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PART III

HELPFUL CHECKLISTS



This book would not be complete without a “*Helpful Checklists*” section. Each checklist is designed to make it easy for you to keep on track throughout the entire homebuilding process. You may want to review the lists and check off the items as you go through each phase. It can be helpful to take them with you to meetings with your builder or to the building site.

Your builder may have his own checklists for various stages of the design and build process. While they may differ in some details, they will most likely be quite similar.

These checklists have been helpful and valuable to our homeowners and to our company. They allow us to verify items that are significant in the design and construction process and make the process more efficient.

The following checklists are not exhaustive; they simply highlight some of the “must do’s” while your new home is being built. We hope these tools will help you in your homebuilding experience.

CHECKLIST #1

What To Do Before You Hire a Builder

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- ☐ 1. Look at some of the builder’s homes currently under construction.
 - ☐ 2. Look at some of the builder’s completed homes.
 - ☐ 3. Have the builder provide a list of previous homeowners.
 - ☐ 4. Call two or three previous homeowners this builder has worked for and ask them key questions (see Checklist #3).
 - ☐ 5. Become comfortable with the contract documents before signing.
 - ☐ 6. Decide on your homebuilding budget.
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CHECKLIST #2

Top Questions To Ask a Potential Builder

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- ☐ 1. Why should I hire you?
 - ☐ 2. What is your fee structure?
 - ☐ 3. How do your fees compare to other builders' fees?
 - ☐ 4. What are your weaknesses?
 - ☐ 5. What makes you different from other builders in this market?
 - ☐ 6. What type of warranty do you provide and what is your philosophy on warranty?
 - ☐ 7. What was your worst building experience with a homeowner and what did you learned from it.
 - ☐ 8. How long have you been building?
 - ☐ 9. What is your education?
 - ☐ 10. How many custom homes have you built?
 - ☐ 11. How many homes will you have under construction at the time my home will be built?
 - ☐ 12. How many homes do you build per year?
 - ☐ 13. How do you handle changes?
 - ☐ 14. How many Change Orders would you consider average in building a home?
 - ☐ 15. Do you supervise the building yourself, or do you have a site supervisor?
 - ☐ 16. Can I meet the person who will be running my job?
 - ☐ 17. How often do you come to the job?
 - ☐ 18. What work do you do with your own crews, and what work do you subcontract out?
 - ☐ 19. Do you have contracts with your subcontractors? Can I see a sample?
 - ☐ 20. Can you provide us with a bank reference?
 - ☐ 21. Can you provide us with a copy of your insurance certificate?
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CHECKLIST #3

Top Questions To Ask Your Builder's Previous Homeowners

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- ☐ 1. Why did you select this builder?
 - ☐ 2. Did your builder demonstrate character and integrity during the time you knew him?
 - ☐ 3. Did you feel your builder had your best interests in mind?
 - ☐ 4. How well did your builder communicate Change Orders to you?
 - ☐ 5. Did your builder treat you in a respectful, honorable way, and did he communicate clearly with you?
 - ☐ 6. What was the worst thing that happened during your building process?
 - ☐ 7. What would you do differently if you had to build your home all over again?
 - ☐ 8. Was your home built on time?
 - ☐ 9. Was your home completed on budget?
 - ☐ 10. Was there ever a time you felt your builder was being untruthful?
 - ☐ 11. Did your builder exceed your expectations?
 - ☐ 12. What were your builder's best qualities?
 - ☐ 13. What were some of your builder's limitations and weaknesses?
 - ☐ 14. Would you use this builder again? (The most important question of all!)
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CHECKLIST #4

Before You Begin Construction

Review the following items with your builder at the job site before construction begins. This is not intended to be an exhaustive list; it includes the main things to check before you begin. Ask your builder to explain any items not clear to you.

