



## Frequently Asked Questions

**1. How long does it take for a new Mountcastle Home to be built?**

Though many factors play a role in the construction time frame, including weather delays, material shortages, conflicts in scheduling, etc., a good estimation for completion is between 6 and 7 months from the date of groundbreaking.

**2. How long does it take to start construction once a contract is signed?**

Typically it takes between 12 and 20 weeks before construction actually begins, depending on the permitting process in the city or county where the home is to be built. The list of requirements needed before a building permit is issued is lengthy and has to be done in a specific sequence. We depend on many outside sources to complete these requirements, including architects, engineers, surveyors, soils scientists, county officials, architectural review committees, vendors and sub-contractors, and most importantly, you! For further details, pick up a copy of our "Pre-Construction Timeline".

**3. Does Mountcastle Homes offer or provide financing?**

Mountcastle Homes does not offer or provide any financial services. You will be responsible for obtaining a Construction/Permanent loan through the lender of your choice. This gives you the ability to shop various lending institutions and select the one with the best program for you. We can provide you with a list of lenders who specialize in new home construction at your request.

**4. Are Mountcastle Homes modular or pre-fabricated homes, and can the designs be changed or customized?**

Mountcastle Homes are not modular or pre-fabricated. They are custom built, stick by stick, brick by brick, to your specifications. And yes, all floor plans can be changed and modified. From simply moving door and window locations, to custom kitchen designs, to finished basements and porches, to elevation and roof changes, we can alter any of our plans to fit your specific needs.

**5. Do design changes cost money?**

Certain changes can be made without additional costs being incurred, as long as they are made during the plan drafting stage and prior to signing off on the final set of blue prints. Most changes, however, will cost something. Simple modifications may only incur a plan drafting fee for our architect's time to revise the plans. Structural changes or square footage additions will also have construction costs on top of the plan drafting fees. Changes made after signing off on final blue prints or after construction begins will carry an additional Change Order fee on top of any other applicable costs. Certain changes after construction begins may not be possible.

**6. Are any site costs included in Mountcastle Homes' base price?**

There are no site related costs included in our base prices. Every building site is different, and each house we build has different requirements as far as clearing limits, yard grading, size of septic system, etc. We prefer to meet with you on your lot prior to signing the Construction Agreement so we can provide you with specific estimates for your specific house/lot combination. Mountcastle Homes can coordinate any of the site items for you and can incorporate these costs into the Construction Agreement.

**6130 Mechanicsville Turnpike Mechanicsville, Virginia 23111**  
**804-746-0394 / 804-746-0399 / toll free 877-691-0399**  
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## Frequently Asked Questions (continued)

### **7. What are allowances and how do they work for items such as appliances, light fixtures, or plan drafting?**

Allowances are monies we have in place on your behalf to spend with certain vendors when a specific selection is needed. The allowance amounts in our base prices will cover the standard selections set forth by each vendor. If you select an item that is higher in cost than the standard allowance, you will be responsible for paying the vendor directly for the overage amount. If you wish to purchase certain items on your own (appliances, light fixtures, etc.) and do not want the allowances in your contract amount, we can credit back to you the applicable amount when the Construction Agreement is written. If you need to increase an allowance in the Construction Agreement, the increased amount will be added at a cost + 20% basis.

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## Estimated Costs for Site Related Items

### **SITE ITEMS ARE NOT INCLUDED IN THE BASE PRICES OF ANY MOUNTCASTLE HOME.**

Mountcastle Homes will coordinate any or all of the following necessary site related items and include them in the Construction Agreement price spreadsheet. All site items included in the Construction Agreement will be added as an estimate. Site work costs cannot be finalized until work has been completed or written invoices are received from sub-contractors. Purchasers) will be responsible for any and all costs that exceed estimates, or will be given a credit if actual cost comes in below estimate in contract.

