

A special report brought to you by:



Considerations When Buying a New Home

Introduction

Buying a new home, especially one in which no one has previously lived, is in many cases like buying a car without being able to look under the hood. It's hard to know what really makes up the well built home that will prove to be the worthwhile investment that buying a home really should be.

Often we see new home buyers choosing homes not knowing what questions to ask and what facts that should be more relevant than others. This is the purpose of this report.

My name is Jeff Corbett, president and founder of Premier Homes of Southern Indiana, Inc. Starting out many years ago as a framer myself then moving on to home builder and licensed realtor, I have many years experience under my tool belt building and selling homes. Of course I want you to buy one of our homes but I also know that as much as we strive every day to be the best we are not the only builder in town.

But to be perfectly honest this report is not written to sell you on Premier Homes, although you may see a comment or two for clarification. We are hoping that after taking a few minutes to read it you will feel at least a little more informed about the specific aspects that really need to be considered and why when comparing one new home to another. Why? Well because I know that how we do what we do can't be done any better especially at the affordable prices we offer. Frankly the only way to prove that to you is through education.

So please take a few minutes to go through each section and make sure you have a clear understanding of each explanation and comment made before making such a large decision. If you have any questions I encourage you to contact me personally, via phone or email, and I will be more than happy to be more specific and answer any questions you may have.

Thank you for your time and the best of luck house hunting! It is an important decision to make but don't forget to have a little fun while making it!

Sincerely,

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- Foundation – Drainage system with sump pump or not?

The foundation, although out-of-site is the most important structural component of your new home. Protecting it from the elements will insure your home will last and remain structurally sound. Before purchasing a new home you should know beyond any doubt that your foundation is protected from concrete's biggest enemy, water, and a proper drainage system is essential.

That's why Premier Homes uses Form-A-Drain™ with every foundation. Form-A-Drain™ is the most innovative foundation footing system on the market today. Not only facilitating the efficient construction of the footers it is also a 3-in-1 solution to the vexing problems of basement moisture and radon infiltration. (Learn more online at www.form-a-drain.com.)

Also, when building a new home in our area, adding a properly sized sump pump to keep the water safely away from your foundation and basement is a critical step. With this size of investment why wouldn't you take every precaution available to protect this key structural component?

- Concrete Reinforcement – Garage and basement floor reinforced or not?

Reinforcing concrete to keep it from cracking is nothing new -- even the earliest civilizations used natural fibers to inhibit cracking in masonry structures. Today, synthetic-fiber reinforcement is available to reinforce non-structural concrete applications with superior results. Currently, the most widely-accepted form of reinforcement is welded-wire fabric (WWF), a mesh of steel wires that is placed in concrete. However, synthetic-fiber reinforcement avoids the difficulty in placement that is associated with WWF as well as potential rusting causing surface discoloration.

Synthetic-fiber reinforcement prevents cracks in concrete, unlike WWF, which controls crack width -- cracks actually need to occur before the WWF goes to work. Small-diameter synthetic fibers (nylon, glass, steel or polypropylene) are now being added to concrete to reduce shrinkage cracking by more than 80% according to independent lab tests. Reducing cracks improves concrete impermeability, increases its toughness and long-term weather-ability, and the placement, curing, or finish characteristics of the concrete are not affected by the addition of fibrous reinforcement.

When shopping for your new home be sure to ask the builder about how the concrete is actually reinforced. Concrete cracks generally are the most common complaint with a new home and generally are not covered under warranty because of the unknown ground conditions and other elements. It is in your best interest to investigate your best defense against unwanted concrete cracks.

- Roof System – Engineered truss system or field (stick) framed?

Framing a house is a trade most always learned in the field. It is very hard work in unfavorable elements such as the heat and humidity we are all familiar with in our area.

But the much larger problem in this industry is a drastic shrinkage of a once robust skilled labor pool. Why? It is mostly because of a strong demand for new homes causing large corporations with an "assembly line" mentality to replace true craftsman by buying out small home builders. Unfortunately the people on HGTV are not building your home.

Does this mean that the true craftsman no longer exists? Of course not. But it does mean they are becoming difficult to find. The question is do you want to even take the chance of a faulty framing job done by someone “still learning” with your new home? Of course not.

Second only to your foundation, the roof is the next most important component of your home. Your roof does a whole lot more than just protect your house from the elements. For example, if your roof system does not effectively transfer the required loads of potential snow fall, wind and rain factors then it can cause havoc on your entire home. You will start to see cracks in your drywall, doors and windows will become hard to open and close, exterior doors may begin to leak, floors may become uneven, roofing may start to pull away from your chimney, etc. This is all because the roof was not properly designed usually meaning the weight is not being properly distributed.

