

# PRE-START CHECK LIST FOR CONSUMERS



**Everything You Need In Place  
To Build Your New Home**



**ICF Homes**

SAFE · SUSTAINABLE · BEAUTIFUL



# KNOW YOUR BUDGET

Before you speak to anybody, you need to know your budget. Know what you can afford and what you would like to spend.

Keep in mind that these two numbers are never the same, so decide on your limit for the design & build of your new home.

Once you have decided on a budget, you must disclose this amount in the design process for your new home, so you can avoid creating a design that you cannot afford to build.

A professional will make sure they design you a home that suits your lifestyle and fits your budget. Contrary to popular belief, you will not pay more for a home just because you disclose a larger budget.

You are not negotiating the price at this stage of the process!

By discussing your budget openly with the Builder at the beginning of the project you'll be able to find out if what you're after is achievable.

If the size and quality of the home you are looking to build is not within your budget, a professional designer can make recommendations on where to cut back based on your priorities.

It's important to establish the fundamentals before the design work commences, otherwise you will find yourself constantly redesigning your

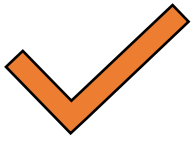
home and struggling to hit the target budget.

If you are in the fortunate position of not being restricted by a limited budget, the design brief should focus on lifestyle and quality of finishes.

However, if budget is your #1 priority, capping the overall size of the home along with the architectural flare of the design will be important aspects to take control of early.



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# Finance Approval

## Pre-Approval

Having a loan pre-approval prior to signing a building contract will ensure you know exactly what size and style of house you can afford and what inclusions will fit in your price range.

## A Construction Loan

When building a new home your finance needs are different to buying an established property. A construction loan is a specialised lending option for people building a home.

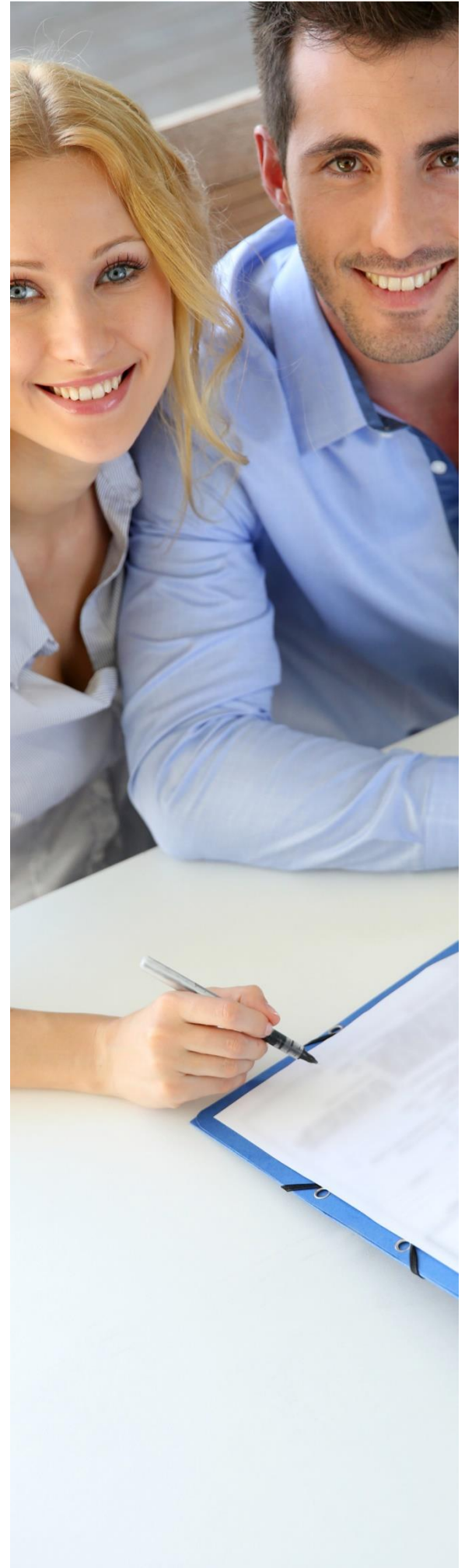
Construction loans are paid out in periodic progress payments at different stages of construction. The payments are usually made upon completion of five stages including slab/base down, frame up, lock up, fit-out and completion.

## Letter Of Authority

Because a construction loan is paid in stages your bank or lending authority will need to provide a letter of authority to commence to your builder before work can begin. This provides assurance that the monies will be released in accordance with the builder's payment structure.

## Peace Of Mind

Some lenders will send an inspector to check the work has actually been completed, and to an acceptable standard, before releasing the next payment. This can be a handy double-check measure for you!





