





WHY BUILD A NEW HOME?

Building a new home gives you the opportunity to build your dream. It's not about making concessions. Buying a home is about taking on somebody else's dream. When it comes to building your own - this is about your dream of family, friends and a place to grow roots and fond memories.

There is no right or wrong way to go about building your dream home either. Whether you start by finding the right location and plot of land, or you select your perfect house first.

However, buying land and building your home is one of the biggest undertakings you will make and can be daunting if you haven't been through the process before.

In East Tennessee, there are many gorgeous home sites. This is a beautiful part of the country and a combination of attributes will ultimate help with your final decision.

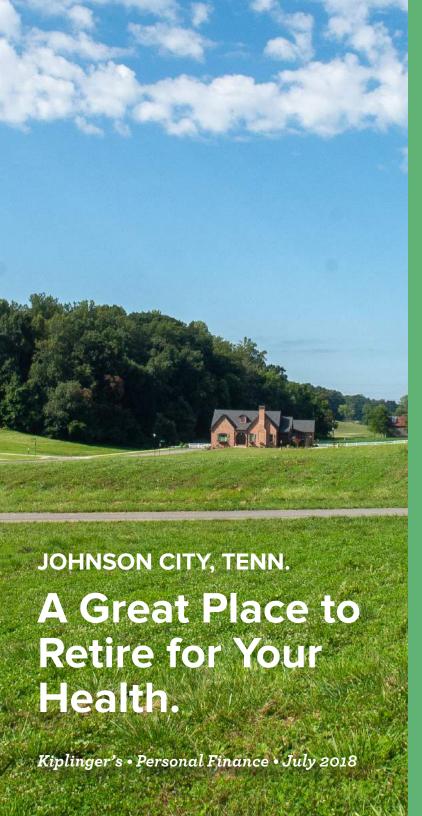
Coming home should be considered on a number of levels and that's why we believe Garland Farm Estates the perfect place to consider.

These suggestions should help you narrow down a general region in which you wish to live.



Things to think about when you first start looking at areas should revolve around your lifestyle and will vary from person to person, but often include:

- Access to Transport
- Schools
- Shopping
- Parks and recreational areas
- Proximity to work, family and friends



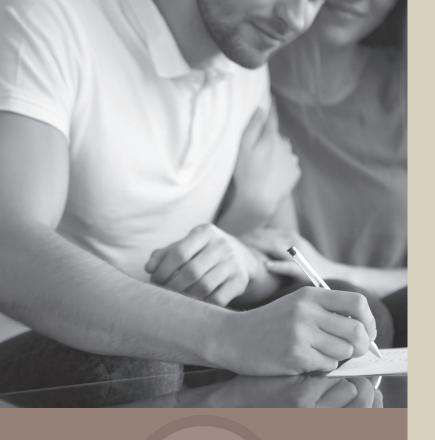
HOME SITE LOCATION

When shopping for the perfect piece of land for your new home, you are probably looking for some specific features. Examples could be: proximity to a certain school system, an easy commute to work, a great view, a great price, etc.

What some people fail to think about is exactly how their home is going to be positioned on the piece of land once they have purchased it. A good example is outdoor living space. Are you a patio or deck lover? Do you look forward to that evening cookout with friends and family when you move into your new home? What if your new deck/patio is on the south/southwest facing side of your home? You are going to experience lots of hot, uncomfortable cookouts. The orientation of your home weighs heavily into the comfort of your summer evening cookouts.

This is just an example so that you start thinking now about how you plan to use your home and how to position it on your land. A partial list of other items can include: What are good window locations and heights? How much light will you have in your kitchen? How steep will your driveway be? etc. Once you have thought through items like these it will help you choose the land, allow you to incorporate its features into the design of your home, and finalize the specific location of the home on the land.





"Each man should frame life so that at some future hour fact and his dreaming meet."

- Victor Hugo

BUDGET AND FINANCING

Before you begin the process of building a new home, it's safe to say - establish your budget. A new home is an important decision and is not as easy as buying someone else's home, but the rewards are memorable and nothing will ever compare to the experience of opening the door to your very own home.

You need to be prepared too.

Besides the general costs associated with land, builders, contractors and other expenses you'll want to factor in extra costs such as insurance, maintenance, and Home Owners Association fees.

