
Things to Know About Your Builder.

*There are many very important facets
to choosing a builder. Ask and compare.
Then see if anyone is as right for you
as Jeff Horwath Family Builders.
Can any other builder credibly answer
"Yes" to all these questions?*



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Things to Know About Your Builder

Ownership & Financial History

- Has the company been owned by the same people for over 20 years, with a great reputation and a long history of very happy customers? Will they be here for you next year, or long after when you need help?
- Is the owner closely involved with the design and construction of your project? Is he or she someone you'd feel comfortable working with?
- Are they financially sound and free of debt with regard to speculative land, models, office overhead, and the purchase of other bankrupt businesses, or will your money be helping with that? Can you talk with their banker?
- Does their Mission Statement put you, their customer first and strive for your 100% satisfaction? If not, how will you be treated fairly if problems arise?
- Do they have a reputation for using the best subcontractors and suppliers and paying them promptly in a well-tuned, efficiently run business, or do they appear to be winging it with too much or too little volume to control?
- Do they have a sincere, honest and family-friendly attitude among their team and with you, or will you feel like you're on the other side of the fence?
- Can they say they have never been in a law suit in over 20 years of operation with over 350 very satisfied customers?
- Have they been a member of the Better Business Bureau for over 10 years with the top A+ rating and never had one customer complaint?
- Have they been a member of the Metropolitan Builders' Association since they began, and participate in on-going education and training?
- Did they achieve the Master Builder designation by the state before the program was discontinued? If not, how skilled are they?
- Are they super-organized, and do they build enough homes each year to command the best price and quality from a consistent team of insured subcontractors?
- Was their business sustained with a healthy number of homes over the past economic downturn, or did their business show troubling signs of disruption.
- Has their sales growth or decline been consistent, reasonable and well-managed over the past 20 years, and have they had a strong number of home starts in the past 6 months?
- Can they say they've consistently reduced costs and enhanced their standard inclusions each year while still showing less than a 2% average annual cost increase even with the package upgrades, since the 1990's?

What Our Customers Know About Jeff Horwath Family Builders

"We have already told so many, if you are going to build there is only one place to go, don't waste your time anywhere else. Thanks so much, you are all such a blessing to us." **Ken & Kathy T., Pewaukee**



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Things to Know About Your Builder

Home Design & Curb Appeal

- How much do you like the look of their homes? If you mention their name to people, do you get consistently enthusiastic responses?
- Are the plans for your home, even if it's custom, and all the changes you may want to make, provided free?
- Do they have 200 of their own plans to choose from? And do they allow you to mix and match any interior and exterior features, then design your own home at no extra cost or delay?
- Are those cool design details like arches, niches, columns, etc. all provided at no extra cost, included in their base price?
- Can you see the artistic flair, detail and difference in their home? Are their homes well proportioned with lots of interest & character?
- Are their designs original – or are they a poor imitation, flirting with copyright laws to come up with a lesser product?
- How much artistic design talent or training, if any, do they have? Have they created over 1000 new home designs? Do you feel they can easily get you to where you want to be, even if you're not sure what it is until you see it?
- Will they meet with you, draw your floorplan even if it's custom, and guarantee price it with an itemized list of included upgrades, or options, all at no-cost before you have to give them a dime?
- Will the curb appeal of the home help or hurt when it's time to resell?
- Are you consistently impressed with the interior flow and function of their homes? Or have you noticed things that make you wonder?
- Can they give you a pencil concept and pricing within a week?
- Once they start your computer plans, will you see your first draft in about a week, and then get to go over them again as many times as you want with the owner? Can they complete your plans, with multiple prelims and reviews, in a month or so if that's your preference?
- If it's not the owner designing your home, then do you get to work with the person directly, or is it through a salesperson who attempts to translate your ideas?
- Will the person doing your plans get all of your input, make suggestions, and provide their experienced eye to make sure your house turns out great?

What Our Customers Know About Jeff Horwath Family Builders

"As far as the basic architectural design, we can honestly say we wouldn't change a thing. You guys really listen well when it came to design (it totally has the look and feel we were looking for)." Steve & Carolyn C., Brookfield



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Things to Know About Your Builder