- \$ 5,500**      **1. Clearing** – Removal of all trees, stumps, debris, etc. from the driveway path, plus the house clearing limits which are: 40' front yard, combined 50' side yards, 40' rear yard, house site (varies by plan) and the septic system area, if a septic system is required. The cleared area is to be left clean, smooth, and ready for footings to be dug. If lot has no trees, then any grass or brush will need to be removed within the house site and septic system areas
- \$ 1,100**      **2. Culvert at driveway entrance** – 20' of 15" class III, concrete pipe, 1 load of crusher run stone, and labor to properly install culvert per Virginia Department of Transportation specifications. A driveway entrance permit may be necessary if the new driveway will enter onto a state maintained road.
- \$ 1,600**      **3. Gravel Driveway** – Per 100' long, 12' wide gravel base. Four (4) loads of stone, two at clearing stage, two with fine grade. Driveway to be graded smooth at fine grade. Additional gravel may be required if lot is wet or if soil conditions are not ideal at time of driveway installation.
- \$ 8,000**      **4. Deep Drilled Well** – A Health Permit is required prior to well installation. Includes installation of submersible pump, holding tank under house, and necessary connections readied for plumber and electrician. Depth of well cannot be pre-determined prior to installation. Well Installer must provide a well completion statement and an approved water sample test report to the Health Department before a Certificate of Occupancy will be issued.
- \$ 5,000**      **5. Septic System** – A Health Permit is required prior to septic system installation. Standard gravity flow system (for pump system, add approximately \$ 2,800). If lot does not perk for a standard gravity flow or pump septic system, an engineered system may be required. Septic system installer must provide a completion statement to the Health Department before a Certificate of Occupancy will be issued. If the septic system has a pump station, an initial "run down" test must be done by the installer with the county inspector present.
- \$ 750**      **6. Rough Grading** – Using a bulldozer or similar equipment to clean up and remove off site all yard and construction debris and trash, smoothing out previous construction soil disturbances and septic field areas, and backfilling around the house to get drainage of water away from house. General lot and septic area shaping to assure basic drainage away from the home and yard. NOTE: yard must slope 6" in the first 10' of grade from the foundation at final inspection. The outside grade can not be higher than the grade inside of crawl space, unless foundation is drain tiled.

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**Estimated Costs for Site Related Items (continued)**

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|-----------------|---|
| <b>\$ 2,500</b> | <b>7. Landfill and Dumpster Fees</b> – All house and lot waste and debris must be hauled off site to the local landfill. These fees may vary depending on building county involved and fees charged by local landfills. A typical house generates between 3 and 4 tandem loads (big dumpsters) of trash   |
| <b>\$ 3,500</b> | <b>8. Fine Grading</b> – Final lot shaping and smoothing of ALL disturbed areas using a tractor with a grading box and hand raked where necessary. Removal of all final construction and yard debris and trash off site. Graded yard to be seeded and strawed. Final driveway grading as necessary. No offsite fill dirt or topsoil (if needed) is included in this allowance.  |
| <b>TBD</b>      | <b>8. Additional Foundation Cost</b> – Will be determined by lot slope and soil bearing capacity. Extra foundation costs will be incurred if lot has more than 16” of slope within buildable area, or if subsurface soil conditions are such that the bottom of the footing must be placed more than 22” below natural grade. This requires the addition of extra courses (8” high increments) of foundation block and brick. |
| <b>\$ 950</b>   | <b>9. Silt Fencing</b> – May be required on certain parcels based on municipal regulations or based on drainage of property. Estimated price per linear foot - \$ 2.50  |

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## **Customer Construction Orientation**

Please take time to read the following introduction to our construction process and important clarification of several key areas. We hope that this will give you a more complete understanding of this process and therefore make the construction of your home less stressful. We also feel that this orientation will reduce the possibility of misunderstandings.

