

THE NEW HOME HANDBOOK

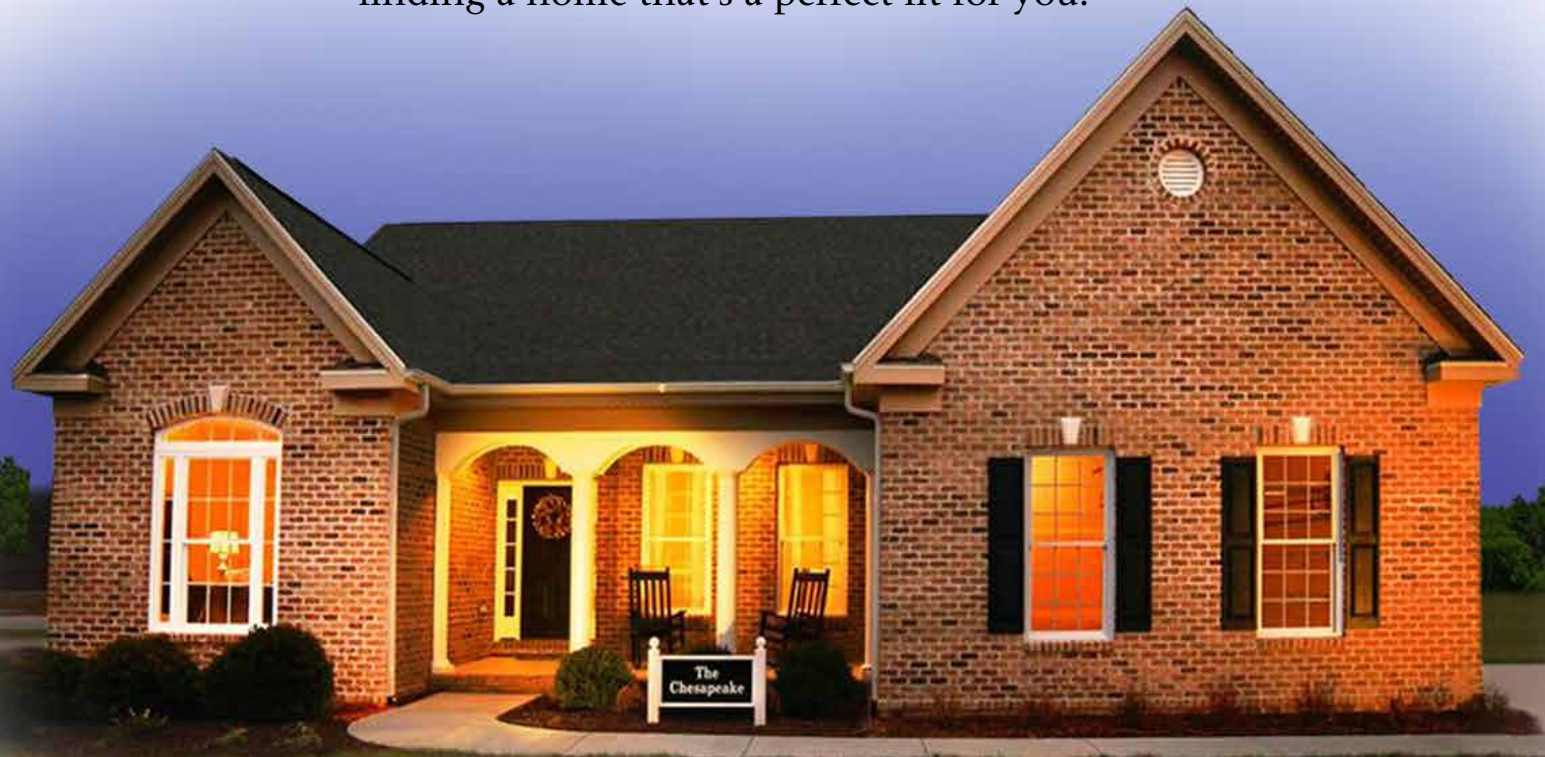


STATESON
HOMES

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.



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Informed Decisions Lead To Happy Homes!