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- ☐ 1. Verify with your builder the height of the finished floor and all porches.
 - ☐ 2. Verify with your builder the type of material used on all porches.
 - ☐ 3. Verify with your builder all floor outlet locations.
 - ☐ 4. Verify with your builder any slab/recessed areas for hardwood application.
 - ☐ 5. Verify with your builder all hose bib locations.
 - ☐ 6. Verify with your builder electrical meter locations.
 - ☐ 7. Verify with your builder layout and location of driveway and sidewalks.
 - ☐ 8. Verify with your builder well and septic locations (if applicable).
 - ☐ 9. Verify with your builder pool equipment location (if applicable).
 - ☐ 10. Verify air conditioning locations. Is the unit too close to the master bedroom window?
 - ☐ 11. Verify that lot drainage conditions are correct.
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CHECKLIST #5

Before Your Builder Hangs Drywall

Review the following conditions at the job site with your builder prior to hanging drywall:

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- ☐ 1. Spot check room dimensions with your builder.
 - ☐ 2. Verify with your builder that all closets are in place. These are easily overlooked by the framing contractor.
 - ☐ 3. Review all door swings with your builder with electrical switch placement in mind.
 - ☐ 4. Verify with your builder location and quantity of all electrical outlets, switches, cable TV, computer, etc.
 - ☐ 5. Verify with your builder placement of breakfast nook ceiling fixture.
 - ☐ 6. Verify any additional electrical outlet needs with your builder such as sockets, switch lights or holiday lights, receptacles, or convenient overnight mobile phone charging locations.
 - ☐ 7. Review with your builder placement of master shower valves for easy reach to avoid scalding.
 - ☐ 8. Verify cabinet layout and sink locations with your builder.
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CHECKLIST #6

3 Weeks Prior to Closing

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- ☐ 1. Call your insurance agent to put homeowner's insurance in effect. (If there are current hurricanes, it can affect the ability to put insurance in place.)
 - ☐ 2. Call your builder to verify the tentative walk-through date.
 - ☐ 3. Call electric company to schedule service in your name.
 - ☐ 4. Call telephone company to activate telephone service.
 - ☐ 5. Call cable company for TV hook-up.
 - ☐ 6. Call water municipality to schedule water in your name.
 - ☐ 7. Call gas company to schedule gas service in your name.
 - ☐ 8. Call pool service company for pool cleaning contract.
 - ☐ 9. Call lawn service company to put contract in place.
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CHECKLIST #7

The No-Sweat List for Closing and Final Walk-Through

This checklist will guide you through the process of what will happen on that long-awaited day—your closing day! After many months, it is finally time to hand you the keys. One of the important closing day events will be for your builder to walk through the entire home with you. This is an opportunity for the builder to instruct you about certain aspects of your new home, and to point out locations with critical information.

A good builder will have his own checklist, but this list will let you know what to expect, and you can check off your own items as you walk through your beautiful, new, custom home together. It's also a great time to ask any questions.

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- ☐ 1. Verify that keys work in every lock throughout the entire home.
 - ☐ 2. Obtain garage door openers.
 - ☐ 3. Obtain all extended warranties.
 - ☐ 4. Obtain owner's manuals for all appliances.
 - ☐ 5. Run the dishwasher through a cycle to be sure it works and there are no leaks or other problems.
 - ☐ 6. Verify garbage disposal operation.
 - ☐ 7. Verify gas hook-up to all appliances.
 - ☐ 8. Verify hot water heater and recirculating pump operation.
 - ☐ 9. Learn location of all air conditioning filters.
 - ☐ 10. Locate emergency water shut-off valve.
 - ☐ 11. Obtain subcontractor emergency phone numbers and information.
 - ☐ 12. Obtain all bills paid affidavits (if applicable) from the building department.
 - ☐ 13. Obtain the Certificate of Occupancy.

- ☐ 14. Obtain final survey.
- ☐ 15. Obtain final Change Orders calculations.
- ☐ 16. Obtain an updated list of all colors and finish selections.
- ☐ 17. Verify pool is in working order (if applicable).
- ☐ 18. Verify gas grill is working.
- ☐ 19. Obtain home warranty.
- ☐ 20. Obtain termite certificate.
- ☐ 21. Schedule a two-week walk-through follow-up date with your builder.