### **1. Construction Schedules and Building Time Frame**

You are probably aware that building a new home is not an exact science. Though our scheduling and construction time typically runs more efficiently than most custom builders', construction schedules are not fixed. While most of our homes are completed within 6 to 7 months from groundbreaking, there are hundreds of interrelated components that go into the building of a new home. Our biggest obstacle on any job site is the weather. A day or two of inclement weather conditions can postpone site related items for weeks, delay shipment of materials to the site, and keep subcontractors from being able to work.

Please keep in mind that our subcontractors are human too. Sick children, vehicle or equipment problems, emergency calls, etc., all play a role in their lives, as they do in yours. If a day or two is unexpectedly missed by one subcontractor, it can easily impact the next phases of construction by several days. It is our job to deal with these delays, and we try to account for such delays in our overall schedule to you. Please do not get frustrated if someone does not show up exactly as planned. It is a daily part of our business.

If your home falls outside of our normal 45 mile building radius of Richmond, it may take as many as 30 days longer to construct. Our vendors and subcontractors spend additional travel time getting to and from your site, and we may not be able to physically visit your site as quickly or as often for meetings or appointments.

### **2. Features - Standard vs. Optional**

Mountcastle Homes provides a list of standard features that are applicable to all of our homes. If you have specific requests for changes not included on our standard features page, please be sure it is listed on the contract spreadsheet or on an addendum or change order form. Many conversations may take place prior to writing a contract, and just because something was "discussed", do not assume it is included. Even simple items like relocating a window or door require a written request before our architect can make the necessary changes. If you have any questions or uncertainties about whether an item is standard or optional, please ask and make sure it is put in writing so there are no misunderstandings.

Our Chamberlain sales model, built in 1995, has several items, cosmetic and otherwise, which are either upgrades or are no longer standard or available. If you have a specific question regarding any items on display in the Chamberlain model, please ask.

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## **Customer Construction Orientation** (continued)

### **3. Color Selection Process**

We will walk you through the standard color selections at our model during the plan review process. There will be a preliminary color selection, followed by a final color selection. Final color selections must be approved and signed off on by you before building permit application. We have several specific selections that will require you to visit a vendor's showroom. Unless you tell us otherwise, we assume you will be selecting standard items. If you select a non-standard item, such as an oversized cook top, our cabinet vendor, electrician, plumber (if it is gas), and ventilation subcontractors all need to be aware of the change. They will also need the entire specs, including installation procedures. If you purchase or select something that is non-standard, and there is no additional cost added into the construction agreement, you will be responsible for paying any overages in price directly with the vendor or subcontractor, as well as making sure the right item is delivered and installed.

### **4. Permitting Fees, Allowances, and Overages**

Our average building permit fee for the roughly 22 cities and counties in which we build around the Richmond area is \$ 750, which is what we have included in our base prices. Certain counties, among them Powhatan, Chesterfield, and Goochland, have substantially higher fees. On many occasions, county permit fees are not a flat rate, but are based on items such as square footage, garage sizes, deck areas, etc., and will be different for each house built. The final permit charges may not be known until the final plans have been signed off on by you and the permit application sent to the applicable county. If an overage for the permit fee has not been added to the contract, you will be responsible for the additional fee, payable to Mountcastle Homes prior to start of construction.

If you have Mountcastle Homes coordinate any of your site related items (clearing, driveway, well, septic, grading, etc.), estimated allowances will be provided at the time of contract. Please understand that these are only estimates. Though two lots may be similar in size, their site costs may vary drastically due to the size and number of trees to be removed, soil conditions, lot slope, drainage, depth of well, type of septic system required, and length of driveway. Many of these items may not be completed until the latter stages of construction, and may be delayed even further due to weather or soil conditions. Actual costs of site related items will not be available until the physical work has been completed. We will notify you of any applicable overages as quickly as possible. Please note there is no provision in our base prices for fill dirt or topsoil to be provided. Please be prepared to pay for any expenses above contract allowance amounts prior to end of construction and final settlement.

