



ZEILMAN-JAMES
HOMES, INC.

BUILDING GUIDE

Building Made Simple.
Expectations Made Clear.



YOUR VISION. OUR COMMITMENT.

zjhomes.com

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YOUR BUILDING GUIDE

Congratulations on taking the first step toward building your dream home! We are honored that you've chosen Zeilman-James Homes to bring your vision to life, and we look forward to partnering with you throughout the months ahead.

Your Builder's Guide is designed to help you understand each stage of the home-building process. Inside, you'll find helpful information, important milestones, and what to expect along the way—making your experience as smooth and enjoyable as possible.

Our team is committed to providing exceptional service, clear communication, and quality craftsmanship from the day you begin until the day we hand you the keys to your new home.

Thank you for placing your trust in Zeilman-James Homes. We are excited to build a home you'll enjoy for years to come.

Sincerely,



JOHN ZEILMAN

President



PRE-CONSTRUCTION CHECKLIST

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

- ☐ Clear and maintain building site
- ☐ Approve preliminary and final plans
- ☐ Site plan and house staked by our surveyor
- ☐ Apply for applicable building permits (assisted by the builder)
- ☐ Install temporary construction driveway adequate for heavy equipment
- ☐ Temporary electric
- ☐ Schedule color selections at our showroom
- ☐ Schedule Pre-Construction Meeting (PCM)

FINANCING & DOCUMENTATION

Secure your construction loan through one of our approved lenders (page 7)

Provide the following documents to your builder:

- ☐ Copy of your property deed
- ☐ Homeowners insurance policy with a Builder's Risk rider
- ☐ Final Closing Disclosure from your construction loan

IMMEDIATE ACTION REQUIRED

Contact your Utility Providers to set up Service Accounts

- ☐ Determine what utility services are available at your property and what will be required to connect your new home - **sewer or septic, water, electric, gas.**

Contact Your Local Health Department if your home requires a septic system

- ☐ Begin the septic approval process as early as possible.
- ☐ Schedule a soil (perc) test.
- ☐ Contract with a licensed septic designer and/or installer.
- ☐ Obtain required septic permit

Important: Please review the Utility Information section on **Pages 3-4** before contacting your utility providers.

Contact Your Zoning & Building Departments

- ☐ Every township and county has its own requirements, approval process, and fees.

IMPORTANT UTILITY INFORMATION

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 ELECTRIC ACCOUNT

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.

- 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.



SET UP WATER, SEWER AND SEPTIC ACCOUNT

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.

- 1** Contact the county health department to arrange a soil test, often referred 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

Please see our website for our additional approved lenders.
www.zjhomes.com

* 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.