Speaking to a Mortgage Broker regarding the right type of loan to suit your needs and obtaining a pre-approval at this stage, will make things a lot easier once you find your preferred lot of land.

LAND FEATURES

For some, certain aspects are critical when building a new home. One could be a walk-out basement with no steps. However, you may also want a level lot. Unless you want your home to sit very high on a foundation, it is hard to make that work. Make sure that if you want a certain feature that the land you choose will accommodate it.

Another item to think about is trees. Trees are natural... they can provide shade, can be used as a wind break, and can provide lots of landscaping appeal to a home. Trees also get blown over, shed limbs, and shed leaves or needles. Think through how close you really want existing trees to your home. Broken or clogged rain gutters can lead to water pooling around your foundation.

Rocks can also be an issue in some areas. Just because you see them doesn't mean you will have issues but if you have solid rock, foundations will be more expensive. Either equipment will need to be brought in to break it up or, in extreme cases, blasting will be necessary. In either case, it means extra expense.









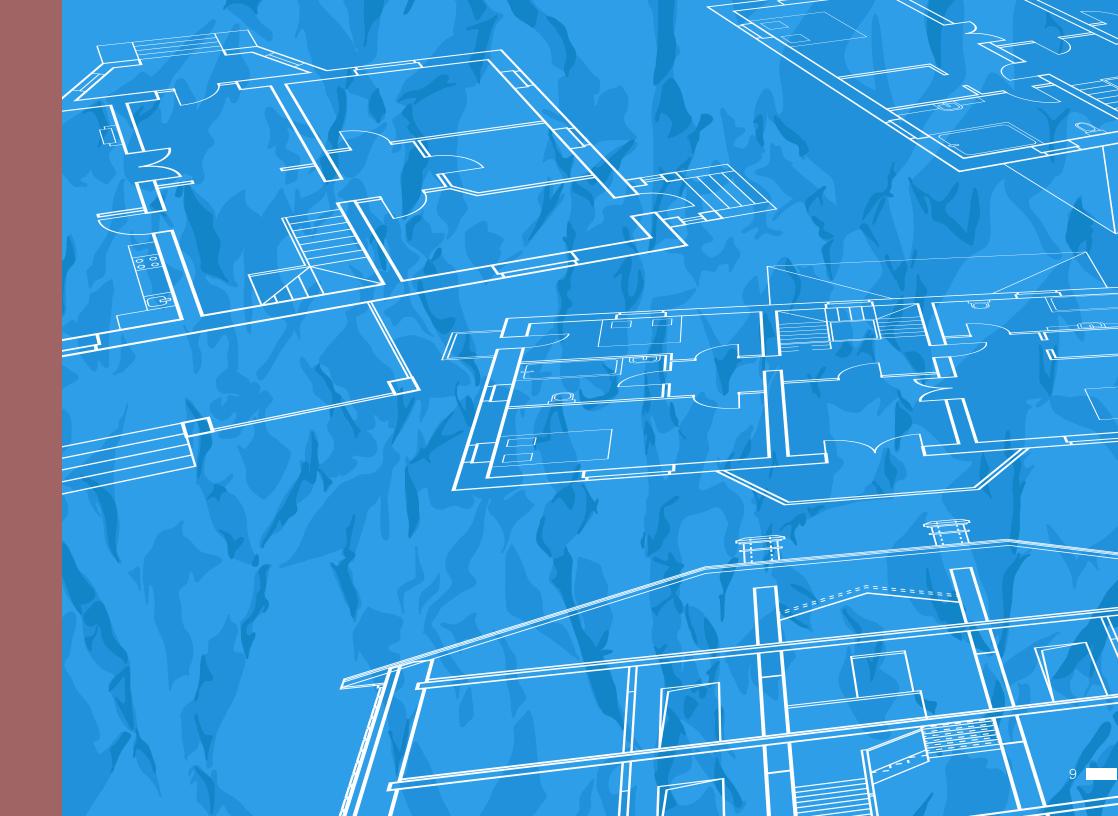
A DREAM BECOMES A PLAN

With your land now selected, it's time to finalize your home design and builder choice within your remaining budget.