If you wish to be reimbursed by Mountcastle Homes for any standard allowance figures (light fixtures, appliances, floor coverings, etc.), rather than receive a credit in the contract, we must have completed that phase of construction and received our scheduled draw payment before we can release the funds to you.

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## **Customer Construction Orientation** (continued)

### **5. Plan Customizations and Modifications**

All Mountcastle Homes' designs can be modified to fit your specific needs. The base price of each home includes a standard plan drafting allowance, covering the drawing and design of the base house with moderate changes. Excessive or difficult changes, especially those made after preliminary plans have been drawn, will carry an additional plan drafting fee (at Dennis Mountcastle's discretion), even if it is just for our architect's time to make the modification and reprint the plans. More complex changes may also have engineering fees, higher material costs, increased labor charges, etc. The earlier in the process a customization or change is requested, the less costly it will be.

### **6. Visiting the Job Site**

Please take extreme caution when visiting your job site. There are many potential hazards, such as open staircases and two story foyers, exposed nails, uneven ground, ditches and trenches, etc. Please do not interrupt the subcontractors while they are working. They have a job to do and are "on the clock". Subcontractors are not authorized to make changes in the field which have not been accounted for in the plans or on an addendum or change order. All changes must be approved by Dennis Mountcastle in writing before it can take effect in the field. If you want to make a change, contact the Mountcastle Homes Information Center or Dennis Mountcastle between the hours of 9:00 a.m. and 5:00 p.m.

If you see something that you feel is incorrect, or about which you are unsure, please let us know immediately. We are not perfect, and mistakes can be made. It is much easier to accommodate a correction or change during that specific phase of construction, rather than trying to come back at a later date and trying to "fix" the issue. Sometimes unforeseen changes must be made in the field due to building codes, material changes or shortages, engineering modifications, or for an addendum or change order. Please call us if you have questions about any component of your home.

### **7. Change Orders**

Our homes are priced so competitively because they are designed to minimize waste and have been built many times throughout the years. The plans have been standardized, and our estimates and take offs are very accurate. We issue purchase orders for every component of your home before construction begins. Many of these purchase orders are sent out well before the release of the building permit. This allows us to lock in our prices, as well as reduce time lost in the field for late orders and delivery delays. Changes requested after final plans and color selections have been approved by you may require additional architectural and engineering work, re-pricing, resubmission of plans to the county, and the cancellation and modification of issued purchase orders. For this reason we **MUST** charge a Change Order fee for even the simplest of changes after plans and color selections have been finalized and signed off on by you. Change Orders often stop the construction process until the change order can be addressed, materials ordered, and subcontractors made aware of the necessary adjustments. Change Orders also represent the largest potential for mistakes. This is due to the time it takes to get from the actual request in writing, to the pricing and approval by you. Next, it must be forwarded to our management office, followed by the subcontractor or vendor involved, and finally to your construction site. Simply adding a window affects 6 separate purchase orders - 1. the window itself, 2. the framing labor to install, 3. the screen kit, 4. the trim kit, 5. the paint labor to paint the interior trim, and 6. the cleaning crew for final cleaning.

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### **Customer Construction Orientation** (continued)

Keep in mind that deleting something, once final plans have been signed off on, has the same effect as adding it!

#### **8. Grading Issues After Move In**

Mountcastle Homes can not be responsible for rocks, sticks, stumps, or other debris that may become visible or apparent after your yard has been fine graded. Nor can we guarantee the life of any tree left in the close proximity of the home or clearing site. Construction vehicles can and will damage tree roots, though the effects may not become apparent for years.

Nature will also play a big role in the establishment of your new yard, which may take several years to stabilize. Rain, snow, sun, etc., can and will change the topography of your lot, depending on the composition of your soils as well as the lot slope itself. Normal erosion may cause items to become exposed in the yard that were not visible during yard grading.

