

# BUYERS GUIDE:

## THE 3 SIGNS OF AN HONEST BUILDER



Fine Line Homes has been building homes in Central PA, Northeast PA and Southern New York for 43+ years.

With that experience, we wanted to put together a guide to help you better understand the most important things to look for when choosing a home builder.

Many people don't know where to start.

Just like asking a friend who is a mechanic what is the best car to buy, we are giving you the experts view on what to look out for....and what to ignore.

Think of this as an "Industry Insider" report.

**PRODUCTS • UP-FRONT PRICING • REPUTATION**

# **We call these The 3 Signs of an Honest Builder.**

If you focus on these 3 Signs, you will be happy with your purchase 30 years from now.

If you fall for the glitz and glamour by allowing yourself to be swayed by the glitz and glamour, and ignore the 3 Signs, you will see problems before too long.

## **That is a fact.**

People from all across Pennsylvania and New York are downloading this Buyer's Guide.

And we could not be happier.

Our goal is to help you, regardless if you choose to build with Fine Line Homes or not..

And we know if you follow this roadmap, you will find yourself happy with your home for years to come.

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# **Let's Get Started**



# 1 The Products Matter

It goes without saying the you always want high quality products in your home. But how do you know if they are of high quality? Do you know the differences between HVAC units? Probably not. Most people don't.

It is the builder's responsibility to act as the advisor to you the home owner. To identify the best HVAC unit for the home. Or the best insulation to use. Or windows, doors etc.

But it has to be based on performance, not the prettiest commercial or logo. And it should also not be based on what makes the builder the most money.

## **Performance is really all that matters.**

This is where you come in. You have to ask questions and learn about the products. Compare the warranties of different products.

We have found, time and time again, that brand names who stand behind their products with a real warranty have out performed no-name brands.

## **And it's not even close.**

Most home builders have a 1 year warranty on their homes. We have a 10 year warranty on all of our homes. So the demands we have for our products is above and beyond what other builders provide.

Be sure that your builder focuses on the products and the warranties, not the pretty logos.



Fine Line Homes  
**FIVE★STAR**  
PRODUCTS

We created our 5 Star Product Program so you can quickly understand that we have verified and tested the product, the company and the warranty before they can achieve '5 Star' Status.

Each product is brought before our management after research and testing at multiple locations. Once the product identified has past the testing phase, it is put to a vote to the managers who have over 100 years combined years of building expertise. If approved, it will be added to our program.

The 5 Star Product Program allows you to quickly understand that the product has passed a rigorous testing process to be offered in our designs. As I said above, we require a higher level of performance from the products we use than other builders. As a result, our due diligence is more involved as well.

# How We Do It



**CHECK OUT OUR VIDEO:**  
FIVE STAR PRODUCT PROGRAM

# 2 Avoiding Allowance Pricing

When you purchase a car, you know what the price is when you sit down to sign the contract. You also understand what is included: GPS, Sunroof, etc. The price you see is the price you pay. **That is not always the case with home building.**

Many times you are given a very low estimate which looks very enticing on the surface, because a lot of the details have not been discussed yet.

It is crucial for you to get what we call an Up-Front Price Quote, with real numbers for everything you want in your home. There is no excuse to not have the price available to you, the buyer.

This is important because it is at this point where you will hear...

"Ah, don't worry about the appliances, we will build in an allowance to take care of that."

When is a price not really a price? When you hear the word "allowance"...that's when. Allowances are line item dollar amounts the builder will give to you to purchase, for example, cabinets or lighting.

The inherent problem is that builders usually give allowances below what you expect to spend.

How about an allowance of \$2,400 for all your kitchen appliances? Stove, Refrigerator, Dishwasher, Microwave etc. A visit to any big box store will show you that is nearly impossible.

But guess who is saddled with the additional cost?

**You.**

Where it gets expensive is when you get an allowance for kitchen cabinets. We have seen where people would get \$7,500 for kitchen cabinets when that is probably half of what it will cost.