The Savvy Homeowner's Glossary

45 Indispensable Words Every Homeowner Should Know and Understand



1. **Adjustable Rate Mortgage (ARM):** A mortgage interest rate that changes based on an index over time.
2. **Agreement of Sale:** A sale contract.
3. **Amortization Schedule:** A schedule showing how the monthly mortgage payment is applied to the principal, interest, and the current mortgage balance.
4. **Appraisal:** An evaluation of homes within the surrounding area to determine the market value of the property.
5. **Appreciation:** An increase in the value of property.
6. **Borrower:** The person or persons responsible for the loan, also called the mortgagor.
7. **Cash Reserve:** The cash balance a borrower has left after closing, available for the first one or two mortgage payments.
8. **Certificate of Occupancy:** A certificate issued by a governing agency stating that the building has been approved for occupancy.
9. **Closing:** Finalizing the purchase and financing documents and the disbursement of funds to all parties.
10. **Closing Costs:** All the costs associated with the loan and the purchase, not including the actual cost of the property.
11. **Commitment Letter:** Formal notification from a lender stating the terms of the loan.

12. **Contingency:** A specific condition to an agreement or contract.
13. **Credit Report:** A report of credit history used to determine an individual's credit worthiness, usually provided by a credit bureau.
14. **Debt-to-Income Ratio:** The percentage of one's earnings used to qualify for a mortgage.
15. **Earnest Money:** A deposit given to a seller by a prospective buyer.
16. **Easement:** A right-of-way given to others to access over and across the property.
17. **Equity:** The difference between the market value and the outstanding mortgage balance.
18. **Fixed-Rate Mortgage:** A mortgage in which the rate of interest is fixed for the entire term of the loan.
19. **Flood Insurance:** Insurance for properties in designated flood areas by the government.
20. **Hazard Insurance:** Homeowner's insurance.
21. **Homeowner's Warranty:** Insurance that covers repairs for the home for a specified period of time.
22. **Lien:** A legal claim against a property that must be paid when the property is sold.
23. **Loan-to-Value Ratio (LTV):** The difference between the mortgage amount and the value of the property. Example: Home Value = \$1,000,000; Mortgage amount = \$900,000; LTV = 90%.
24. **Lock-in Rate:** A written guarantee by lender for a specific rate of interest.

- 25. **Mortgage Broker:** A company that matches borrowers with lenders for a fee.
- 26. **Mortgage Insurance:** Insurance that is provided by independent insurers that protects the lender in the event of a mortgage default.
- 27. **Mortgagee:** The lender.
- 28. **Mortgagor:** The borrower.
- 29. **Origination Fee:** The fee paid to a lender for processing a loan, also called points.
- 30. **Owner Financing:** When the seller of the property provides all or part of the financing.
- 31. **Plot Plan:** A map prepared by a licensed surveyor depicting the exact placement of a house on a lot.
- 32. **Points:** One-time charge by a lender. One point is one percent of the mortgage amount.
- 33. **Prepayment Penalty:** Fees charged to a borrower for paying off a loan prior to the maturity date.
- 34. **Pre-Qualification:** Pre-determining a buyer's financial borrowing power prior to a purchase. Pre-qualifying does not guarantee loan approval.
- 35. **Principal:** The total loan amount borrowed or the total unpaid balance of the loan.
- 36. **Radon:** A radioactive gas which, if found in sufficient levels, can cause health problems.
- 37. **Refinancing:** Paying off an existing loan with a new loan on the same property.

- 38. **Settlement Sheet:** The costs payable at closing to determine the seller's net proceeds from the sale and the buyer's required net payment.
- 39. **Survey:** A drawing showing the legal boundaries of the property.
- 40. **Title:** A legal document establishing the right of ownership.
- 41. **Title Company:** A company that specializes in insuring the title to the property.
- 42. **Title Insurance:** Insurance that protects the buyer and the lender against losses arising from disputes over ownership of the property.
- 43. **Title Search:** A search of legal records to ensure that the seller is the legal owner of the property and that any liens or claims against the property are identified.
- 44. **Transfer Tax:** State or local taxes due when title to property transfers from one owner to the other.
- 45. **Underwriting:** The process of evaluating a loan application to determine whether or not it's acceptable to the lender.

A FINAL THOUGHT



While building trends may come and go, one thing will always remain constant for me: personal relationships. The friendships and relationships we form in life are the one thing that sustains us—they truly speak to the heart and enrich our lives. The relationships that we formed early in our careers still play a pivotal role in our work and personal lives today.