## LOT?

Whether you already own your lot, have one under contract or need assistance locating the perfect one for your new construction home. Your builder will need to investigate the following aspects:

- **Restrictions** recorded on the title that are likely to affect where you can build your house or other amenities (like a garage or swimming pool).
- **Land Covenants** are normally imposed by the land developer to protect the quality of the building estate and may dictate or restrict the building materials you can use, the style and color of the house exterior, the minimum size of the house and the timeframe to begin building.
- **Buildable Footprint** Regardless of the size of your parcel, a buildable footprint for the home you want to build is not guaranteed. Your builder will guide you through all aspects required to determine what is possible to build and where.
- **Need a lot?** Your builder should have a resource for you to assist in finding the perfect parcel for you.





## Base Map/ Site Plan

A base map contour survey and then a site plan are required prior to building to provide information on land levels, land contours, trees/vegetation and water and power services for accurate drafting of plans.

By examining a contour survey your builder will be able to assess the 'lay of the land' and provide you with the best options for situating your home on your block and determine whether it may be necessary to erect retaining walls and remove or add soil prior to building.



## Soil Test / Engineers Site Report

A soil test is performed by a geotechnical engineer to determine the reactivity of your land and what measures will be required to ensure that your foundations are engineered adequately to make your home stable and safe.

For example, a site that is typically comprised of sand and rock, is normally classified as stable and non-reactive, meaning that changes in moisture levels are unlikely to cause ground movement. On the other hand a highly reactive soil like clay for instance will be at greater risk of ground movement and will need a more suitable footing system to provide added stability and support.





# Construction Drawings

Not to be confused with concept drawings that lack sufficient detail, for your home to be built and priced correctly, you must have detailed construction drawings containing all measurements.

Working drawings consist of the necessary details and information required to construct your new home. A set of working drawings include: the floor plan, elevations plan, electrical plan, internal room layouts and site plan.

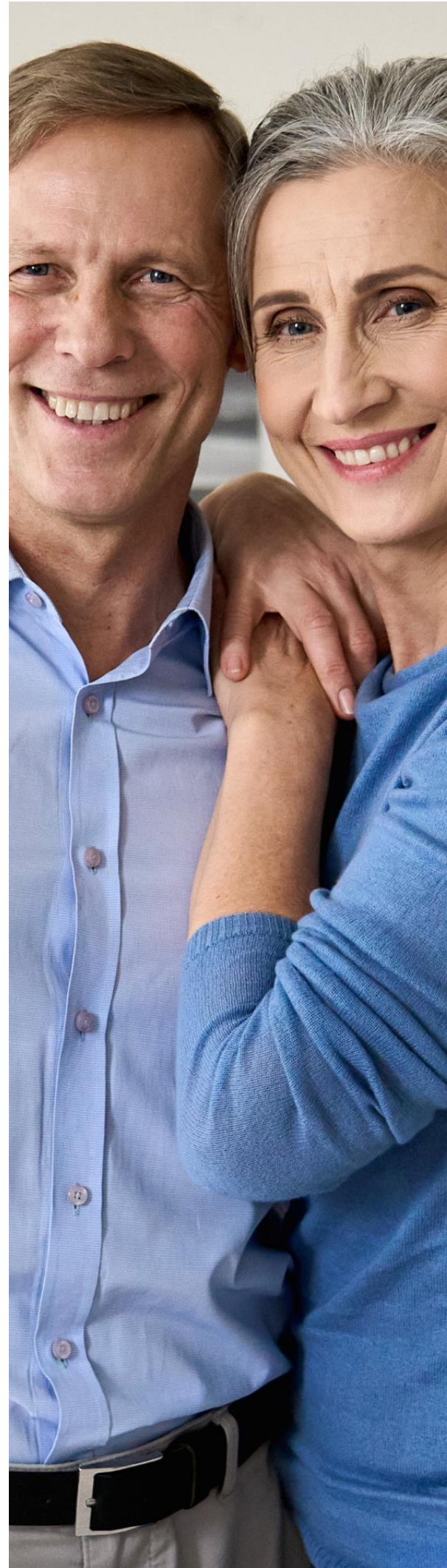
These working drawings will be used to apply for a Building Permit with your local council or authority.



# Engineering Plans

**Footings/Slab** – A footings and slab plan will be engineered to suit your soil classification. The drawings will detail important information including which materials should be used to ensure your foundations are solid and secure.

**Structural** – A Structural Engineer's job is to ensure a weight bearing structure is capable of handling the load placed on it. Your builder will rely on their advice to prepare your construction drawings and make sure your home complies with the relevant building codes.



# ✓ Selections

One of the most exciting things about building a custom home is being able to make your own selections, like the color of your walls, your bathroom tiles and even the kitchen taps.

Some selections need to be ordered in advance so if possible you should make your selection choices during the design stage.

Once a building contract is signed your builder will place hundreds of orders with subcontractors and suppliers in order to lock in pricing.

Making changes to your selections after signing a building contract can cause delays, as new orders have to be placed and delivery times may impact the construction schedule. To create a home that is truly unique to you think about all of the things you really want in your dream home as early in the process as possible.

Your builder will likely need a professional interior designer to assist you with making sure all your finish choices are possible and are documented correctly and are contained within the construction drawings. Even if you have a great eye for home décor, a professional set of interior design features (including electrical plan, ceiling plan, etc.) will be required by the builder.



