget

Gale Custom Homes understands the demands and stresses of building a new home. That is why we walk-thru with you; by providing detailed communication, working with each individual budget, and meeting your expectations.

To get started, you will be meeting with us to discuss your dream home visions. Sometimes this means that you already have a plan, or you have some general ideas as part of this early research stage. The best thing that you can do before our meeting is to prepare yourself with as many pictures and ideas that meet your vision. Additionally, talk with people that have gone through the building process and ask them for personal stories about their experience. This first meeting will be used to take these visions and wrap them around your budgetary requirements. To prepare, the following questions will be discussed in our first meeting...

1. Do you have a house plan?

You may have already found the perfect plan or may have some general sketches. These plans will help us to understand the square footage and general architectural characteristics that you are looking for. If you are still in the design phase, the following questions will be discussed to help in defining the type of home you will need.

- *Do you entertain others frequently?*
- *Will you have enough storage space?*
- *Do you work from home?*
- *How long do you plan to live there?*
- *Do you need any special accommodations?*
- *Will elderly parents be staying with you?*

2. Where do you want to build?

You may have already selected or purchased a lot in a subdivision or the country. The location which you would like to build will be critical in allowing Gale Custom Homes to know such things as building codes, covenants, restrictions, etc. These factors will play a role in the overall building cost.

3. What is your budget?

To prepare yourself for this subject, you may want to meet beforehand with your bank and get pre-approval for a specific amount. This is very important in allowing us to speak candidly about your visions and whether they fit within your budget. Keeping this in mind, you must also take into factor other expenses that may be more than your current monthly costs, such as heating, gas, septic/sewer, etc.

4. How much house can you afford?

We price homes based on the specifications of an architectural plan, trim details, and finishes. It is essential to keep in mind that the same architectural plan can range significantly in cost by the details selected in the home, such as kitchen cabinets, counters, plumbing fixtures, lighting, and outdoor living. We work with you to understand your expectations for interior details and budget from the beginning of the project. If the details of the home have not been decided upon, you must expect that the cost of the home could vary once they are decided. Because of this, Gale Custom Homes can price a home with allowances for plumbing fixtures, cabinetry, lighting, etc. We recommend that once these allowances are provided to you, that you spend some time at the selected vendors to evaluate whether the prices for selections you like fall in line with the allowances.

5. Do you have a required timeline?

The overall time it takes to build a house, from breaking ground to the final walkthrough, can take between 7 – 9 months. Just to name a few, weather and interior custom woodworking are significant factors in the length of the process. If you do not have a plan, and the conceptual phase needs to be taken into consideration, you may consider that the entire process could take a year. With this said, once we have established a timeline for the project, it is critical that you recognize the importance of selection deadlines. Such things as kitchen, flooring, stonework, and paint colors.

6. What are your expectations?

One of the most significant factors that can play a part in a homeowner's happiness of the building process lies in both you and Gale Custom Homes expectations of the project. The first meeting is essential in putting expectations on the table. For this reason, bring a list of questions that you would like us to answer. Also, offer us some insight into what you are expecting for answers. This will allow us to get to know you and your expectations a bit more.

7. How involved do you hope to be in the project?

Some homeowners wish to visit the site once a day. Others prefer not to be as involved. Gale Custom Homes is very flexible in allowing you to be as involved as you wish to be. Throughout the

home building process, Gale Custom Homes will have scheduled meetings with you at the site. These meetings will be used to refine the requirements of such things as electrical, plumbing, etc. These are great opportunities to discuss any questions that you have and bring up any specific detail that has not been discussed already. Anytime throughout the process, you can call Gale Custom Homes. We pride ourselves on a personal touch.

Pre-Construction

Once you have decided that Gale Custom Homes is the builder for you, we will use the pre-construction phase to agree on a contract that contains detailed requirements, a plan, and a price. This phase is the most critical point throughout the building process. You will have to live with the decisions you make. For this reason, we will work with you thru each element to ensure they meet your expectations.

Many hours will need to be spent by you and Gale Custom Homes to create the perfect house plan for you. Then we take the plan to the architect, and he will create a draft of a plan for us to review. After you sign off on the final home plan, we will need to identify all of the materials and finishes. There are thousands of selections that go into the construction of a new home, and each selection must be clearly specified and understood by both parties.