So that price you thought you were paying for your home is not really the price at all.



## UP-FRONT PRICING

People react to low price offers that lure them into the showroom. You know the old saying of 'If it's too good to be true, it usually is.' This is especially true in home building.

**Avoid allowances at all costs.**

So, get an Up-Front Price quote with everything included. Flooring, Kitchen Cabinets, Lighting etc.

**Do not accept anything less.**

## How We Do It

Our Up-Front Pricing Program is very straight forward. We sit down with you and you get to go shopping in our showroom.

Want a fireplace? Sure thing. Let's add it to the list. Ceramic walk-in shower? Absolutely. Need to move a wall? We can do that.

In the end, we have a price for you that is a Up-Front Price and we will honor that price. **Imagine that!**



**CHECK OUT OUR VIDEO:**  
THE DANGERS OF ALLOWANCE PRICING

# 3 Understanding Site Costs

The one thing you need to be prepared for when building your home is the fact that there could be unexpected costs that can creep into any build.

I'm not talking about costs that a builder might not tell you about (which is a whole different issue). These costs are ones that were not predicted or visible.

## **Because they are underground.**

The unexpected excavation costs of large boulders, underground water, cars, train stations (yes, we have actually run into an entire train station that was buried) can put a strain on any construction budget.

## **The best approach is to be prepared.**

The best step you can make is to be prepared for the possibility of needing to add a few thousand dollars to the build if the excavator encounters any unexpected obstacles.

This might mean adding a little extra to the estimate for your excavation so you know you're able to cover the costs with the construction loan, or to have a little emergency fund set aside to be able to pay for these costs yourself. .

If you are prepared for unexpected site costs and you don't run into any issues, the funds can simply be credited to your loan or put toward other necessary items such as landscaping or new furniture.

## **How A Builder Should Handle Site Costs:**

When you're choosing between builders you should ask each of them how they handle the excavation costs.

They should tell you that they are simply here to help you choose the most reputable excavator and that they directly pass the costs over to you without a builder markup.

This is the most honest way to handle the excavation process.

That is exactly how we handle site excavation costs for your home build.

# How It Should Be

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# 4 The Builders Reputation

When you are building your home, you have one chance to choose the right builder.

The internet is filled with horror stories about bad experiences with builders who either didn't do the job correctly or didn't deliver the quality in the home that was promised.

I am sure a great deal of these situations could have been avoided if some research was done into the reputation and building practices of the builder.

## Do they cut corners?

Even if you were at the job site every day, you would not know if the builder was cutting corners.

What do I mean by cutting corners?

Using inferior products (See above), spacing floor joists wider than needed, using thinner siding, etc. Cutting corners is usually not found by the homeowner until after they have lived in the home for awhile.

Be sure to check the Better Business Bureau website. With the downturn in the market in 2008, is their BBB rating from before that time period?

If you can, speak with the contractors they use to build their homes. Both current and former contractors.

They will have first hand knowledge on the building process and will absolutely know if they cut corners.

With downturn in market, many builders were forced to either cut corners, or close up shop.

The Builder's Reputation is built on how they operate when no one is looking.

## REPUTATION

noun rep u ta tion  
\\ re-pya-ta-shen

a: overall quality or character as seen or judged by people in general

b: recognition by other people of some characteristic or ability

## Fine Line Homes Reputation

Your reputation is built over time and is a reflection to your values and methodology.

At Fine Line Homes, we value our role as an advisor first and foremost, guiding you to understand the home building process.

Where many builders do not allow the homeowner on the lot, we encourage you to come...as often as you like. And why not, it's your home!

It's this transparency along with using the right materials, found in our 5 Star Product Program, that has helped us develop a reputation of excellence.

Our "A+" Better Business Bureau Rating since 2004 shows we take our responsibility as a trusted advisor to our customers very seriously.

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