Several mentors throughout my career influenced my business philosophy and work ethic. I've talked about how my father and grandfather showed me the painstaking details to home construction and how they were always there to help answer my questions or lend a hand. They taught me the importance of hard work and finishing a job, no matter how long it takes, and doing the job right. Two other mentors played a crucial role and I'd like to introduce you to them.

Fellow builder and friend David Weekley has been a personal mentor of mine for years. When I was first starting out in the business, he taught me how to manage the budgets and manage the construction process. From his suggestions, my staff now puts together an elaborate system of reports and forms that track our progress on each individual construction job. We put in a lot of work up front to make the construction process run smoother for our clients. David helped me at a bad time in my life and really came through for me. He did things to help me—without my knowledge—and I am forever grateful for his assistance and support. David also taught me the importance of giving a hand to people when they are down, especially through volunteering. Today, I carry on that tradition by giving back to the community and volunteering countless hours to local and national charities.

Another close friend and mentor of mine is Bud Inscho. He was the general sales manager of a large supply company in Houston when we met decades ago. He was also a 33rd Degree Mason and through our friendship introduced me to the Masonic Temple. Bud enlightened me by showing me what is truly important about life—your faith, your family and then your business. Bud showed me how to be a better man and give my time and energy to those things that are the most important. I enjoyed our talks and learning about life from him. He was a great friend and a great person to share life with. Even though Bud is no longer alive, his spirit carries on in my work and how I live my life.

I am also truly blessed and lucky to work with one of the greatest business partners. Sure, lots of business owners can say they have a great business partner, but I believe Mike and I were always meant to work together. We complement each other and our business ideals and values enhance both companies and keep clients satisfied. Mike and I have known each other for about 20 years, and he used to work for me doing all the faux painting for the homes that we constructed. I admired how he would patiently walk each client through the color coordination process and offer solutions to their color challenged world. Mike is also bilingual, and I noticed his ease and ability to converse with clients right from the start. He created an environment inside the home that complemented the artistic design that I created on the outside. Over the years, we spent more time together, and eventually our families started vacationing together. We realized that it was time to meld Mike's creative talents as an artist decorator and my talents as a builder and businessman to create a new company called Champion Custom Home Builders (www.ChampionHB.com).

The award-winning design of a Jonathon Casada Custom Home is easily recognizable in the community. Whether it's a small home or a luxury, custom-built estate, we offer our clients the same one-on-one personal attention that they won't receive anywhere else. Regardless of budget, we always offer top-quality materials in our homes. We give our clients lots of options when it comes to choosing the different items for their homes. From roofs to windows, our clients have the power to decide what variations they would like to customize their home. We also strive to make sure our clients understand every step of the homebuilding process. We put everything in writing and make sure our clients understand how the choices they make will impact their budget and the construction schedule. If there's a change order that's needed, we're happy to make changes, but also advise homeowners of the additional costs to their budget. Jonathon Casada Custom Home and Champion Custom Home Builders are also Green Builders and Wellness Home Consultants. We want our homeowners to enjoy their homes and maintain a healthy lifestyle in the water they drink and the air they breathe.

I consider myself very blessed and I look for opportunities to give something back to the community that I call home. Being a 32nd Degree Mason and a Scottish Rite Mason gives me a chance to help raise money for local children's hospitals and the burn center. We also work with Hope International, a worldwide organization that helps underprivileged people

in underdeveloped countries by giving them a hand up to successfully run their business. The bonds we make in our community locally—and around the globe—last a lifetime, and it gives me great joy to share my time with others. It's that type of connection—a special bond—that I hope to continue over the years to come.

While it is important to give back to others, it's also just as important to take time for family. I am very proud that I now have another generation of Casadas working in the home building industry. My three sons are all successful in their own right. I am proud of my life with my wife, Randi, and there is nothing more important than spending time with our friends and family. We look forward to gathering several times a year at our lake house just a few hours outside of the city. It's our time to gather together with our three sons and five grandchildren—and soon we'll have a new grandchild to add to the family in the spring. We maintain a closeness that sustains us and keeps everyone close. Our family enjoys spending time together, growing, sharing and learning from each other and having fun! We are very blessed to have this time together and we make the most of each day at our dream home.