#### **9. Escalation Clause**

We have an escalation clause, in effect until construction physically begins, included in all of our Construction Agreements. Though we keep a close eye on our costs on a monthly basis, the volatility of the market as a whole over the past several years has made it nearly impossible to keep up with the almost daily increases in material and labor costs. When a Construction Agreement is ratified by all parties, the final price is calculated based on the current costs of materials, labor, and fees, such as building permits, health permits, and county proffers. Though our goal is to get construction underway on your new home as quickly as possible, actual ground breaking may take anywhere from four to six months from the time a contract is signed, depending on the time needed to get your custom plans drawn and approved by you, color selections made, appointments with vendors taken care of, and permits in hand. If, during this pre-construction phase, there is a significant increase in any costs pertaining to the construction of your home that warrants the need for a contract price increase, you will be notified by a Mountcastle Homes' representative in writing as to the amount of and reason for any necessary price adjustment. You will then have five (5) business days to decide whether to continue at the new required contract price, or terminate the contract and receive a refund of your deposit, less any expenses incurred on your behalf. We strongly recommend that you budget for an additional 10% of the total contract price, either in cash reserves or through your financing, to meet potential cost increases or overages during the construction process, especially for site related items.

#### **10. Pre-Closing Walk Through, Post Closing Service Plan**

Our job is not necessarily complete once you have moved into your new Mountcastle Home. There will be issues that need to be addressed during the first year, and for this reason we have contracted with PRO-HOME, a warranty management service company. PRO-HOME will meet with you prior to completion of your new home and will perform a new home walk-thru orientation, explaining the functions and operations of many of the components of your new home. PRO-HOME will also oversee the scheduling of contractors should a problem arise during your first year of occupancy. You will be provided with their 24 hour Emergency Service number. Should an issue arise after you have moved in, and for the most prompt service, we ask that you contact PRO-HOME directly. Their complete contact information will be included in your warranty packet.

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**Suggested Lenders List**

<p><b>Franklin Federal Savings &amp; Loan</b> Debra Curwen Office: (804) 569-7978 Fax: (804) 569-7985 Hanover Square Shopping Center 7360 Bell Creek Road Mechanicsville, VA 23111</p> <p><b>National City Mortgage</b> Russ Mask Office: (804) 288-1050 Fax: (804) 288-6880 7204 Glen Forest Drive, Suite 102 Richmond, VA 23226</p> <p><b>Branch Banking &amp; Trust (BB&amp;T)</b> Gary Hall Office: (804) 730-3181 Fax: (804) 730-3429 7016 Mechanicsville Turnpike Mechanicsville, VA 23111</p> <p><b>Suntrust Mortgage</b> Bill Cosby Office: (804) 794-7665 ext. 3031 Fax: (804) 794-0513 717 North Courthouse Road Richmond, VA 23236</p>	<p><b>Virginia First Mortgage Funding</b> Fred Amrhein Office: (804) 553-2760 Fax: (804) 553-2773 Cell: (804) 647-8181 10571 Telegraph Road, Suite 101 Glen Allen, VA 23059</p> <p><b>C&amp;F Mortgage Corporation</b> Tina Kadas Office: (804) 569-9776 x !8 Fax: (804) 569-9083 7021 Mechanicsville Turnpike Mechanicsville, VA 23111</p> <p><b>Fulton Mortgage Company</b> Buzz Eacho Office: (804) 565-4443 Fax: (804) 285-3511 8730 Stony Point Parkway, Suite 140 Richmond, VA 23235</p> <p><b>Farm Credit Country Mortgages</b> Kim Blankenship Office: (804) 746-4581 x 1135 Fax: (804) 746-9627 7104 Mechanicsville Turnpike Mechanicsville, VA 23111</p>
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We recommend using a lender listed on this page for your construction permanent financing. We can, on occasion, use lenders not listed above. Depending on their specific procedures, their financing arrangements may take a little longer. We will not be responsible for untimely delays caused by out of town lenders or lenders unfamiliar with construction permanent financing.

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