

## ***Building Your New Home?***

If you've never built a new home before, the prospect of building one can seem daunting. That's why we think it's helpful to remember that home building is a definite process. With 40 years of home building experience and more than 25,000 completed new homes, Riverview Homes, Inc. (RHI) knows each step intimately. Look these general steps over. We think they'll help you see that building a home is not so intimidating when you have the right builder working for you and your family.

### **Decide on the style of new home you want to buy**

Are you looking to build a home based on your specific need, number of bedrooms or certain square footage? Or, are you looking to move this month? The selection of a new home is not just limited to floor plans. Many interior options and exteriors packages are available to choose from. RHI has 8 giant sales centers with over \$8,000,000 of inventory on display. All of our inventory is unlocked, priced, furnished and decorated and ready for your viewing pleasure. RHI also has a select number of "turn key" models ready for immediate occupancy. Don't buy from just a floor plan, see ranches, two-stories, capes, modulars and HUDs all on display. Our 8 trained sales departments are ready and eager to help you find the right house.

### **Decide on a builder/dealer**

Begin by selecting a builder/dealer who has years of home building experience and has a history of building quality homes and taking customer service seriously. Take the time to check their references. Ask about their service department and set up crews. If they rely heavily or solely on sub contractors and the manufacturer for set up and service, you could be looking at trouble. RHI has been in business 40 years and has over 60 full time employees with more than 1/2 of them dedicated to set up, delivery and service. RHI owns over \$1,000,000 in service vehicles and equipment. RHI has a reputation industry wide for being a financially strong and well run company that has an unequalled commitment to customer satisfaction.

### **Decide on a manufacturer**

Each builder/dealer represents different manufacturers. Each manufacturer offers different product lines that may have different features, floor plans and price points. The manufacturer will build the home at the factory and the builder/dealer will install the home on your site. The builder/dealer must have a good long term working relationship with the manufacturer to assure a good final product. Ask how long the builder/dealer has been handling that manufacturer, visit the manufacturer's web site for specific company information. Many manufacturers are publicly held companies, check on their financial condition. RHI has been in business so long and has been so successful that we have our pick of the manufacturers we believe will best serve our customer. We have always believed in long term commitments with all our manufacturers.

### **Select a building lot and pick a site contractor**

Most homebuyers have a building site already or at least know what general area they want to live in. If you need a building site, check with the builder/dealer to see what assistance finding a building site they offer to the home buyer. You will need to find a contractor to provide the site work. Ask the dealer/builder for their recommendations and begin the interview and bid taking process. Make sure any and all construction bids are properly disclosed and explained. RHI has a “Land Finder” program to help in the search for building sites. We also have a recommended contractor list to get you started finding the right site contractor. Additionally we offer templates for bids and contractor agreements to help with the legal end of your site construction.

### **Secure financing**

Most homebuyers have a general idea of how much they want to borrow. Ask the builder/dealer what “in house” assistance they provide to help you secure the loan you need. The lenders will need to gather information about you and your new home project. RHI has an “in house” mortgage broker, construction loan company, title company and insurance agent that can all work together in getting you the financing that you need at a price you will like in a timely manner. Additionally RHI has programs that allow the home buyer to act as their own general contractor allowing you more control and financial savings by directly dealing with each contractor performing site work.

### **Finalize sales contract**

The closing documents provided by the dealer/builder should detail the various responsibilities of completing the project. These documents should provide much needed and important information and should be gone over closely. Always ask questions and make sure you understand.

### **Break ground**

Actual home construction can take a few weeks or a few months, or sometimes even longer. The time of construction, however, is dependent on the complexity of the home, the availability of contractors and materials, and the weather. Review the builder/dealer’s building process to get a description of the time frame for construction.