Once you've selected a floor plan with an appealing facade to fit on your lot, you may then want to consult with an interior designer to choose all your interior fixtures, fittings, and finishing touches.

When working to a budget, it is important to remember not to get too carried away in your consultation, as it can be easy for upgraded items to blow out your budget quickly.

It is a good idea to go to your interior designer prepared and with some ideas. Before attending your meeting, find images of colors and finishes you like or even create a vision board to take along with you.





SELECTING A BUILDER

Your final choice should be someone that you trust, depend on and get along with. Their options, knowledge, and leadership will be invaluable throughout the rest of the home building process. Contact your local Home Builders Association for instructions on how to choose a builder but most importantly, how to protect yourself and the investment in your new home.

Ask to see the contractor's license and write down the number. A pocket card is provided to all licensed contractors. To check for complaints against the contractor on the "Problem Contractor List" go to www.tn.gov/commerce/boards/contractors.

Get recommendations from friends, neighbors, and the Johnson City Area Home Builders Association. Use a local, well-established contractor. Ask the contractor for references then call the references, ask questions and look at the work.

Ask the contractor if the company is insured against claims covering worker's compensation, property damage, and general liability. Document the conversation with date, time and copies of all valid insurances.

EAST TENNNESSEE BUILDER REFERRALS

At Garland Farm Estates, we've worked with many of the best builders in the region. Below is our recommended best choice to begin your home project. Interview them all and you'll find them all at the top of their craft.

Hicks Construction

Tim Hicks 1080 Little Shadden Way Jonesborough, TN (423) 956-1364 http://www.hicksbuilder.com

Ingenuity, LLC

Pat Webb (423) 741-7959 ingenuityllc3@yahoo.com http://pat_weberiii.houzz.com

Sluder Construction

Mike Sluder (423) 791-2756 sluderconstruction@gmail.com

Jeff Spear Homes

Jeff Spear 905 Chase Drive Johnson City, TN 37604 (423) 212-3212 http://www.jeffspearhomes.com

Homes by Winston

Bryan Winston 1711 Knob Creek Road Johnson City, TN 37604 (423) 773-8070

JTB Construction, LLC

Tyler Begley 5275 Fort Henry Dr Suite #2 Kingsport, TN 37663 (423) 677-5454 jtbconstruction1@gmail.com

Bradford Construction

Richard Bradford (423) 282-2566 bradford862@hotmail.com http://www.richardbradfordconstruction.com

Firm Foundation Construction

Alan Smith (423) 612-2394 alan@ffconstruction.com https://ffconstruction.com

Scott Britton Construction, LLC

Scott Britton 806 E. Jackson Blvd, Ste 4 Jonesborough, TN 37659 (423) 791-2605 scottbrittonconstruction@gmail.com https://scottbrittonconstruction.com







FINALIZING THE CONTRACT

Your builder should now put together your home design, all upgrades, and inclusions, as well as your final site costs (if your lot isn't titled, a provisional sum will usually be included), into a Building Contract.

It is essential you go through both your written contract and the final contract plans, to ensure you understand everything and they are exactly as you want. Also, you'll need to check this all works within your allocated budget.

If there are errors or you have gone over budget, now is the time to fix things, as many builders will charge to changes made after contracts are signed.

Once your contract is signed, you may be required to pay a deposit, and provide your lender with your contract documentation.

GET IT IN WRITING

A written contract, spelling out all the details, should be used, even on small projects. Keep in mind, any promises the contractor makes will be difficult to enforce unless they are in writing.

The contract should contain the full name, street address and the phone number of the contractor as well as the homeowner. It should also have your final negotiated price, a detailed description of the work to be done, and materials (grades and type) to be used. The starting and completion dates should also be documented along with cleanup after the work is finished and the payment scheduled.

Never sign a contract with blanks to be filled in later.

Never pay a re-modeler or contractor the entire cost of the work up front. On remodeling projects, never spend more than one-third down.

Never release the final payment until the project is completed according to the contract. You should also have proof that all suppliers, employees, and subcontractors have been paid by the contractor.

Remember that changes, no matter the size, cost, money and especially the ones you make after the work has started can add to your expenses. To avoid misunderstandings, make sure that your agreement with the contractor, concerning both the changes and costs, are put in writing and added to the original contract.







