



**Zeilman-James  
Homes, Inc.**

# Your Homeowner's Guide



# TABLE OF Contents

**Welcome** 1

---

**Pre-Construction Process** 2

---

Utilities 3-4

Lot Preparation 5

Financing 6

Permits 7

---

**Pre-Construction Meeting** 8

---

**Construction Overview** 9

---

**Closing Process** 10

---

**Home Warranty &  
Referral Program** 11

---

**Notes** 12

---



**WELCOME**

# Your Homeowners Guide

*Congratulations! You're taking a significant step towards creating your dream home, and we are thrilled to be your chosen builder, Zeilman-James Homes. We look forward to working with you over the coming months.*

*Your Homeowner's Building Guide is your essential roadmap throughout this exciting journey. It's crucial to familiarize yourself with the various building phases to set clear expectations. Our commitment is to ensure you have an exceptional customer experience as we bring your vision to life.*

*Sincerely,*



A stylized, handwritten signature in white ink, appearing to read 'J. Zeilman'.

**John Zeilman**  
President

# Pre-Construction Process

Before we can begin construction, we must complete a checklist of preparation tasks. We will collaborate closely with you to ensure you stay on track with your responsibilities.

## Buyer Responsibilities Checklist

- Construction loan financing with one of our approved lenders
- Clear and maintain building site – see Lot Preparation on page 5
- Approve preliminary and final plans
- Site plan and house staked by surveyor – you will meet the surveyor at your lot
- Apply for applicable permits – zoning, septic, building, driveway, other
- Temporary construction driveway installation adequate for heavy construction traffic to access home site
- Provide the following documents to the builder
  - Copy of deed to property
  - Homeowners insurance with builder risk rider
  - Closing loan disclosure
- Schedule your color selections with your sales consultant

\*\* Construction water (temporary source of water to be used during construction for block, brick, stone, drywall, etc.). Depending on house plan features, between 50 and 750 gallons.

\*\* Temporary heat during cold weather months is to be provided by the customer.



## TAKE IMMEDIATE ACTION

### Contact your utility companies regarding your new home construction:

- Electric, gas, water, sewer – read pages 3 & 4 carefully
- What are the tap fees for water/sewer/gas?
- Is there a transformer on your property?
- Is there gas at your property?
- Is there water/sewer at the property?

### Contact the Health Department for septic information/approval:

- Complete a soil (perc) test
- Consult/contract a septic designer/installer

### Contact your zoning and building departments:

- Individual townships and counties have unique guidelines, processes and fee structures

# What To Know About Utilities

Contact your utility companies to understand what they require and what your property may require (sewer tap in, water line, soil testing, new electric transformer, etc.)

## SET UP SERVICE ACCOUNTS

### Electric

#### TEMPORARY ELECTRIC INFORMATION

We must have a temporary source of electric to run the job from beginning to end. Your property must have an electric transformer and you must discuss this with your electric company. We will set a temporary electric pole and once approved by the county, your electric company will connect it to the transformer with a plug to use for power.



#### Steps for Electric Service

- 1** Contact your electric company. Let them know you are building a new home, and you need to be sure you have electric available at your property.
- 2** Set up temporary and permanent service accounts. Please send your account numbers to your sales consultant.
- 3** Set a meeting with an engineer at your property to discuss your electrical needs. If your property does not have a transformer, the electric company will need to set a pole with a transformer or a green box. This can take time and can impact the start of the build.
- 4** Let us know the exact location of the transformer. Will this be on a pole or a green box? Mark the spot where the transformer is going.
- 5** Our electrician will set a temporary pole and coordinate any inspection with the county.
- 6** Once the county inspects, they will place a tag on the meter indicating the inspection passed and contact the electric company to hook to the transformer.
- 7** The electric company will set a meter on our temporary pole and hook a wire from the temporary pole to the transformer. You have electric! Please let us know when this is completed.

**\*\* Items that the county may request are the new street number for your property, site plan and that the construction driveway is installed.**

**\*\* Your energy company may charge an initial fee to turn on your service. Please note that any such fees will be your responsibility.**

# Water, Sewer, and Septic

## TAPPING INTO COUNTY WATER AND SEWER

Contact your county water and sewer department to determine water and/or sewer availability and tap in fees for your property. Set up a new service account. More than likely, a meter water box will have to be installed. Tap in fees and permits are to be paid out of pocket and are the responsibility of the homeowner.



## Septic System

1

Contact the county health department to arrange a soil test, often referred to as a perc test. The county provides a list of registered licensed consultants to complete the soil test.

2

Discuss what is involved in applying for a septic system permit and fees.

3

Contact a septic installer/designer to come to your property to assess and quote a system.

4

Ensure that the placement of the home will be an adequate distance from the system, per county guidelines.