My hope is that this book will help you move one step closer to custom designing your own dream home. Now that you know what's involved and you're armed with the knowledge to make better decisions for your individual needs, you can find a great builder to make your family's dreams come true. I would be honored to be the builder to help create those memories with you. Visit **www.JonathonCustomHomes.com** or **www.ChampionHB.com** to get started.

Jonathon Casada and Mike Adalis



About The Company

Jonathon Casada Custom Homes has been building award-winning, luxury custom homes in the Houston area since 1981. He comes from three generations of homebuilders and has learned every aspect of homebuilding from the ground up. Over the past 17 years, Jonathon's main focus has been in the Memorial area, including the Memorial Villages, Rivercrest Estates, Tanglewood, River Oaks Bellaire, West University, Royal Oaks Country Club and inside the 610 Loop. Home prices range from \$350,000 to \$4.5 million.

Jonathon Casada also generously donates his time and talents to many projects around the community and around the globe. He is a 32nd Degree Mason, a Scottish Rite Mason and is member of Hope International. He is a 30-year member of the Greater Houston Builders Association and a past member of the Board of Directors and past president of the Custom Builders Council. Jonathon also serves on the National Home Builders Association Board of Directors, and is a life director of the Texas Association of Builders, and has received many achievement awards for his efforts to improve the building industry. Most recently he has received the Custom Builder of the Year award from the Greater Houston Builders Association and has achieved his Graduate Master Builders (GMB) degree.

Mike Adalis, President of Champion Custom Homebuilders, oversees every detail of the homebuilding process for his clients. He is also an expert in artistic design and color coordination. Mike's personal attention and one-on-one consultations allows him to help clients with all of their selections, and homeowners feel more confident of their budget from start to finish.

Each home that Jonathon Casada Custom Homes and Champion Custom Homebuilders build is designed with an individual homeowner's needs and lifestyle in mind. Quality and expert craftsmanship go into every home, and the finest materials are used to construct each one-of-a-kind home for homeowners. Homeowners can see the pride that the team takes to construct

every custom home and it shows in every satisfied customer. From start to finish, each member of the team works to create a signature home that meets or exceeds a customer's expectations. Jonathon and Mike personally oversee the construction of each and every home and follow through with homeowners from the initial meeting until after move-in. This personal attention ensures the best quality possible and gives the new homeowner peace of mind. Both Jonathon Casada Custom Homes and Champion Custom Homebuilders are also Green Build Builders and Wellness Home Consultants.

Jonathon and Mike both recognize that although building beautiful custom-built homes is what they do every day, it's also important to remember that for each one of their clients—their home is the only one that matters!

Visit **www.JonathonCustomHomes.com** or **www.ChampionHB.com** for more information.

ABOUT THE AUTHORS

Jonathon Casada & Mike Adalis
Jonathon Custom Homes &
Champion Custom Homes



Jonathon Casada, GMB, Certified Graduate Master Builder, is the third generation of Casadas who have built high-quality, luxury custom homes for generations of families. Jonathon started working at his father's knee when he was growing up in Michigan. Since he was a young boy, Jonathon remembers learning every aspect of the building industry from his grandfather and father—from mixing concrete, to plumbing and roofing, and everything in between. Both men taught Jonathon the value of always doing the best work you can do, and what you say and what you do really has a big effect on what people think of you. Today, Jonathon Casada Custom Homes (www.JonathonCustomHomes.com) delivers those same traditions and values to dozens of satisfied customers in West and Southwest Houston area.

Jonathon's partner, Mike Adalis, is president of Champion Custom Homes (www.ChampionHB.com). Mike brings a creative flair and ingenious approach to creating designs for all of his new clients. He creates beautiful custom homes for new homeowners on Houston's Northwest side and also helps them custom create a colorful design to complement their lifestyle. Mike has worked in the industry for 15 years and works to create a luxurious experience for each and every client. This is Jonathon and Mike's first book.

ABOUT THE AUTHORS

Dave Konkol
President
Dave Konkol Homes, Inc.



Dave Konkol has been creating some of the most beautiful and well designed homes in Florida for more than 20 years. He is the founder and president of Dave Konkol Homes, Inc., a custom home building company specializing in luxury homes. He graduated from the University of Wisconsin-Stout with a degree in Construction Management. Dave is a civic leader, sports enthusiast, and marathon runner.

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