Quality & Service

- Do they specify the best quality, use the best craftsmen, and then also inspect all the work in detail to ensure you get the best product?
- Do they have anyone watching the quality of your home on site? If so, does he or she know what they're doing, or are they just "expediting" the job?
- Can they show you a copy of their 150-point quality checklist that is inspected for your home and signed by your Construction Manager?
- How convincingly can they prove to you that they build the best quality homes? "Quality craftsmanship" seems to be a term used loosely with some.
- Can they give you a list of standard inclusions with over 50 reasons to build with them? Are a lot of the items in their standard package considered upgrades with other builders?
- Can you think of anything from a quality point of view, that you would like to see in your home that isn't already included as a standard item? Or, are they cutting corners and leaving you with mid-quality or low-quality items in their standard package? Will you then have to pay extra to get a decent quality home, or worse, not even find out until it's too late?
- Can you appreciate & see the better quality when you're in their homes?
- Especially if their quality is suspect, who will fix it for you if there's no service manager, their subs come and go, and you're not even sure if the builder will be around much longer or under the same name?
- What is their warranty like and what is the procedure to handle it? Will they make it easy for you to get issues resolved?
- Does their service manager or someone else explain how to operate mechanicals and maintain my home? Are you provided with written materials too?
- Are you given a report card when you're all done, to tell them specifically, what you thought about each of their staff, suppliers and trades-people, so they can constantly improve? Does the owner discuss this with you at the end? And can you see those report cards from previous customers?
- Does the builder have their job-sites so well organized, that they can keep the best trades-people by providing clear schedules and complete materials in order to get in and out quickly with no delays? And do they then pay them quickly, and provide them with regular work, all so they can get the best labor at prices even lower than other builders' not-so-good labor?

So, with all these things considered, are you convinced that they have the highest quality, and lowest price ratio possible for the house you want?

What Our Customers Know About Jeff Horwath Family Builders

"We truly could not imagine doing this without your Construction Manager. From his attention to details, relationships with subs, sense of humor, kindness, and patience." Mark & Melissa M., Hartland



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Things to Know About Your Builder

Suppliers & Subcontractors

- Does the builder choose their subcontractors and suppliers based on their customer-friendliness, in addition to top quality & best price, or is it more about protecting the builder's interests?
- Is the builder ok, if you want to use some of your own suppliers?
- When you talk to suppliers and subcontractors – what are their unbiased comments like regarding the builders you're considering?
- Does the builder make sure that all their subcontractors are insured? And, does the builder carry their own \$2 million umbrella coverage?
- Can the builder say they've had no significant insurance claims over 20 years and 350 homes?
- Does the builder allow and coordinate communication between you and their team, or are you kept out of the loop?
- Is the builder willing to tell you up front who their suppliers are, so you can find out what the word on the street is about them?
- Will the builder let you talk to their suppliers/subcontractors ahead of time, so that you can determine what the builder's relationship is like with their trades-people? Is it strained, have they worked together long, what is their service support like, etc.?
- Does the builder coordinate the application for and installation of site-related items like utilities, sewer & water laterals, well, septic, culvert?
- Will the builder be taking care of coordinating surveys, heat loss calculations, engineering calculations, architectural approvals, septic permits, and building permits? And will they do it while your plans are being drawn to save time, or do you have to wait until your contract is signed and then do a lot of it yourself?

What Our Customers Know About Jeff Horwath Family Builders

"Excellent job – couldn't be more pleased. Everyone was great to work with. It was a great experience." **Mary & Tom F., Richfield**



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Things to Know About Your Builder

Standard Price Inclusions

- Do they include a Tuff-n-Dri 15-year warranted basement waterproofing system?
- Do they also include an insulated basement exterior?
- If not, how do they insure a warmer, dryer basement?
- Do they include roof ice & water shield around the entire perimeter of your roof, plus at valleys, peaks, and tricky spots? And then cover that with tar paper and then high-quality 30 year dimensional shingles?
- If not, how do they guard against water leaks in the home?
- Do they over-specify their floor-joists to exceed the code span charts? And do they use a 50 year premium grade ¾ inch tongue & groove subfloor, glued and fastened with ring-shank nails to engineered I-joists, and provide their own technique for minimizing joist movement?
- If not, how do they reduce floor bounce and irritating squeaks?
- Do they specify LVL studs in their tall walls that don't bend, bow, warp or twist like regular wall studs?
- If not, how do they keep their walls from moving & drywall cracking?
- Are they an Energy Star Builder? Will they build your home to Energy Star standards and have it Energy-Star engineer-inspected all at no extra cost?
- If not, doesn't your family deserve a healthy, energy efficient home?
- Is the builder "Greensmart" enough tell you how they use only a fraction of the wood in your new home than the one you currently live in?
- Are the mechanical items in your home specified to be higher efficiency and quality to last longer and use fewer natural resources?
- Does the builder include 94%+ efficient two-stage Lennox Furnace and Environmentally-friendly matched air conditioning unit(s).
- Is a large, 75 gallon power-vent water heater included?
- Is a sealed-gas fireplace unit with masonry and wood mantel included?

