



## MITCHELL CUSTOM HOMES, INC.

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# Homebuilding & Construction FAQ (Frequently Asked Questions)

## **We purchased a lot on the Eastern Shore and want to build a home. Where do we start? What kind of contract is involved?**

First, we need to discuss your price range. Is it \$250,000 or \$5,000,000? This may be something you will want to discuss with your bank ahead of time, and as to whether you're going to finance the construction with a construction loan (that converts to a regular mortgage after construction is complete); if you're going to use some cash and mortgage the rest; or, if you're going to pay cash.

We use [AIA \(American Institute of Architects\)](#) special professional construction contracts. They are the standard in the industry for clients and contractors, and we find the detailed, professional language and protection clauses satisfactory to both the clients' needs and ours.

We generally require a downpayment to schedule, and then accept progress payments as work is completed along the [Stages of Construction](#) (see below). This is the standard procedure for mortgage companies providing construction loans, and is also suitable for a cash purchase.

## **In the design phase, what factors have the greatest impact on costs?**

There are 3 factors that can make gigantic differences in the cost of building a home: [Real Square Footage](#), [Quality of Materials](#), and [Design Differences](#). Realtors use the living area square footage when pricing houses, and this exempts all porch areas and garages. However, builders use the [total square footage](#) of the entire building, porches, decks, and outbuildings to calculate building costs. Differences in [quality of materials](#) at every level affect the final cost. For example, there is an astronomical difference in the cost of covering a roof using asphalt shingles versus shale, siding versus brick, and so on. [Designs](#) that include varying roof pitches and elaborate porch designs of course take substantially more time to build than straight, A-frame construction and are also an important factor in home pricing.

## **What considerations should be made in hiring a builder?**

Although an important budgetary consideration, [price is not the primary factor](#)

[you should use to choose your builder.](#) Usually, the worst builders offer the cheapest prices - because they purposefully skip important, ordinary construction steps (and cover them over with the last construction layer); use inferior or incorrect materials; aren't fully insured and licensed; or they are on the verge of going out of business and are using your funds to prop up the virtual *pyramid scheme* their finances have become. Repairing defective construction costs so much more than doing it right and usually involves lawsuits, expert testimony, and many hours spent in court - many good builders won't be interested later in getting involved in that sort of "hornet's nest" to rectify your situation.

The first thing for you to consider is your builder's credentials. [Mitchell Custom Homes, Inc.](#) is a licensed Class A Virginia Contractor with General Liability and Worker's Compensation Insurance. David Mitchell is a graduate of [Old Dominion University of Virginia](#), and has over 22 years of experience building homes. The banks that have given construction loans to our customers will speak of our reliability and ability to get the job done. A long list of recent, satisfied customers (including all owners whose homes are featured on this website) will be happy to share information about the quality of our work and their experience with [Mitchell Custom Homes, Inc.](#)

It is important for you to visit finished homes, as well as speak with previous clients. You can view photos of work in progress, as well as completed work, on other pages of this website (Click here to go to [View Our Work](#)), and we can make appointments to see any you desire.

Tellingly, [most of our clients are referrals from other clients.](#) We are pleased that they appreciate our work ethic, reliability, and honesty enough to recommend us to their family members, co-workers, and friends.

There are a limited number of local builders here on the Shore, as the entire population of the Eastern Shore is less than 50,000 people. This means there is a bit of a shortage of tradesmen and skilled workers. We, however, are fortunate as to employ at all times about 6-8 dependable, experienced construction workers on a full-time basis, and have a list of excellent subcontractors we use regularly for plumbing, electrical, HVAC, and so on.

### **What styles of homes are available?**

Some of our clients arrive at our door with plans in hand, while others have no idea. We have constructed beautiful homes (and are considering others) from various plans purchased by our customers from:

<http://www.ddiarchitects.com/>  
<http://www.coolhouseplans.com/>  
<http://www.architecturalhouseplans.com/>  
<http://www.familyhomeplans.com/>  
<http://www.dreamhomesource.com/>

If you use an architect to draw up your plans, your house will be the ultimate custom home, as the architect will design the house to suit your needs exactly and properly fit onto your lot. Before purchasing any plans from any other sources,

however, it is vitally important to discuss them with your builder. We help you make certain the plans are right for your lot - that the finished structure will comply with easements and setbacks, etc. If your plans need major revisions, most of the plan suppliers have variations that can be purchased for an additional fee, such as mirror versions, etc., and will also make revisions as needed at additional cost. Some minor adjustments to the plans can be made by [Mitchell Custom Homes, Inc.](#)

Once the plans are purchased, we consider what work needs to be done to your lot to prepare it for the structure. Sometimes, there are other issues, (especially when building near bodies of water and ecologically sensitive situations, such as wetlands) and other governmental agencies must be petitioned for their input and permissions.

After these considerations are finalized, then it is time to prepare an estimate for the building of the home. Will the outside of the home be siding or brick or wood? Will countertops be granite, marble, tile, or formica? Will the floors be wood, stone, or carpeted? Will you be satisfied with top-quality electrical and plumbing fixtures from local hardware stores, or will you need high end fixtures that you will purchase separately? Do you want many built-in closets and counters? What type of roof - architectural shingles, cedar shake, metal? What kind of window trim - wood or vinyl? There will be meetings with David Mitchell to make these determinations. Then, an estimate will be drawn up, an agreement reached, and a contract signed that spells out all the particulars.

### **How can I oversee the construction process if I live out of town?**

If you have a computer, we can email you regular updates that include photos of your home as construction proceeds. You can also view pictures on our website, if you have elected to allow us to post them (in a non-identifying way). In addition, if you live close enough, you may want to visit the site every month or so. If you have a construction loan, the bank will send an inspector at each phase to ensure construction is proceeding according to schedule. Occasionally, a client will hire a local architect or engineer to inspect the building process if the client lives too far away for regular site inspections. It all depends upon your level of comfort with the process as to how you will want to handle this aspect of the construction of your home.

One thing that's satisfying for you to know is that each stage of construction is required to be inspected by the county as a condition of the building permit. The foundation is inspected; the framing is inspected; the electrical is inspected; the plumbing is inspected, and so on or construction may not proceed to the next stage.

### **What are the stages of construction?**

1. Lot Selection & Purchase
2. Choosing a Builder - Buying Plans
3. Obtaining Building Permits & Variances

4. Clearing & Grading
5. Sewage & Water Planning & Layout
6. Foundation
7. Framing
8. Roofing
9. Windows & Doors
10. Plumbing & Electrical
11. TV, Phone, Alarm System Other Hook-ups
12. Exterior Walls & Windows
13. Interior Walls
14. Ceilings
15. Painting
16. Cabinetry & Counters
17. Finished Floors
18. Move-In!