In our experience, any element that is not clearly defined will almost certainly be something other than what you expected. Though every single selection does not have to be defined to the letter under the contract, often, you will be introduced to a budgetary cap. It is important that you will have spent enough time with various selections to guarantee that these caps are appropriate for your expectations.

For Gale Custom Homes to establish the final specifications and price for the project, the following items will be defined:

- *Do public utilities serve the property or will it require well and septic?*
- *Is there an architectural review committee needing to approve the plans?*
- *What are the zoning restrictions?*
- *What are the building setbacks?*
- *Will access to the site be a problem during construction or bad weather?*
- *What land considerations need to be made for proper water drainage?*
- *What are the expectations for floor and kitchen selections – wood floors vs. vinyl floors – Cherry cabinets vs. laminate cabinets?*
- *Has the homeowner been approved for the construction loan?*

Home Sighting

Moving beyond the paper and pencil, you and Gale Custom Homes will visit the site and walk the land. This time is used to place the house, establish the setback, and analyze the elevations requirements. We will work with you to define which trees should remain and which trees should be brought down.

Foundation

Digging and pouring the footings and foundation can be an exciting time. This phase gives you a greater understanding of the footprint of the home. Gale Custom Homes uses this phase to assure

properly sized reinforcements for the load which it will carry and implement a waterproofing system to ensure a dry below-grade area.

Framing

If you found the foundation phase to be exciting, the framing will be impressive. Once the framing crew has completed the first-floor deck, you will be able to walk around the first floor of the home. The framing phase can take from two weeks to two months, depending on the complexity of the home. Each day will bring significant change, and you will be able to observe the walls, roof, and windows installation during this time. This phase can also bring the first on-site changes. This is the first time that you will be able to observe actual proportions and architectural details. Often this phase can accommodate minor changes such as an interior wall or closet.

Rough-ins: plumbing, electrical, heating

During the phase, our subcontractors will be installing the inner workings of your house. This phase will require multiple walkthru's, which will result in defining the placement of many utilities and home features such as plumbing, lighting, and telephone. These walk thru's should not be taken lightly; the decisions made during this phase are critical and very difficult to change once the interior finishing is complete.

This phase will introduce the following rough-ins:

- *plumbing*
- *heating*
- *air-conditioning*
- *lighting, security systems*
- *central vacuum lines*
- *television cable*
- *sound systems*
- *computer networks*
- *exhaust fans*
- *phone lines*

After the walk thru's and rough-ins is complete, it is highly recommended that you and family members or friends walk through the home to assess the details. You will remove a great deal of aggravation, and extra cost in catching any changes at this point rather than after the interior finishes are complete.

Interior Finishes

Interior finishing includes the drywall, trim, door installation, cabinet installation, hardwood floors, and ceramic tile. All the time spent in selecting each element of your home comes together in this phase.

Once the major features are installed, the paint will be applied to walls and trim. The painting process can take 1 – 4 weeks, depending on the amount of painted trim in the home. When the painting is complete, light fixtures, countertops, appliances, plumbing fixtures, mirrors, shower doors, security systems, and doorknobs are installed.

Exterior Finishes

Simultaneously to the interior, the exterior will also be completed. The exterior finishes may include brick, stone vinyl, wood, and Hardie board. These exterior selections should be decided based on two factors: the character of home you wish to exude and the weather factors that may make one exterior selection better than another.

Landscaping

Once the exterior is complete, landscaping can begin. In our experience, this phase is not considered enough by the homeowner during the planning phase. It is good to keep in mind that the various aspects of landscaping can easily cost more than you think. With this in mind, we recommend that you spend time evaluating your landscape needs during the house planning phase, and you should consider bringing the cost of this phase into your contract.

Such things that should be considered in your landscaping are the following:

- *Extra topsoil should be brought in after the final grading*
- *Walkways, patios, pools that may require significant grading*
- *Fencing*
- *Irrigation systems*
- *Grass installation or sod*
- *Trees and plantings that would help in summer and winter conditions*

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