

# The Process of Buying & Building a new home.

Moving is the 5<sup>th</sup> most stressful life-event a person will experience. You should expect delays and bumps along the road during the construction process. This is intended as a guide to help you understand all of the things that go into purchasing and building a new home.

Potterhill Homes has experienced housing consultants and Production Managers who will try hard to make this process as smooth as possible for you and your family.

513-248-4428

[www.PotterhillHomes.com](http://www.PotterhillHomes.com)

Call us with any questions you may have about the building process or you can request a copy of our “Dare to Compare” sheet, which lists our standard building features.



**Potterhill  
Homes**  
*Our character shows in every home*

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## Step 1 Financing

Get an idea of how much house you can afford. How much money do you have to put down as a deposit? How much do you need to finance?

While it is not necessary to have a pre-approval letter from a bank when shopping for a new home, it is helpful to know how much you can afford to spend, and for how much you will qualify on a new home purchase.

Potterhill Homes has affiliated mortgage brokerage firms, and there are many mortgage companies to choose from. We also have professional housing counselors who can help you through this process. We can help you find a mortgage that fits your needs.

## Step 2 Choosing Options

Decide what options are important to you. Why do you want to move? What would you like in a home that you do not currently have? What is your timeframe for purchasing a new home? What are the most important features in a new home? Balancing your budget with the desired options can be stressful. Potterhill Homes has experienced housing counselors who can help you through this process.

## Step 3 The Contract

Sign the building contract and give your builder a deposit!

At this step you will likely get to choose the selections (like carpet, countertops, tile floors etc.) that go into your very own home.

## Step 4 Construction

Let your Potterhill housing consultant guide you through the construction process.

The following 2 pages list a breakdown of the different construction phases that go on to build your new home. There may be times when it seems that no work is being done on your home. This does not mean that your home is not being properly attended to. It could represent the fact that the subcontractor is ahead of schedule, or that the alignment of schedules with other subcontractors has left a slight void in time.

Remember that each site superintendent might have slightly different processes. This is intended to be a guide only, and should not be considered to be the only way a home can be built. Local building codes may dictate differences in building methodology between jurisdictions.

# Construction Phases

## Phase 1 Excavation

In an ideal situation, this phase goes rather quickly. Inclement weather, however, can slow this process down considerably.

Items to be completed during this phase are:

- **Stake out** The engineer surveys the site and stakes the building position on the lot
- **Excavation** Digging the hole for footings and foundation
- **Outside sewer** Tying into the public lines or septic system
- **Footing** Concrete base on which the foundation rests
- **Gravel** Filled around the footing and under the basement slab for drainage purposes
- **Drain tile installation** Drain tiles move water away from your foundation

## Phase 2 Foundation/Slab

In severe inclement conditions, we may hold off on pouring concrete until the weather improves. In this phase you will see:

- **Foundation** Concrete poured into foundation form panels or concrete block, as the plan indicates
- **Waterproofing** Bituminous water sealer sprayed on portion of foundation to be backfilled
- **Grade and pour basement slabs** Placing and finishing of concrete floors

## Phase 3 Framing

This is the phase where things really appear to take shape. Many homeowners think their home is near completion at the end of this stage. Actually, you are only about 1/3 of the way through the schedule at this point. The phases beyond this may seem much slower in progress. That is because Potterhill's subcontractors are getting into the fine details which may not be as apparent but are vital to the finished home. In the framing stage you will see:

- **Framing** Flooring, walls and roof structure
- **Windows & Doors** Windows and door units are installed
- **Utility Lines** Underground electric, water, gas, etc. are run
- **Shingles** Covering roof structure for weather protection
- **Foundation Backfill** Placing soil around the foundation walls (if applicable)

## Phase 4 Rough Mechanics

"Rough mechanics" is the term used for the piping and wiring portions of building, many of which are within floor and wall assemblies. You will see the following items, some of which may be going on simultaneously, during this phase:

- **Plumbing** Piping for water supply and lines for waste
- **Heating** Installation of furnaces or heat pumps, heat supply lines, return air lines, and vent lines
- **Electric** Wiring for electrical outlets, switches, etc.
- **Stock drywall** Sheets of gypsum board will be placed in rooms for future installation
- **Insulation** Insulation will be installed in the wall cavities.
- **Brickwork/Stonework** Outside face brick and fireplace(s) *(if purchased)*
- **Pre-Drywall Review** Your site superintendent will review all work performed to this point, ensuring that it is built per plan and at or above quality standards. Superintendents may contact you to give you the opportunity to review work performed thus far and to ensure that it is per your plan.
- **Fireplace installation** *(if purchased)*

## Phase 5 Drywall

This is another phase which shows progress rather quickly. Rooms are separated and divided, giving you the visual effect of each space. These things will occur during this phase:

- **Drywall Hang** Gypsum board is fastened to the walls and ceiling members
- **Drywall Finish** This is done in several stages. Pliable gypsum compound is placed at seams and corners. This is then allowed to dry to a hard finish and given the desired finish
- **Exterior Trim** Trim boards on exterior of home are installed as per plan

*(continued)*



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(Phase 5 continued)

- **Insulate Ceiling** Flat portions of the ceilings are insulated after drywall
- **Siding Installation** Exterior siding is installed
- **Rough Grade** Site is graded for drainage and for placement of driveway, patios, walkways etc.
- **Garage door** Installation

## Phase 6 Finish

This is probably the most exciting phase. You will see the highly visible products you have chosen and will live with in your new home. The items covered in this phase are:

- **Finish Carpentry** Kitchen and bath cabinets, countertops, mirrors, doors, trim, banister rails, baseboards, crown molding, etc.
- **Exterior Concrete** Driveways, porches, walks, patios, etc.
- **Interior Paint** Walls and trim are painted per selections
- **Exterior Paint** Trim, garage door, front door and other elements as applicable are painted
- **Kitchen Appliances** Appliances are installed per selections
- **Hard Flooring** Vinyl, ceramic, hardwood are installed per selections

## Phase 7 Finished Mechanics

Finished mechanics are the visible portions of the rough mechanics. This is generally an anxious time for many homebuyers. Your home is nearing completion and you are awaiting a finish date. In this phase, you will see:

- **Plumbing finish** Faucets shower heads, supply lines to faucets, commodes etc.
- **Electrical Finish** Switches, plug and plate covers, light fixtures
- **Heating Finish** Return air grill covers, supply register covers, thermostat, outdoor air/ heat pump unit
- **Final Grade** Site is graded to finish grade, and seed & straw or sod is put down
- **Carpet** Carpet and padding per selections is installed

## Phase 8 Final stage

Finishing touches are added, inspections scheduled and completed.

- **Cleaning** A cleaning crew will final clean your home.
- **Superintendent Inspection** The site superintendent reviews the home for completion of work.
- **Final Walk-Through** You will be asked to do a "final walk-through" of the home with your site superintendent prior to scheduling a closing. At this walk-through you should note any deficiencies, and you should work with your builder to get all deficiencies resolved prior to closing.
- **Closing** Once all inspections and walk-throughs are completed, you will sit at the closing table with your builder and officially buy the home, sign the appropriate mortgage documents, and become the owner of a brand new home.
- **Celebration & Housewarming** No new home purchase is complete without a little housewarming party to show all of your friends and family your beautiful new home. Just think: you could host the next holiday or birthday part in your brand new kitchen. Enjoy!



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