What Our Customers Know About Jeff Horwath Family Builders

"Matt and I just said last night that living here feels like a dream. It's so much better than we could have ever hoped for! I can't wait to build another one some day!!! Thank you." Erica & Matt G., Franklin



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Things to Know About Your Builder

Standard Price Inclusions

Cont'd

- Is a Kohler Whirlpool with tile surround allowance and Kohler faucets and fixtures included?
- Can the builder clearly inform you about the latest energy efficiency methods, such as geothermal heating?
- How open are they to using your product or supplier preferences instead of theirs?
- Are their windows Low-E coated and insulated with Argon gas sealed between the panes? And are the interiors wood with low-maintenance pre-painted aluminum exteriors? Or, are they low-cost vinyl?
- Does the builder include professional interior and exterior painting?
- Are wood floors included in your foyer, dining room, halls, mudroom, powder room, kitchen and dinette?
- Are tile floors included in all your full bathrooms?
- Is high-grade carpeting included in all the other areas?
- Are all the cabinets custom? How much input do you get into the design?
- Are custom, adjustable closet systems included? What kind?
- Does the builder include 15 recess lights wherever you want them; plus a healthy light fixture allowance at the builder's invoice cost which is half or less the normal showroom list price?
- Will the builder give you their full list of standard inclusions to review?

What Our Customers Know About Jeff Horwath Family Builders

"You were awesome to work with! We appreciate your help along the way and your quick response to any questions we had.

I cannot believe we are moving in!!! "

Mike & Denise P., Menomonee Falls



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Things to Know About Your Builder

Pricing & Extra Costs

- Does the builder give you the total cost of the home, even if it's custom, with an itemized breakdown of included upgrades and possible options, all up-front before you have to give them any money or commitment?
- Does the builder then guarantee that pricing during the drawing process, and even during the building contract period?
- Does the builder help you understand all the other possible associated costs in your initial discussions to ensure that you stay within your targeted budget - like permits, site improvements, basement exposure costs, anticipated upgrades, landscaping, appliances and drive/patio/deck?
- Are they trying to help you understand your full costs, or do you get the sense that there are unknown costs and extras that you will be charged later when it's too late to include them in your budgeting?
- Will you be charged fairly for things you add, or do you get the feeling they have a high mark-up on extras and changes?
- Does the builder provide your house plans free even if they're custom – if not, how much do you pay for the changes or design time and plans?
- Does the builder require only a small total down-payment, and are all your deposit or down-payment funds applied 100% toward the cost of your home?
- Does the builder minimize your interest expense during construction, by delaying your first construction draw until the entire home is framed up, windows are in and shingles are on? Or, are they getting a significant amount for a down payment and then another large draw when the basement goes in, and another one during the framing period, so that you're essentially paying for the home in advance, and they're using your money?
- Has the builder provided healthy and reasonable selection allowances in your contract, so that you have the ability to stay within your budget when making selections? How do those allowance amounts compare to other builders?
- Does the builder let you make your own choices on these selection allowances, and then provide them all at their invoice cost with 0% mark-up and fees? Or, are you restricted on your selections, only given retail amounts, not allowed to use your own sources, or to see invoices, and then paying a mark-up over the builder's invoice?
- Do you get all the money back that you don't spend from your allowances?
- Does the builder have no fee or mark-up charge for handling/ coordinating all of your external site improvement items?

What Our Customers Know About Jeff Horwath Family Builders

"I would also like to add that our home came in on time and within our budget. The allowances that you recommended were accurate."

Dawn & Dan O., Oconomowoc



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Things to Know About Your Builder

Pricing & Extra Costs

Cont'd

- Does the builder let you make plumbing faucet and fixture changes directly in their plumber's showroom with no builder involvement or change order fees?
- Does the builder let you make electrical plan and upgrade changes directly with their electrician with no builder involvement or change order fees?
- During construction, will the builder always put your request for plan or specification changes in writing for you to review and approve before you get any extra charges? Or have past customers told you they kept getting charges that they neither requested specifically nor approved?
- Does the builder let you make any changes relative to their selections and allowances without considering it a change and charging a fee?
- Does the builder have a low \$75 change order administration/processing fee for design or specification changes, or is it \$100, 200, or even \$350 like some builders? And, do they actually waive your first two change order fees, and try to help you avoid them by discussing everything in detail up front?
- Do they include final pre-move-in detail cleaning, or do you pay extra?
- Do they include dumpsters & construction debris removal, or do you pay extra?
- Do they keep your home-site kept neat during construction – do they recycle?
- Do they include portable toilets for the workers, or let them improvise?
- Have you been treated honestly regarding costs, or do you get the feeling that you've been pitched with a false discount or low-ball price, with the high prospect of excessive "make-up" costs later?

