The "NHC" Feasibility Study

We are excited to be able to help you start the process of becoming an owner-builder and save thousands building a home at ‘Builder cost’.

Here is a summary of what you can expect by the end of the process:

1. A preliminary Home and project budget with recommendations for subcontractors.

2. A Site plan showing the location of your home with septic, well and all utilities identified.

3. An ‘End-Loan’ commitment and funding during construction.

4. A Construction manager to manage your project.

Here is a more detailed breakdown of the process:

- A **review of your physical building site** including access for trucks and equipment to build your home
- **Determine zoning, easements and set back** restrictions on the lot
- Modify home floor plan as necessary to meet lot size
- Review any environmental or floodplain restrictions on the lot
- **Develop a site plan** showing home placement and all utilities and improvements for building department and lender approval
- **Research any impact fees** that apply and include these in the budget
- **Confirm availability of utility connections** and/or well and septic requirements
- If septic is required, obtain a quote from a local contractor familiar with soil conditions.
- If Well is required, locate a local contractor who knows the approximate depth and water requirements for your region, and can provide a quote.
- If city water and sewer are present research the cost of the tap fees to access these utilities

- **Determine the electrical power requirements** of your home, and assist homeowner to obtain quotes for the cost to upgrade the existing electrical service or install a new one
- **Determine building permit requirements**, and include additional requirements into the budget as well as the cost of processing and paying for the permit.
- If termite treatment is required by either the lender or the building department provide a budget number.
- **Determine survey requirements** of lender or building department
- **Assist the owner to locate a Construction Manager** who can in turn find contractors for the major scopes of work in your project.
- **Obtain plans and home specifications** as required by lender and (most) building departments, and provide a budget for obtaining engineered prints if they are required.
- **Provide a budget** to submit to your lender to obtain financing.
- **Establish a timeline** for the project.

NOTE: *All direct costs associated with the above consulting service must be paid by the homeowner, such as building permits, survey, appraisal costs, etc.*

This is your complete roadmap to guide you through your entire building project! This resource enables buyers with even limited construction experience to know what to do at every step of the process. Our finance department will use this along with all the other documents they help you collect to get your project qualified for funding.