



Plattsburgh Housing Outlet

Home Building Planner



Created by
PHO
For YOU!

Please accept this guide
with our compliments.

We have developed this planner based upon prior projects we have completed. While every situation will have variables, we hope that this will provide you with some guidance. As always, use your home consultant as a resource to help you determine time lines.

Congratulations and best wishes!



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Discuss pre-qualification

- Do a debt to income analysis with us or visit a lender to determine a ball park figure of what you can borrow.
- Create your preliminary budget
- Credit report
- Good faith deposit to start legwork



Find the right land (skip if you have property already)

- Where do you want to live? _____
- Do you want acreage or have neighbors nearby? _____
- Do you want to be in the country or close to town? _____
- Would you like to be in a certain school district? _____
- Do you want to be near shopping/ hospitals etc. _____

We have realtors on staff to help locate property or selling current home

Before purchasing land:

Discuss contingencies of sale with realtor/ attorney:

- ✓ Title search
- ✓ Easements
- ✓ Perk & deep hole tests (for septic systems)
- ✓ Survey
- ✓ Zoning/ deed restrictions
- ✓ Wetland issues
- ✓ Other (APA etc) _____



Select your home style

Would you like one story or two? _____

Describe how you would like the outside to look? Think about elevation, roof pitch, siding and door choices, decorative finishes, windows etc. Write down your thoughts or bring in some renderings/pictures to describe the look you hope to achieve:

Decide on a floorplan

Square footage _____ bedrooms _____ bathrooms _____

Describe how you live? Need room for entertaining? Separate dining room?

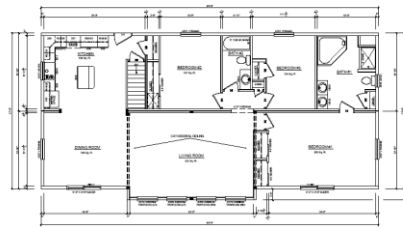
Location of laundry/ mud room? Would you like attic storage?



Exterior features: discuss with your home consultant and be specific. Do you want one bay or two on your garage, do you want rails on your deck or porch- and if so, style?

Material?

- ✓ Attached or detached garage
- ✓ Driveway, paved or crushed stone
- ✓ Decks/ porches
- ✓ Lawn/ landscaping
- ✓ Gutters
- ✓ Water purifiers
- ✓ Chimneys
- ✓ Other _____



Decide on home specifications (use the new home checklist as a guide)

- Create list of upgrades desired
- Make a want vs. need list
- Location of electrical meter and panel box

Create a preliminary project proposal

- Based upon the home specks (specifications) and the site work estimate quotes a project proposal is made showing what the project total is estimated to be. Keep in mind that this may take several drafts as you solidify your wants, needs and budget.

Obtain Construction Financing

- Do a formal application with a lender
- Financing deposit and complete application with necessary documentation
- Discuss deposit to schedule or "slot" and build with manufacturer- if it is a cash sale

Get directions to site from both North & South, including landmarks

- **Draw preliminary floorplan/ elevation**
 - Color/ material selection
 - Have meetings for final revisions to CADs

- **Have contractor do deep hole & perk test. They will require a \$500 deposit.**

- **Secure estimates**
 - Site work including
 - After market work
 - Second floor of unfinished cape
 - Flooring
 - Well/ septic
 - Heating system/ water hook ups
 - Central Air Conditioning
 - Water purifiers

- **Hire contractors**
 - Make sure contractor can meet time frames
 - Role of contractors
 - PHO as the General Contractor

- **Purchase Agreement and Formal Project Proposal**
 - Based upon the project proposal an agreement to purchase is created for the lender
 - From this point forward, any changes will be done via change orders

- **All parties sign off on CAD drawings**

- **Draw and approve blueprints**

- **Obtain engineered foundation plan**
 - Some municipalities require an engineer to prepare a foundation plan once the soil conditions are tested.

- **Secure Financing**
 - Decide which lender you want to work with
 - Agree to terms and conditions of mortgage
 - Deliver copy of commitment letter and assignment of funds letter to PHO

- **Permitting/ applications**
 - Building permit (will need blueprints)
 - Health department permits
 - Electric/ gas company applications
 - APA
 - Other _____
 - Bring PHO copy of all permits for file



- Have PHO get Builder's Risk Policy for lender**
- Obtain Homeowner's insurance binder**
- Close on construction loan**
- Authorize PHO to put home into production schedule with manufacturer, if financing was involved**
- Obtain work order #'s for NYSEG/ NiMo**
- Obtain certified plot plan for lender**

Site work completion (Rough order)

- Excavation
- Tree removal
- Pour foundation and other footers/ piers
- Tar & insulate foundation
- Drainage around foundation
- Back fill foundation
- Install sill plate
- Rough electrical service
- Install well/ septic
- Rough Driveway
- Rough site grading
- Create staging areas for modules and crane
- Obtain "as-builts" for lender
- Other _____
- Other _____



Discuss projected delivery and set of home with PHO- there will be continual updates to the home owner by the construction manager.

Dates may change due to:

- Road closures
- Inclement weather
- Equipment breakdown
- Poor property conditions (too wet etc)
- Spillover delays from other projects
- Material backorders
- Delayed inspections by town officials



- Obtain 911 address from County Emergency Services**
- Open accounts & arrange for services such as phone, cable, gas or fuel oil**
- Pre-construction meeting with project/construction manager**
 - Who is doing what and when
 - Projected delivery of home
 - Discuss who to communicate with regarding construction

- **Build Home (rough order)**
 - Crane home onto foundation
 - Install lolly columns
 - Secure modules
 - Remove temporary framing from home
 - Weather tight home
 - Install siding
 - Install bilco door
 - Connect waste and water lines
 - Finish stairways
 - Install HVAC (& 1st fuel delivery)
 - Install fireplace
 - Connect plumbing
 - Mount and label panel box
 - Interior electrical and hang lights
 - Arrange for 1st electrical inspection
 - Install basement risers
 - Build exterior stairs
 - Finish drywall
 - Finish carpentry/ trim
 - Paint (if applicable)
 - Install purchased cabinetry/ countertops, if applicable
 - Carpet seaming/ on site flooring
 - Build decks, porches, patios, garage
 - Lawn & landscaping
 - Finish driveway



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- **Arrange for services (phone, cable...) to be installed**
- **Home Cleaning**
- **Install customer supplied appliances**
- **Contact code enforcement officer for home walk-through**
- **Modification closing of construction loan (may happen shortly after move-in)**
- **Home walk through**
 - Make sure Home Owners Insurance is active
 - Any final funds due to PHO to be paid prior to move in
 - Obtain certificate of occupancy
 - Create punch-list
 - Discuss warranty
 - Discuss homeowner responsibility
- **Move in!**
- **Finalize any outstanding punch-list items**
- **Congratulations and Enjoy!!**