What Our Customers Know About Jeff Horwath Family Builders

"Jeff, we feel you were honest and fair with us. You offered reasonable and fair solutions and addressed every issue we had. Scott was professional, courteous, and patient throughout the entire process.

Ria & Djerrick T., Brookfield



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Things to Know About Your Builder

References

- How consistently enthusiastic are their past customers? Can you call any of their current or past customers? Will they show you their customer list and let you choose?
- Did past customers feel like friends/family with the staff?
What do past customers say about follow-up service and dependability?
On a scale of 1-10 how high would past customers rate the builder overall and specifically in the areas that are important to you?
- Did past customers feel they got the most for their money - most house & features, most attractive and functional design, most quality & craftsmanship, most helpful & honest staff, most follow-up and service, and all for the best price for what they were provided?
- What is the word on the street concerning them, among customers and others?
When you ask other people, is this builder consistently mentioned as one of the best at any price range?
- Have you found them to be one of the only builders for which you never heard any unfavorable comments? Or, have you heard from unimpressed or unhappy customers, which is a strong indication that there's more yet to come?
- Are the only negative comments you've heard about this builder, one's that were fabricated by competing builders or their sales people?
- What do suppliers, subcontractors, bankers, inspectors, realtors and others knowledgeable in the business say about them?
- Can the builder provide approved lenders who are enthusiastic about this builder, and who want to give you great rates to help you with the project?
- Based on their history, current situation and everything else you've learned, how likely is it that they will be a viable business when you need them in 1, 5, or 10 years from now?
- All things considered – are they giving you the most bang for you buck, by providing the best-looking, most well-built, most cost-efficient home, that will have the best possible resale potential for the highest return on your investment. And is the maximum amount of your money going into your home vs. their excessive profit and overhead?
- Do you sense that this builder truly has a desire to make you happy and will make the process easy and enjoyable for you? Do you feel you can trust them to live out their Christian convictions and put your interests first, for what may be one of the biggest investments of your life?

What Our Customers Know About Jeff Horwath Family Builders

"You guys communicate well with each other. And, the values and philosophy is engrained in everyone. This is a true sign of a quality company."

Steve & Carolyn C. Brookfield



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Things to Know About Your Builder

Support Staff

- Can they honestly convince you that they have the best support staff in the business for your project, without any additional overhead drain?
- Do they have no extra commissioned sales people, sales managers, general managers, non-contributing ownership, expensive office, or excess advertising to inflate the overhead cost for your home that either adds cost or removes quality in order to get you the best home at the best price?
- Are their employees enthusiastic, sincere and very skilled at what they do? And do they enjoy their jobs and have they been employed there a long time?
- Is your Office Contact going to give you clear statements and copies of your allowance invoices with no mark-up? And is she also a talented Interior Designer who will help you make the most attractive and cost-efficient selections for your home, and interface with suppliers on your behalf?
- Do you also get a skilled Construction Manager who is easy to talk with and gives you his cell phone number, who will oversee the quality, timing & cleanliness of your project? Can they show you a 150 point quality checklist that will be signed off for your home? Do they regularly meet you on site?
- Does the owner of the company meet with you personally to design your home, and does he or she have a degree in art & design and business, and been building and designing homes for over 30 years?
- Does the owner, who designed your house meet with you with your construction manager on-site to position your home on your lot, then inspect the rough construction framing with you, and also meet with you when the cabinets & woodwork are going in, and again when your project is completed?
- Are you provided with an in-house Construction Director to review your specifications with you in detail prior to signing your contract? Does she have an MBA degree, and work hard on your behalf to get the best materials and labor at the best price for your home? Is your complete home price guaranteed before you give them any money or commitment, even if it's custom?
- Are you provided with your own Owner's Organizer manual with everything you need to know about your project, in writing with project schedule, selection information and step-by-step commentary?
- Does the builder have suppliers who are friendly and easy to work with, understand your builder's system, and give you design help? And, do they allow you to make your own selections, sign your own proposals and give you copies of the proposals and the builder invoices all with no mark-up?
- Do they have an excellent Bookkeeper whose been in the business over 20 years to pay all your bills, collect all your lien-waivers, ensure that all workers on your premises are insured, and who works seamlessly with your bank and title company by providing clear cost breakdown and draw documents?
- Is there a top-notch, helpful Service Manager also inspecting your home during construction, who will walk you through the home to show you how everything works, and then help fix any issues after you've moved in? And does he do a one-year call-back also? If not, then who does??

What Our Customers Know About Jeff Horwath Family Builders

The building process has been a lot of fun so far, and we can't wait to watch the progress. We feel lucky to be working with such a nice group of people.

Shelley and DJ, Hubertus



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