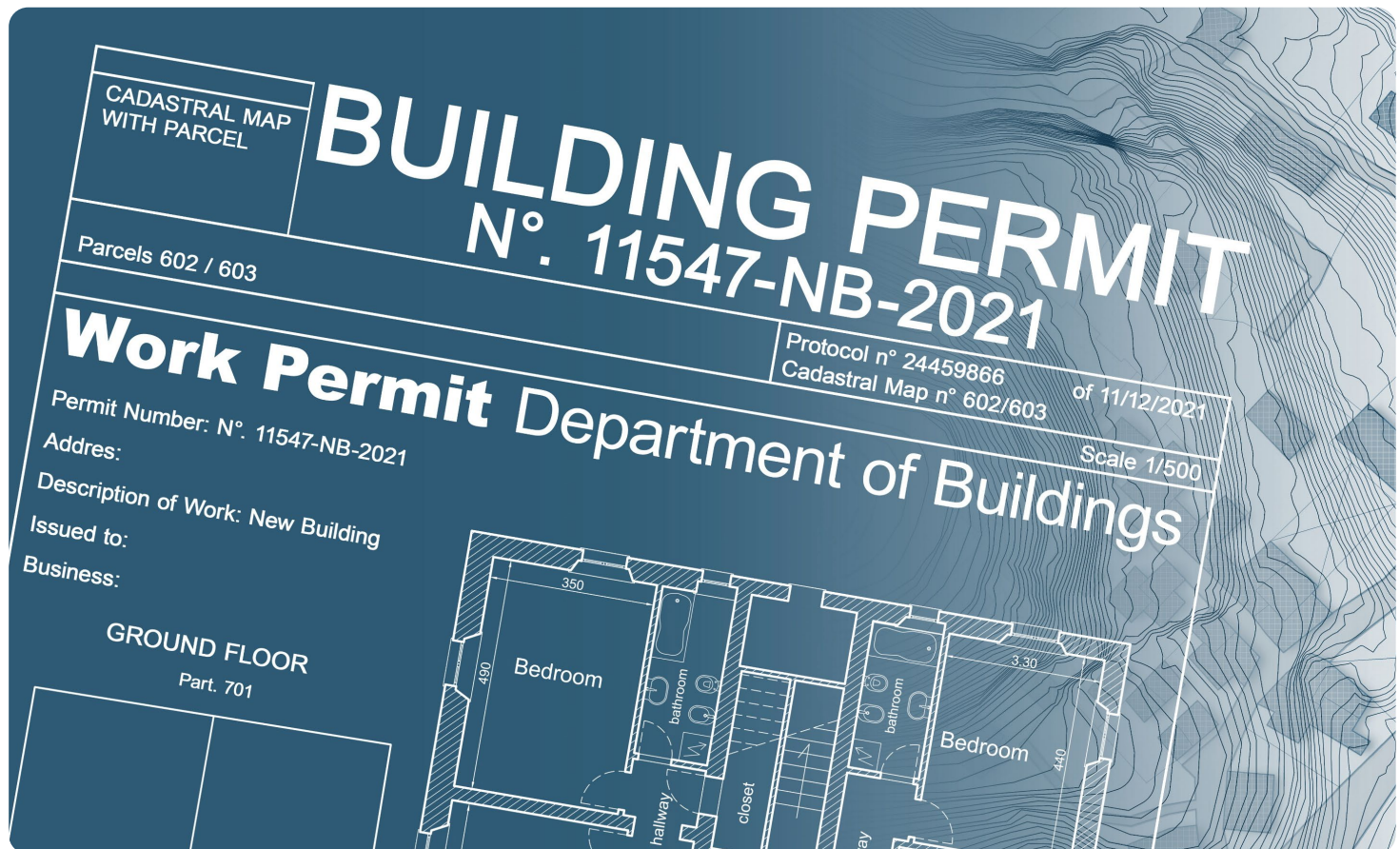
PERMITS – WHAT TO KNOW

Building permits are an essential part of the home construction process and obtaining them can take time. Permit requirements, approval timelines, and associated fees vary by township, village, city, and county.

We encourage you to contact or visit the websites of the local building and health departments serving your property to become familiar with their specific requirements, application processes, and fees. Understanding these requirements early can help ensure a smoother construction experience and minimize potential delays.

We are here to assist you with the permit application process. Types of permits:

- ✓ **ZONING**
- ✓ **SEPTIC**
- ✓ **BUILDING**
- ✓ **DRIVEWAY**



WHAT HAPPENS AT THE PRE-CONSTRUCTION MEETING (PCM)

Once your Homeowner Checklist is complete and temporary electrical service has been established, we will schedule your **Pre-Construction Meeting** with our Vice President of Production.

During this meeting, we will review your final plans, specifications, and product selections to ensure every detail is accurate before construction begins. Because materials will be ordered and construction scheduling will commence immediately afterward, no changes can be made following the Pre-Construction Meeting.

After the meeting, your Project Supervisor will become your primary point of contact. They will coordinate material orders, schedule subcontractors, oversee construction, and keep your project moving forward.

