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## I want to build a home...how do I start?

Do you  
own  
land  
yet?



Finding land is the greatest challenge in building in Delaware. But, we are here to help with that! Start at [bluehenconstruction.com](http://bluehenconstruction.com) under CUSTOM HOMES and then LAND/HOME PACKAGES to see what's available in our inventory. If nothing checks your boxes, we suggest contacting your local, licensed realtor to search the Multi-List System for the right location, acreage and pricing. If you don't know a local pro, may we suggest Meredith Manaraze of Keller Williams Realty at 302.462.0113. She is willing to assist you in finding the perfect building lot!



Do you  
have  
a house  
plan?



Once you've decided where to build, the next question is what type of house plan will best fit your needs. We have a portfolio full of customizable plans which can be viewed under GALLERY on our website. We also work with local draftsmen to develop any plan that you may bring in. Customized house plans start at \$2000 and you will receive a digital and hard copy version for your determined use. BHC staff assists with all plan development so that style, space & budget needs are considered during the process. House plans to code are essential to our pricing process—which is detailed below.



Ready  
to get  
started?



Land & plan set? Next you need a price. At BHC, we do selection based pricing, not one size fits all allowances. You get the house you want with selections you make. At our Selection Meetings, clients select everything for the house. The meeting takes about 2 hours & then we send the plan & selections to each of our vendors for their individualized proposals. We assemble those bids and present them in a working proposal. At this point we work through the proposal by adding/subtracting features until we get a budget number that work for both of us. Once agreed, it's contract time & on to the lender!



### FINANCING

Lenders are looking for 3 items to start the construction to permanent loan closing process: Contract, Specifications & Plans are required to begin any lenders appraisal. Processing loans can take 60-90 days so it's never too soon to inquire about loan products. Our preferred lenders are:

- First National Bank
- Tidemark Federal Credit Union
- County Bank
- Fulton Bank

### PERMITTING

As soon as your appraisal comes back and your lender has agreed to fund the loan, we start the permitting process. At BHC, we handle the entire permitting and plan review process for all of our clients. You may choose to include these in your loan or pay out of pocket. Depending on where the project is, permitting can take on average 4-6 weeks. Our goal is to have a permit ready by the time the loan closes.

### BUILDING

Build times vary, but on the average plan for 6 to 8 months from the time we dig a footer until you are able to move into your home. Custom homes take time and we are most concerned that our clients will have an energy efficient, quality constructed home that will last a lifetime. We say continually, "Rush equals Regret" and that is never more true than when you are planning and building a custom home—are you ready?? Call today!

Home Is Where Your JOURNEY BEGINS