PREPARING THE SITE

Often, site preparation and foundation work are performed by the same crew, but this may not be the case with a wooded lot. Using a backhoe and a bulldozer, the crew clears the site of rocks, debris and trees for the house and necessary utility runs. The crew levels the site puts up wooden forms to serve as a template for the foundation and digs the holes and trenches.

If the home has a full basement, the hole is dug, the footings are formed and poured, and the foundation walls are formed and poured. If it's slab-on-grade, the footings are dug, formed and poured; the area between them is leveled and fitted with utility runs (e.g., plumbing drains and electrical chases); and the slab is poured.

Once the concrete is poured into the holes and trenches, it will need time to cure. During this period, there will be no activity on the construction site.

After the concrete is cured, the crew applies a waterproofing membrane to the foundation walls; installs drains, sewer and water taps and any plumbing that needs to go into the first-floor slab or basement floor; and backfills excavated dirt into the hole around the foundation wall.



TERMS AND STEPS ALONG THE WAY

ROUGH FRAMING

Some people call it the skeleton, others refer to it as the shell. What it really means is that things finally start getting vertical. The walls, floors and roofs that define shape of your new home go up. Of course, there's a reason it's called "rough framing." You'll be looking at wood or sometimes steel studs, floor joists and roof trusses. It's still hard for most people to really visualize the finished product at this point.

Once it's inspected your builder will cover it with plywood or something called OSB (oriented strand board) then wrap it with to protect from moisture. Then your builder will install windows, roof shingles and exterior siding. From the outside, it will start to look like a house.

PLUMBING, ELECTRICAL & HVAC

After the roof, windows and exterior walls are complete, the house is considered "dried in." That means the interior should be protected from the weather enough for tradespeople to begin installing heating and cooling ducts, plumbing and finally electrical wiring. Each step will require an inspector to sign off. While local regulations may vary, you can expect an official inspector to sign off on just about anything that isn't purely decorative.

INSULATION

Time to fill in those walls with insulation. Your builder may use fiberglass, cellulose or foam. The insulation could be sprayed in, blown in or rolled in on a blanket. The format doesn't matter as much as the R-value, which indicates how well the insulation will work to protect your interior from temperature fluctuations. Much of the decision on what type of insulation to use will depend on budget and climate. Whatever material is used, it will need to go in all exterior walls as swell as basements, crawl spaces and attics. Your builder may also use insulation in interior walls to act as soundproofing.

DRYWALL

Things start to get real when the drywall goes up. The seams will be taped, and "mudded" and any spray texture finish applied. Your builder will probably use screws to hang the drywall because they will be less likely to pop through. (Ever noticed small round bumps in a ceiling? Those are drywall nails that have "popped.") After the drywall is up the walls will be primed with paint.

INTERIOR FINISHES & TRIM

Interior trim – doors, baseboards, door casings, window sills and stair balusters – come next. The final coat of paint goes on the walls and everything from kitchen counters and cabinets to bathtubs and vanities will be installed. The builder will install any hard-surfaced final flooring like tile, vinyl and laminate. Hardwoods may need to wait unless they are prefinished.