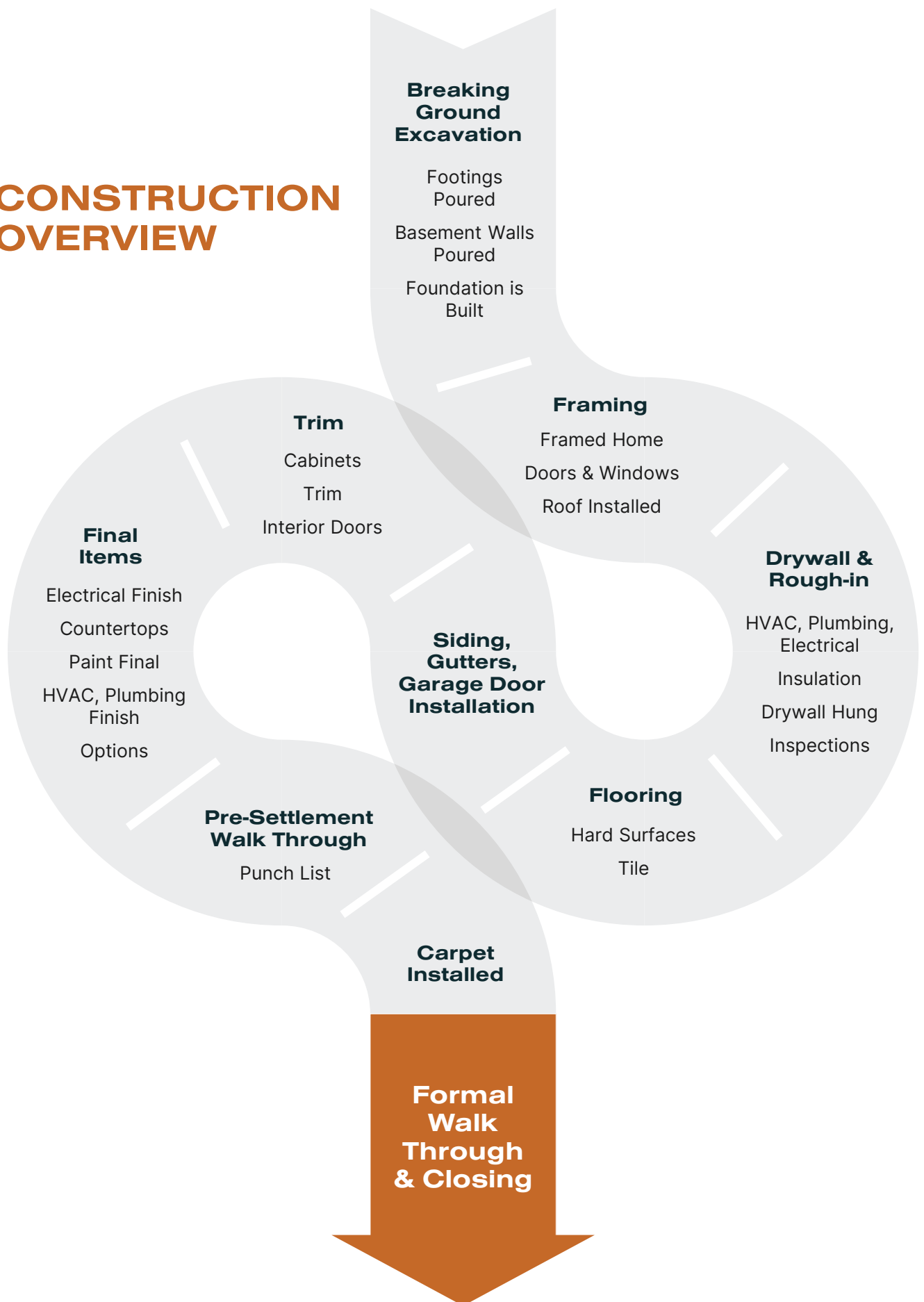
Throughout the construction process, your Project Supervisor will provide regular updates and communicate important milestones. Our goal is to make your building experience as smooth and enjoyable as possible while

JACK JAMES, Co-Founder

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

PRE-SETTLEMENT LIST

Before closing on your home, you will complete a Pre-Settlement List, often called a Punch List. This is your opportunity to identify any items that need attention before closing.

Common items to include on your punch list include:

- Paint touch-ups (use sticky notes to mark areas)
- Doors that do not latch or operate properly
- Cabinet adjustments or hardware concerns
- Other cosmetic items that require correction

FINAL WALKTHROUGH & CLOSING

This is your final meeting before taking ownership of your new home. During this walkthrough, you and your Project Supervisor will inspect your home one last time to ensure everything has been completed to your satisfaction.

Your Project Supervisor will also demonstrate the operation of your home's essential systems, including:

- HVAC system
- Electrical panel
- Water heater
- Lighting controls
- Other important features and maintenance items to help you understand how your home operates

Next, your Project Supervisor will review and have you sign the Settlement Agreement, which officially marks the completion of the construction phase and the beginning of your Service & Warranty period. You will also receive a homeowner folder containing your warranties, manuals, and other important documents for future reference.

Finally, you will review and sign the remaining closing documents. Once your final payment—including any outstanding change orders—has been received, your Project Supervisor will present you with the keys to your new home.

Congratulations, and welcome home!

HOME WARRANTY

TRUST – PEACE OF MIND – SECURITY

When you build with Zeilman-James Homes, you can move in with confidence knowing your investment is protected by our comprehensive warranty program, giving you lasting peace of mind long after you receive the keys to your new home.

1 YEAR BUILDER WARRANTY

Address workmanship and construction-related issues to help ensure your home performs as intended.

2 YEAR MECHANICAL COMPONENTS WARRANTY

Covers the essential mechanical systems of your home, including electrical, plumbing, heating, and air conditioning systems.

2-10 YEAR STRUCTURAL WARRANTY

Backed by **RWC**, America's leading home warranty provider, this covers major load-bearing components, including the foundation, beams, columns, floor systems, and roof framing, helping protect the structural integrity of your home



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.