

**ATLANTIC
BUILDERS**
GIVING YOU MORE

ATLANTICBUILDERS.COM



THE NEW HOME
HANDBOOK

WELCOME HOME!

Whether analyzing school districts or comparing kitchens, shopping for a new home involves plenty of choices. We're here to help.

This handbook is intended to help you simplify the process, while making a confident, knowledgeable decision and finding a home that's a perfect fit for you.



INFORMED DECISIONS LEAD TO HAPPY HOMES.

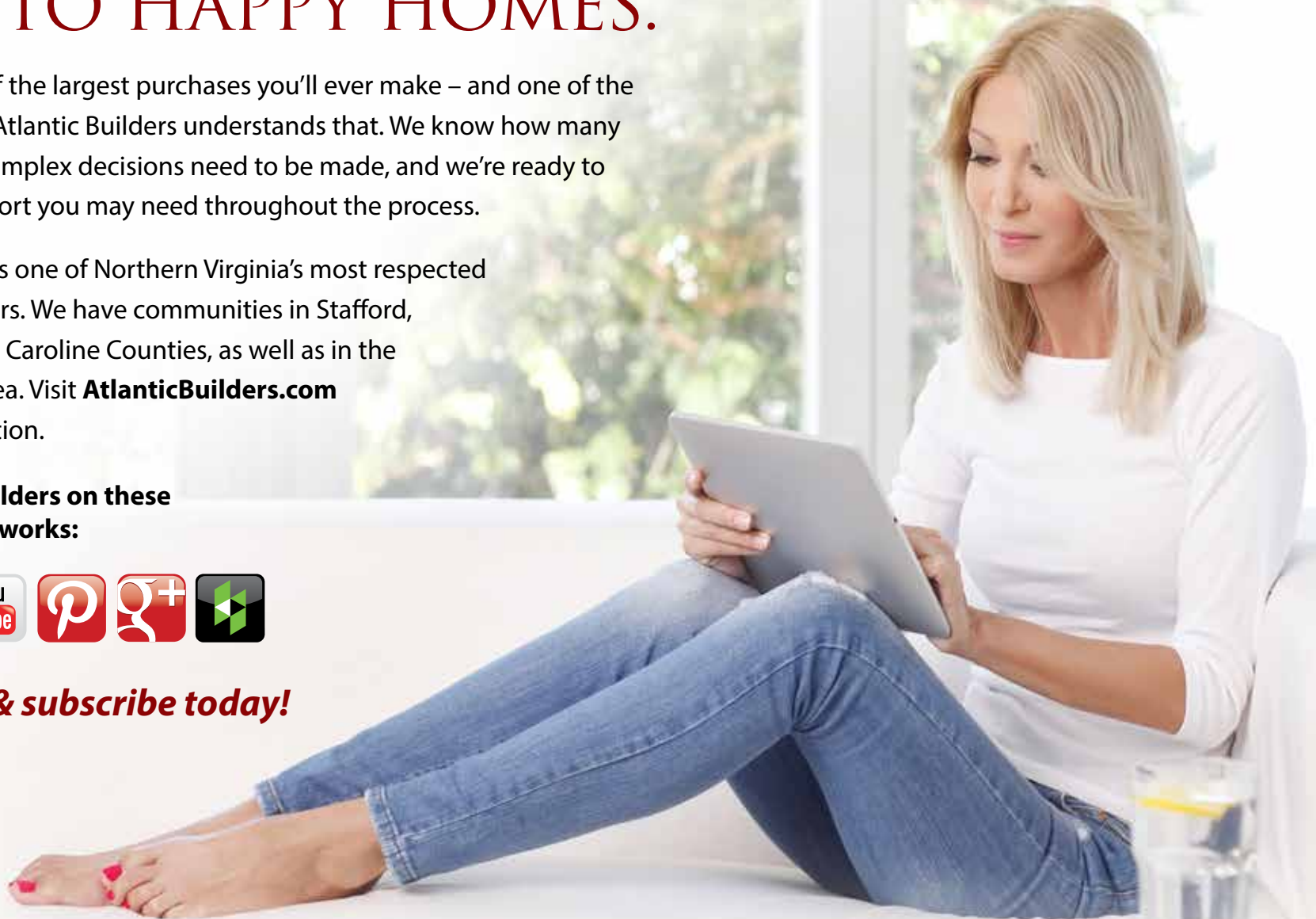
A home is one of the largest purchases you'll ever make – and one of the most important. Atlantic Builders understands that. We know how many significant and complex decisions need to be made, and we're ready to provide any support you may need throughout the process.