## ✓ Permitting

Your builder must provide all necessary plans and documentation to the county building and zoning department officials for review and approval. The builder has no control over the timing of this review nor any changes they may require.

Your builder should apply for building approval on your behalf so you will need to sign a permission or authority to allow them to do this. Your builder will provide all necessary documentation including working drawings and relevant reports to ensure the local authority or certifier is able to issue an approval to begin the building process.

## ✓ Building Approval

A Building Approval is required to ensure a building complies with relevant building laws.

Building approvals require assessment against various building codes and regulations including the following:

- Designed and constructed soundly
- Appropriate degree of fire safety
- Adequate protection from pests
- Water and Sewer
- Energy and water efficiency standards







# Design Agreement

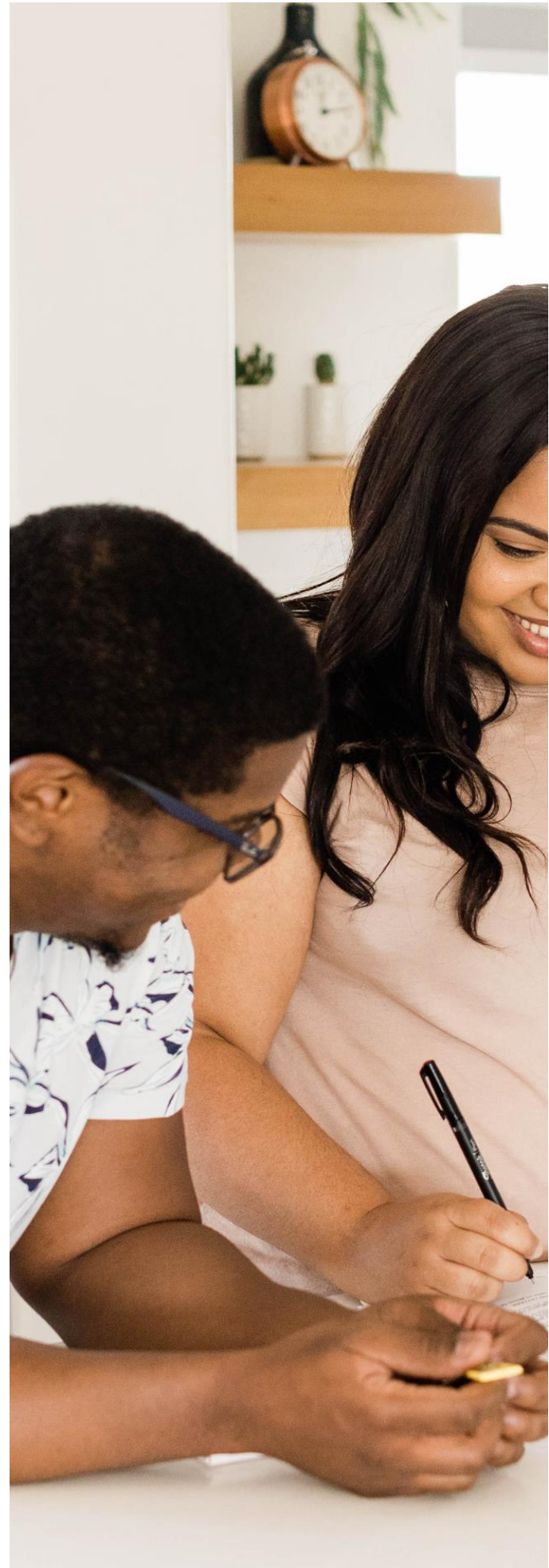
Considering the amount of detail required for your builder to provide accurate pricing for your new home, it will be required to enter into an interim agreement. This will require a deposit from you to the builder. Your builder will then provide a written design agreement detailing all information that will be required in order for a contract price to be presented to you for consideration.



# Why (ICF) Insulated Concrete Forms Construction

Due to Insulated Concrete Forms (ICF) walls thermal dynamic design, we can use the steady ground temperature at the footer level to help heat and cool the entire house. We believe using the earth's natural energy to help heat and cool is the most sustainable and energy efficient method to build a home. The homes look like any other traditional home: you cannot see the concrete in the walls, just like you cannot see the 2×4's in a traditional wall.

ICF Homes of Virginia believes that quality is a journey and not a destination. We are constantly improving our building techniques and offering our clients a wide variety of buyer selected features.





# A Builder You Can Trust

Building your dream home can be one of the most exciting experiences for you and your family. Unfortunately, it's not always that way as we've all heard the horror stories of a nightmare building experience.

You need to find a builder you can trust as they will be able to organize most of what is included in this checklist or at least help you through any questions you have during the pre-construction phase.

Ideally, search for a building company that handles design & build as they will be able to organize most of these reports for you while designing a home that can fit your budget.





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SAFE · SUSTAINABLE · BEAUTIFUL



**Want A Professional Builder  
to Take Care of Everything for You?**

**Call to Schedule  
Your Strategic Planning Consultation Today:  
540-654-6188**

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