

Not all lots are created equal

INFO you should know

When purchasing a new home the first decision you need to make is picking out your LOT. Besides location there is many other things that need to be considered..

As your Builder, I believe that an informed buyer is a smart buyer.

Please read through each of these items so that you are better educated while we together move forward with the many decisions

~ Tree Removal ~ This can be an expense that you want to consider.

The cost will depend on the size and amount of trees and shrubs that need to be cleared from the lot. Also know that most trees within 30' of home will die.

~ Lot Elevation ~ We may need to bring extra dirt in or haul extra dirt out. On any lot. That is not figured in standard home budget.

Terrain that drops off or climbs steeply or angles from one side to another, will require extra cost in foundation and framing and deck work.

The Lot may require a basement with a walkout or may need to be a daylight basement. Generally a walkout will cost more than a daylight. The greater the elevation change the more the cost

~ Subdivision Covenants ~ Every subdivision requirements may be different. Percentage of stone vs. siding for example. Mailbox placements. Cutting of the curb may be required.

~ Developer Fees ~ In some subdivisions the developer charges a 1% fee of the cost of the home to build in their subdivision. This charge will be added to the cost of the lot. Many charge a \$1,000 landscape bond which is refundable after landscape is completed

~ Subdivision Covenants ~ Every subdivision has different covenants. We simply cannot have our standard home to meet all of them, thus some subdivisions there might be extras on amount of brick/stone, Square footage on a home, Roof pitch, Mailbox requirements, type of siding ,Curb cut, etc. We will help sort thru those covenants and give you a quote for the additional work.

~ City permits and fees~ Not all fees are the same. While a fixed permit fee is figured in our home pricing. Some Towns like St. John have doubled there permit fee. This would be an extra to the contract. Some towns might require items above code, for example requiring conduit for electrical wiring which could add up to \$5,000 of extra cost.

~ Curb cut~ Some subdivisions require it in order to put in your driveway. In other cases it might be desired by the buyer to have less of a bump at the curb. This fee can be handled by us.

~ Misc. additional items~

Septic and Well. Most subdivisions have public utilities but areas that do not have them would require a septic and well system. These would be extras.

Lot Drainage. In some rare cases a retaining wall or special landscape feature might be needed to direct storm water away from neighboring properties or hold soil to a certain elevation.

Additional Info.

We want you to know that there are many stages to building each home.

We will walk through each stage with you . We want to make you as comfortable as possible during this exciting process.

Construction loan

We can provide construction loan financing which will include all bank fees, interest, draw and appraisal fees among other fees. The advantage of us handling this loan far outweighs the minimal cost to a home buyer.

Upgrades

Heartland Builders standard features include many upgrades already included in the home and are above most other builders in the area. Keep in mind though there can only be so much included. Heartland can provide you with a sheet of our most popular upgrades to avoid any sticker shock later.

Change Orders

No extras will be charged except for what is signed on a change order. Changes once construction starts can be time consuming and costly. Thus we will do everything we can during or design and construction notice phase to work with buyer in a thorough fashion ahead of time to avoid these costly changes.

Phone: 219-227-9533

Fax: 219-864-0042