Many areas across our country now require the use of engineered roof trusses on all residential construction. Why? It's really quite simple. An engineered building component is designed long before it makes it to your home, by a licensed engineer, in his/her comfortable office, with the use of the latest computer software which mathematically calculates the loads of your entire roof. Not only that, but Premier Homes even goes further by completely building each home electronically using advanced engineering software that makes sure that the loads of the roof are distributed to specific load bearing points of the structure built to handle the weight.

Then, once the truss package has been designed all the lumber is precision cut indoors using state-of-the-art robotic computer guided saws. Even the most experienced framer can't match this level of precision on every piece particular when you consider he's often working in unfavorable weather conditions also subject to how he feels that day.

The trusses are then assembled using laser guided truss tables to make sure they are built with the same precision as the engineer intended. This system drastically reduces the need for skilled production labor giving the veteran craftsman more favorable jobs meaning easier to hire.

Honestly, very seldom do you hear about a poorly designed roof actually caving in on a house, although it does happen occasionally. The more common threats are discrete structural issues that can sometimes take years to start to show evidence. This is why eliminating the possibility of a poorly designed and built roof system by using engineered roof trusses is an easy decision for you to make and really should be a requirement.

- Floor System - Engineered floor system or field (stick) framed?

Structurally, the floor is the next most important element of your home. The reason is mostly due to the potential weight loading hazards and difficulty of replacing if need be.

Your floor system, although made of many parts and pieces, when built correctly becomes all one structural element. This element is responsible for carrying both dead (stationary) and live (variable) loads throughout your home for many years. Similar to reason mentioned above, an engineered floor system removes all doubt that your floor will handle the job for many years to come.

The most common complaints of a poorly designed and/or floor system can be a *bouncy* feeling when walked across, occasional *soft spots* especially over inconsistent pockets needed for special bearing requirements, outside overhangs and balconies, and maybe the most common squeaks.

Engineered building components have many advantages over standard lumber such as wider nailing/gluing surfaces for attaching the floor decking, minimal shrinking, warping and twisting eliminating squeaks, engineered solutions for special conditions to except weight-bearing elements at the ends and underneath your floor, and many more.

Premier Homes leaves nothing to chance. We learn, test, implement and even develop building practices that insure a structure that will last trouble-free for lifetimes. Using an engineered floor system, designed and built with such precision, is the only way we will put our name on it.

- **Wall Framing – Cut and built via robotic computer-guided equipment or in field?**

Your home is made up of many smaller components which is made from lumber cut to various sizes and shapes. Just like with a jigsaw puzzle if all those pieces and shapes don't fit together then it affects the over soundness of the structure.

Premier Homes uses *Wall Panel Framing* methods which just basically mean that instead of relying on framing crews in the field to cut the lumber as needed using hand-held portable saws and then securely fasten each piece of lumber in the correct location the walls are built in sections and delivered to the job site. These wall sections use the same, if not better, quality lumber as a field (stick) framed home but is cut and built indoors using robotic and computer guided equipment insuring a level of precision not possible in the field.

Upon delivery, the framing trained framing crew is given a drawing of exactly where each piece of the puzzle needs to go. This makes *every* house we build consistently as structurally sound as the last and speeds up the framing process at the same time.

Again, framing a house is very hard work often in unfavorable conditions. There are just too many elements that can and will affect the structure of a new home when conventionally framed in the field. Premier Homes just wants to be sure that none of these elements affect you.

- **Warranty – Residential Warranty Co. (RWC) or not?**

Almost all new homes will come with some kind of warranty. Make sure when comparing homes, however, that the warranties match up.

A great choice is a warranty such as what is known as an RWC warranty. This warranty is managed and issued by a very well respected third party called the Residential Warranty Company (www.rwcwarranty.com). Unlike implied warranties – the promise and a handshake variety – a written and insured warranty from RWC provides assurance that your new home will be protected from specific defects.

By including an RWC Warranty with your new home, your Builder is backing his or her reputation with a written, insured warranty. If you have a warranted problem within the applicable coverage period, it will be corrected by your Builder or RWC will fulfill your Builder's obligations under the warranty.

But there's another advantage of asking about an RWC Warranty. You see, only those Builders who meet acceptable standards regarding technical competence, financial stability and ethical business

dealings are able to become Members with RWC. Builders are re-screened annually to ensure their performance remains consistent with our membership standards. Seeing the RWC logo in a Builder's office or model home, is assurance that this Builder has met or surpassed this screening. These are all important aspects of deciding on a builder.