Atlantic Builders is one of Northern Virginia's most respected new home builders. We have communities in Stafford, Spotsylvania, and Caroline Counties, as well as in the Charlottesville area. Visit **AtlanticBuilders.com** for more information.

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OWNING VS. RENTING

Are there advantages to owning your home?

Owning a home is the ultimate American Dream. It's a place to call your own. It's a source of pride. And it's a smart move for your future.

Still on the fence? The wisdom of buying versus renting depends on many things – location, financial stability, future plans and lifestyle preferences. Here are a few reasons to consider buying a home:

- 1. You'll get a better home.** In some places, it's getting harder to find a good rental. If you want the best home, in the best neighborhood, you may be better off buying.
- 2. Freedom of choice.** As a renter, you have limited choices to modify your living space. As an owner, you can have things just as you want. Not only does owning a home allow you to choose what suits your taste and lifestyle, but that home can grow and change with you over time. Rental properties don't offer that freedom.
- 3. Building equity.** A renter's monthly payments benefit the landlord – and only the landlord. But mortgage payments made by you – for you – are an investment in your future. The faster you get started, the sooner you can appreciate the fruits of that investment. Plus, homeowners enjoy a variety of tax deductions.

4. Stability. Renting can mean uncertainties. The inevitable rent increase. The risk of being forced out by a landlord. Owning your own home offers a measure of stability. With a fixed-rate mortgage, payments are fixed for the life of the loan. And, of course, it's your home. You decide if or when you're ready to move.

5. A sense of community. Buying a home is more than just making payments. By owning your home, you are investing in your local community – pledging your time and money to community activities, organizations and issues.

Always consider the true cost of renting, investing your money – month after month – in something you don't actually own. From the sense of security to the sense of community, the advantages of owning a home are clear.



NEW VS. USED?

Know the pros and cons to building new or buying used. Buying an existing home has some benefits, but nothing quite compares to a home that's been built just for you.

A new home offers a host of benefits, including:

- **Warranties.** Unlike existing homes, new homes – and the products within them – come with warranties, giving you peace of mind. Used homes don't generally come with warranties, so anything that comes up after purchase is all yours to pay for.
- **State-of-the-art systems.** In a new home, plumbing, electric, heating & cooling are all state-of-the-art and fully warranted. In a used home, you may face a maze of old or antiquated systems – complete with corresponding repairs, code concerns, and maintenance issues.
- **Style & design.** It's a universal truth that families today don't live the same way families lived even a decade ago. A used home reflects the lifestyle of another family from another time. Buying a new home gives you the freedom to make it reflect your family today. From the architecture to the floor plans to the finishes, a new home can be as unique as you are.

■ **Improved energy efficiency.**

Today's energy efficient design and construction practices are light years ahead of what was available even a few years ago. Used homes were not built to current codes, so they are missing features like high R-value insulation, super efficient HVAC systems, low-E windows, and Energy Star appliances. Consider increased comfort and lower energy bills when comparing new and used homes.

■ **The day-to-day details.**

From the number of closets to the quality of the appliances, the details make the difference in how a home lives. New homes incorporate features that reflect today's active families, like drop zones and open family spaces. In a used home, you'll be asking is there storage space for out-of-season items? Does the kitchen have enough cabinetry? How old are the appliances? Are the bedroom closets big enough? Is there a mudroom?

■ **The surroundings.**

You're not just choosing a house, but the neighborhood surrounding it. Consider what's important to your lifestyle. Newer communities may have amenities like pools and fitness centers and sports courts. Older neighborhoods may be less modern family oriented.

As you compare used homes versus new construction, be sure to consider all of the options – and potential long-term costs.

Buying new may save you money over time, while ensuring you're getting the home that's exactly right for you.



WHAT'S ON YOUR "MUST-HAVE" LIST?

As you begin to tour potential new homes, remember to keep a list of what you want, what you've seen, and what you liked. This Home Tour Checklist is a great way to keep your home search organized.