# Lot Preparation

Land preparation is one of the first major steps in the building process. You will need to remove all trees, stumps, brush, rocks, and other debris so that the surveyor can survey and stake your house. Please keep your lot mowed and make sure to maintain the stakes!

**Before construction begins, we will assess your lot to inform you of any potential additional costs that may arise from special circumstances. Some examples include:**

- ✓ Retaining walls
- ✓ Dirt removal
- ✓ Special foundation work
- ✓ Utility hookup/routing
- ✓ Standing water
- ✓ CC&R's (codes, covenants & restrictions)
- ✓ Unseen ground conditions



# Financing

To build with Zeilman-James Homes, you must use one of our preferred or approved lenders.

When you use one of our preferred lenders you will receive a \$500.00 credit off the price of your home.

## Preferred Lenders



## Approved Lenders



\* It is the responsibility of the homeowner to ensure you have enough money in your loan to cover the cost of construction, including any change orders or upgrades you may have. We strongly suggest you add a 3% contingency allowance of your purchase price in your loan for unforeseen items.

# Permits - What to Know

Permits are crucial in the building process and obtaining them can take time. The required permits vary based on your township, municipality, village, or county.

Therefore, it's important to do your research. We recommend contacting or visiting the websites of your county or township building department and health department to familiarize yourself with the necessary permits, timelines, fee schedules, and other details.

You can find permit applications for new home construction on your county's building or health department websites. Keep in mind that different costs are associated with these permits.

## TYPES OF PERMITS

*We are here to assist you through the permit process!*



### DRIVEWAY

**Customer  
Responsibility**  
(County Engineers  
Department)



### SEPTIC

**Customer  
Responsibility**  
(County Health  
Department)



### ZONING

County/Township  
Building Department



### BUILDING

County/Township  
Building Department



### ELECTRIC

**Builder  
Responsibility**



### HVAC

**Builder  
Responsibility**



### PLUMBING

**Builder  
Responsibility**

# Pre-Construction Meeting

Once the homeowner checklist is complete, permits are issued, the lot is prepared, and the electric meter is energized, we will schedule a pre-construction meeting with our Vice President of Production. During this meeting, we will review plans, specifications, and selections.

Please note that we will not accept any changes after the pre-construction meeting. Your Project Supervisor will take over from this point. They will begin by ordering materials for your home and scheduling subcontractors.

You can expect ongoing communication throughout the building process from your Project Supervisor. Our commitment is to deliver quality work efficiently and transparently for your new home.



## PLEASE BE AWARE OF POSSIBLE DELAYS

**Once construction begins, all questions should go through your Project Supervisor.**

**Our goal is to complete the construction of your home according to schedule; however, unforeseen delays may occur, such as:**

- Manpower
- Material shortages
- Discontinued items
- Extreme weather
- Customer doing their own work – failure to start/complete the work in timeline given by the Project Supervisor

## JACK JAMES

Our co-founder, **Jack James**, has been constructing new homes since 1978. He has owned both a custom home building company and a framing company and has served as the Production Manager for a large regional builder. Jack oversees all aspects of the building process. His extensive experience, knowledge, and attention to detail ensure that building with Zeilman-James will be a smooth and enjoyable experience. You will be delighted with your finished home.



# Construction Overview



# Closing Process

**Before closing, you will meet with your supervisor at your home to create a Pre-Settlement List, also known as a punch list. This list should include any items you believe need to be addressed before the final walkthrough. Examples of items to include are: - Paint touch-ups (use sticky notes to mark any flaws) - Doors that do not latch correctly - Issues with cabinets**

## HOME ORIENTATION WALKTHROUGH

After you have completed and signed your pre-settlement checklist, you will take a tour of your home with your Project Supervisor. This walkthrough is designed to familiarize you with essential systems, including the HVAC system, electrical panel, water heater, lighting controls, and a general understanding of how your home operates.

Your Project Supervisor will provide you with a folder containing warranties and other important information.

Finally, please review the final document for your signatures. Once you have made the final payment—which includes any outstanding change orders—your Project Supervisor will hand over the keys to your new home.



# Home Warranty

**TRUST - PEACE OF MIND - SECURITY**

Your Zeilman-James Home comes with a 2 -10-year structural home warranty through RWC, the largest home warranty service provider in America.



## REFERRAL PROGRAM

Once your home is completed, if you are satisfied with your building experience, we encourage you to share your thoughts about Zeilman-James Homes with your friends and family. When you refer a customer and they begin construction, you will receive a \$500.00 reward. Please ensure that they let us know you referred them. We aim for happy customers, and your referral would be the highest compliment we could receive.



**Zeilman-James  
Homes, Inc.**

*Thank you for building with  
Zeilman-James Homes*



Thank you for  
building with  
Zeilman-James  
Homes