Premier Homes is a proud member with RWC and always completely stand behind everything we build. This is why so much thought and consideration goes into our building methods. It is a lot easier to just do things right the first time!

- Cabinets & Counter Tops – Granite or not and solid wood or particle board?

Cabinets and counter tops are usually one of the first places a builder will reduce their costs on less expensive homes. Sometimes it is necessary to use less expensive cabinets to meet a particular selling price and it is a safe place to reduce costs considering it does not adversely affect the structure.

However, when comparing homes this should be something specific to compare. All builders buy cabinets from a cabinet manufacturer and just like with anything there are varying grades and pricing. Just know that solid wood cabinets and actual granite counter tops will not only last longer but are more resistant to stains and other incidental damage.

Premier Homes constantly seeks the best quality products for the most affordable price and because of our volume and relationships we are often able to offer *step-up* features that are more common in more expensive homes.

- House Efficiency – Energy Star rated, utilities, windows and insulation?

The overall efficiency of your home is a definite consideration. Remember, you are going to have to live in this home and pay all the utility bills that go along with it. The more efficient the home, the lower your monthly bills which in turn will affect the price range of homes you can afford.

Home buying is complex enough without having to know all the details of energy-efficient construction. Instead, look for the government-backed ENERGY STAR label to easily identify homes that are truly energy efficient. Find the house of your dreams and enjoy peace of mind knowing that it also meets strict energy efficiency guidelines.

Compared with standard homes, ENERGY STAR qualified homes use substantially less energy for heating, cooling, and water heating-delivering \$200 to \$400 in annual savings. Over the average 7 to 8 years you may live in your home, this adds up to thousands of dollars saved on utility bills. Additional savings on maintenance can also be substantial.

There are other advantages too such as a better investment. Premier Homes has joined with EPA to construct ENERGY STAR qualified homes (can verify at www.energystar.gov). By choosing a home with the ENERGY STAR label, you can be confident that it will have an increasingly valued feature when the time comes to sell.

There are also environmental concerns. Did you know that your home can be a greater source of pollution than your car? In fact, 16 percent of U.S. greenhouse gas emissions are generated from the energy used in houses nationwide. Energy used in our homes often comes from the burning of fossil

fuels at power plants, which contributes to smog, acid rain, and global warming. Simply put, the less energy we use in our homes, the less air pollution we generate.

The bottom line is that it is difficult to truly know how much attention any builder pays to the efficiency of your new home. Honestly, most times builders may not even know any more about true efficiency ratings and how the different elements and practices they implement effect the home.

Premier Homes makes sure to stay an ENERGY STAR qualified builder not only to make your home more efficient for you but to stay educated ourselves as to how we can build better homes.

- Interior Paint – Flat or gloss?

Another popular element for a builder to cut costs when needed to meet a price range is the type of paint they use. Of course, the quality of paint is a consideration but this can usually be easily graded as to its appearance.

Most people prefer a gloss finish of different grades not only because it looks nicer but it also is much more maintainable meaning easier to clean. However, this comes at a higher cost to the builder. Yes, the cost of the paint is higher but the largest difference is the cost to apply. Using a high or even semi-gloss finish requires extra attention from the painter. When using these types of paint individual strokes can easily be seen if not applies correctly.

This element will mean more to some than others but still should be considered when comparing homes.

- Landscaping – Looks attractive or cheap?

Curb appeal can help sell a home and landscaping can make a difference. Some builders do more here than others which does affect the overall value of your purchase. The attention a builder pays to the landscaping could also be an indicator as to their attention to detail in all aspects of your home.

Regardless, this should also be a consideration when comparing homes. Everyone who buys a home plans on adding their own personal touch after moving in. This is what makes buying a home so much fun. But even if you have a green thumb yourself it is nice to have a presentable landscape right off the bat when showing off your new home.

- Overall Quality of Construction – Use of latest technology and building methods.

Like with most everything, building homes is evolving and new equipment, materials and methods are introduced. Although there is a lot to be said for traditional building methods, by using new concepts and practices based on these traditional methods but better suited for today's demand and available workforce, we can build higher quality homes with much more efficiency so why not take advantage.

Everyone at Premier Homes pride ourselves on not only our attention to our home buyers best interests but our ability to adapt and even develop better ways to build with everyone's best interests in mind. When making such a big decision in your life we want you to know what to look for and ask about so that you feel more comfortable with your decision and know what you are paying for. We know, that if you truly do this Premier Homes of Southern Indiana will have to be your first choice!