Community Name: _____

Location: _____

Homebuilder (If applicable) _____

Home size / style:

Square Footage: _____

- One-story Two-story Three-story + Basement 1 – 2 bedroom 3 – 4 bedroom
- 5 bedroom + Main-floor master 1 – 2 bath 3+ bath 1-car garage 2-car garage
- 3-car garage +

Community features:

- Neighborhood parks Sports fields Walking/biking trails Clubhouse Recreation/fitness center
- Nearby shopping Freeway access Medical center

School District: _____

Elementary School: _____

Middle School: _____

High School: _____

Private/charter schools available? Yes No

Estimated commute time: _____

BUYING NEW? COMPARE BUILDER TO BUILDER

Before you get dazzled by stunning model homes, keep an eye on the pertinent details – like price per square foot, design choices, standard features, and energy efficiency options. Not all builders are created equal, so ask questions and choose wisely! Asking questions at the start will help guarantee a smooth building process, as well as a home purchase that’s perfect for you.

| BUILDER QUESTIONS | ATLANTIC BUILDERS | BUILDER 2 | BUILDER 3 |
|--|-------------------|-----------|-----------|
| ■ How much experience does the builder have? | 28+ Years | _____ | _____ |
| ■ Does the builder have a good reputation? | YES | _____ | _____ |
| ■ Does the builder have a variety of elevation and floor plans? | YES | _____ | _____ |
| ■ Does the builder offer desirable standard features? | YES | _____ | _____ |
| ■ Does the builder offer energy-efficient designs? | YES | _____ | _____ |
| ■ Does the builder have a design center? | YES | _____ | _____ |
| ■ Does the builder offer professional design assistance? | YES | _____ | _____ |
| ■ Does the builder use quality materials and reputable vendors and subcontractors? | YES | _____ | _____ |
| ■ Does the builder have preferred lenders? | YES | _____ | _____ |
| ■ Does the builder have a strong financial position? | YES | _____ | _____ |
| ■ Does the homebuilder have a good customer service plan? | YES | _____ | _____ |

READY FOR THE NEXT STEP?

When it comes to home buying, you might think you know exactly what you want. But it might help to have some concrete ideas to ensure that everyone is happy. **The following list will help keep everyone on point.**

New Home Check List

- Ideal number of bedrooms 2 3 4 5+ Notes: _____
 - Ideal number of bathrooms 1 2 3+ Notes: _____
 - Garage capacity 1-car 2-car 3-car+ Notes: _____
 - Type of house Single-story home Two-story home Townhome
- Other _____

What do you want in a floor plan?

- Kitchen open to family room Laundry close to bedrooms Spacious garage Deck or patio Study/den

What features are you seeking?

- Hardwood floors & high ceilings Walk-in pantry Drop zone Formal dining room Flexible floor plan
 Low-maintenance landscaping Technology package Energy-efficient construction & materials

What's your ideal commute time? Under _____ mins./hrs.

What cities/communities are you considering?

1 _____ 2 _____ 3 _____

Does the location need to be close to: Shopping Work Freeway access Other _____

Other things you're looking for: Quality schools Community pool Parks/playground nearby

OUR PREFERRED LENDERS

C&F Mortgage Corporation

Contact: Brian Whetzel

Email: bwhetzel@cfmortgagecorp.com

Website: <http://www.cfmortgagecorp.com/Brian-Whetzel>

George Mason Mortgage, LLC

Contact: Mitch Rodgers

Email: mrogers@gmmlc.com

Website: <https://www.gmmlc.com/mrogers/>

Priority Financial, LLC

Contact: Mike Sanchez

Email: mike@priorityfin.com

Website: <http://www.priorityfin.com/msanchez/>

Prosperity Home Mortgage

Contact: Susan Wood

Email: sue.wood@phmloans.com

Website: <https://suewood.phmloans.com>

Movement Mortgage

Contact: Ben Aliff

Email: ben.aliff@movement.com

Website: <https://movement.com/lo/ben-aliff/>

**Have you ever wondered,
“How much can I afford?”**

Check out The National Association of Home Builder’s Affordable House Price Calculator by visiting www.nahb.org and clicking on the NAHB box and see how owning a Brand New Home is affordable for you!