EXTERIOR WORK

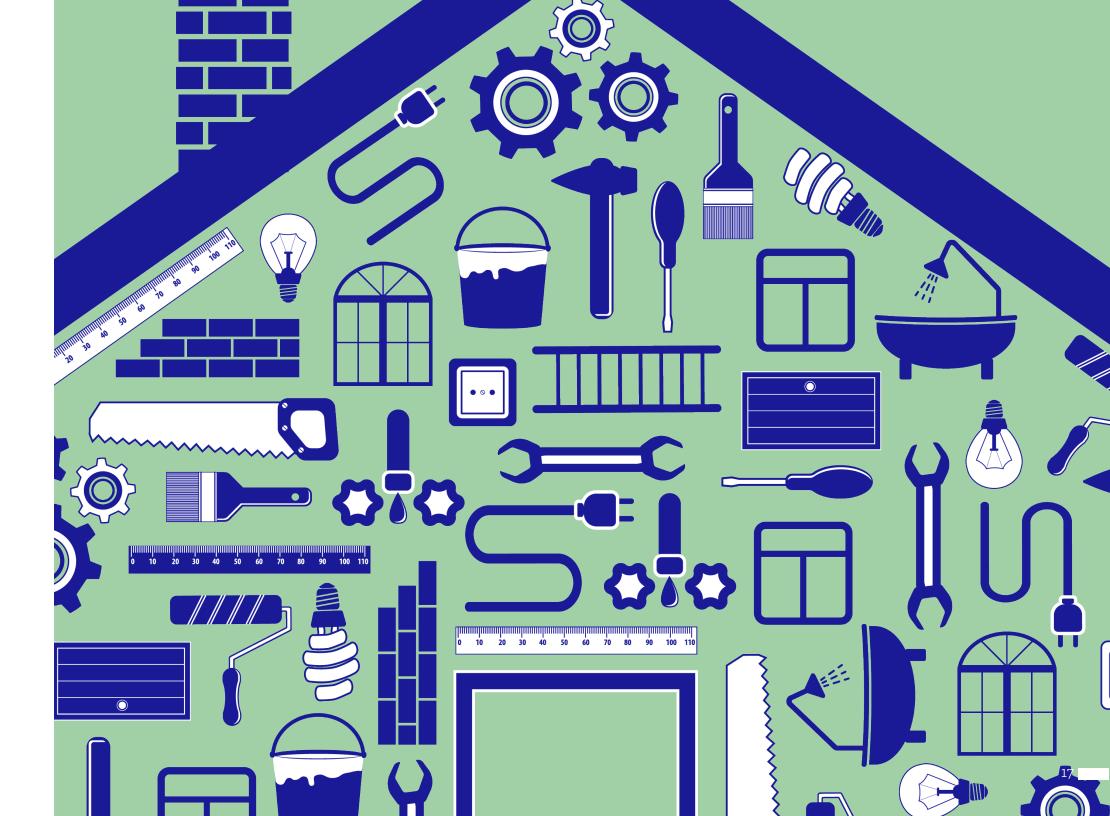
Meanwhile, the exterior gets some attention too. Driveways walkways and patios will be poured. Final grading to make sure water gets directed away from your home will be completed, along with final landscaping and any exterior finish work.

FINAL TRADES

Toilets, faucets, hot water heater, electrical panel, light switches and fixtures, outlets and heat register covers come in next, along with your HVAC system. Once again, a building inspector will likely need to sign off on each system. You'll also see final touches like shower doors and mirrors go up at this stage.

FLOORING COMPLETED

Now that the heavy construction foot traffic is over, it's time for crews to install carpeting and hardwoods. Be sure to check with the builder before popping in for an impromptu visit. You don't want to inadvertently walk across your newly finished hardwood floors before they've had time to cure. (In truth, it's probably best to check with the builder before any visit to the building site, for your own safety.)







Your new home will be inspected period ically during construction. In addition to mandated inspections for code compliance, your builder may conduct quality checks at critical points in the process. The idea is to catch as many potential problems as possible before constructio is finished.

INSPECTIONS AND FINAL WALKTHROUGH

When you visit the site of your home under construction, remember safety, satisfaction, and the smooth flow of work are the builder's prime concerns. Always contact the builder if you have a question or concern instead of commenting with subcontractors.

When you have a degree of urgency with any issue, consider whether you should contact the builder immediately; try to resist pointing out items the builder will address in the normal sequence of construction.

If you're in doubt about how urgent your concern is, contact the builder. Also always put it in writing to reduce the possibility of communication and keep a copy of your records.

FINAL WALK THROUGH

Your builder will walk you through your new home to acquaint you with its features and the operation of various systems and components and explain your responsibilities for maintenance and upkeep, as well as warranty coverage and procedures. This is often referred to as a pre-settlement walkthrough. It's also an opportunity to spot items that need to be corrected or adjusted, so be attentive and observant. Examine the surfaces of counter-tops, fixtures, floors and walls for possible damage. Sometimes disputes arise because the homeowner discovers a gouge in a counter-top after move-in and there's no way to prove whether it was caused by the builder's crew or the homeowner's movers.

EAST TENNNESSEE RESOURCES

OTHER HOME BUILDER RESOURCES

CITY RESOURCES

REAL ESTATE REPRESENTATIVES

FINANCING REPRESENTATIVES



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