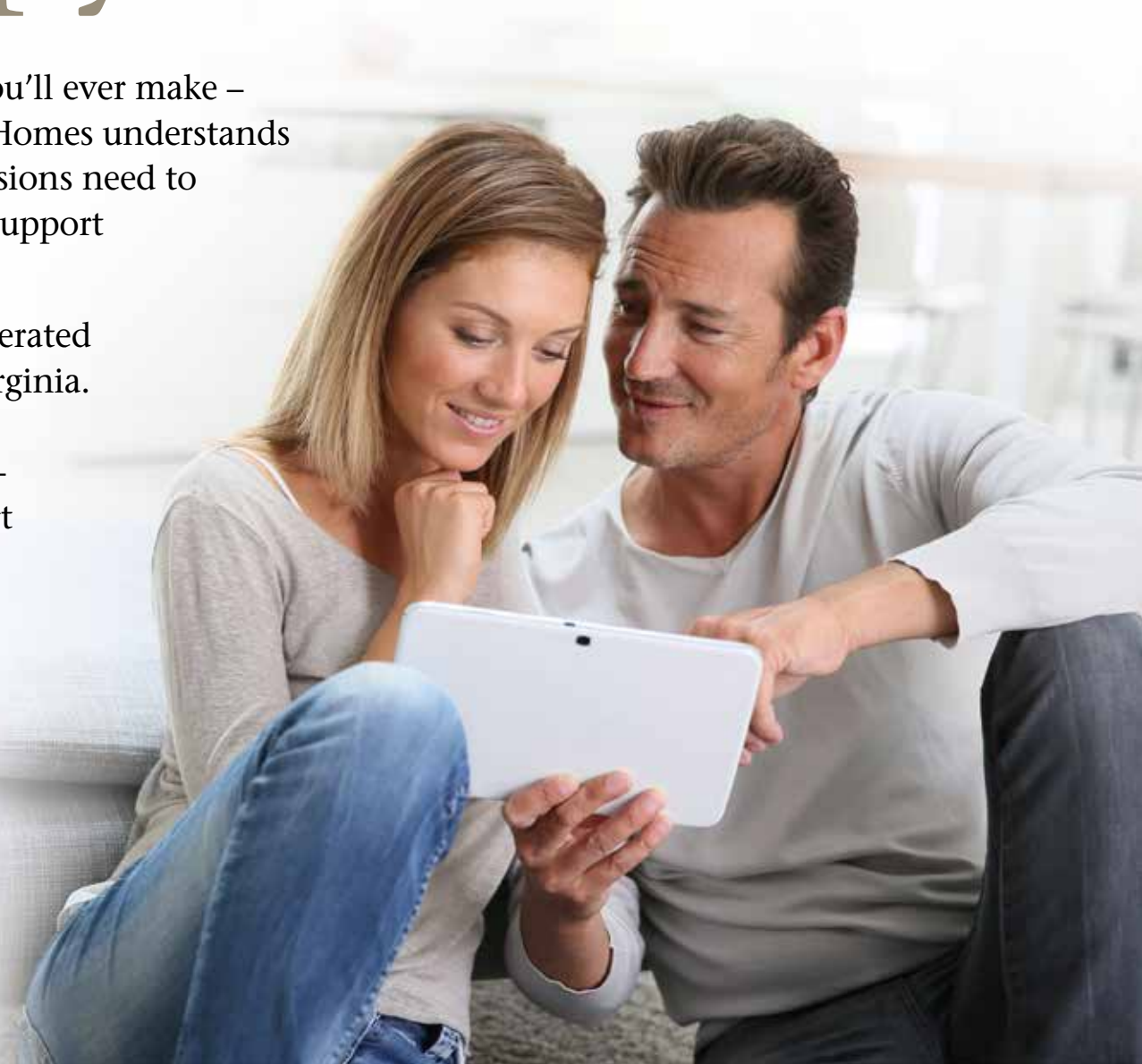
A home is one of the largest purchases you'll ever make – and one of the most important. Stateson Homes understands that. We know how many significant decisions need to be made, and we're ready to provide any support you may need throughout the process.

Stateson Homes is a locally owned and operated homebuilding company in Blacksburg, Virginia. Our new homes and neighborhoods – located throughout the New River Valley – feature outstanding quality, state-of-the-art energy-efficiency, distinctive designs and meticulous attention to detail. For more information visit **StatesonHomes.com**.

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RENTING VS. OWNING

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.

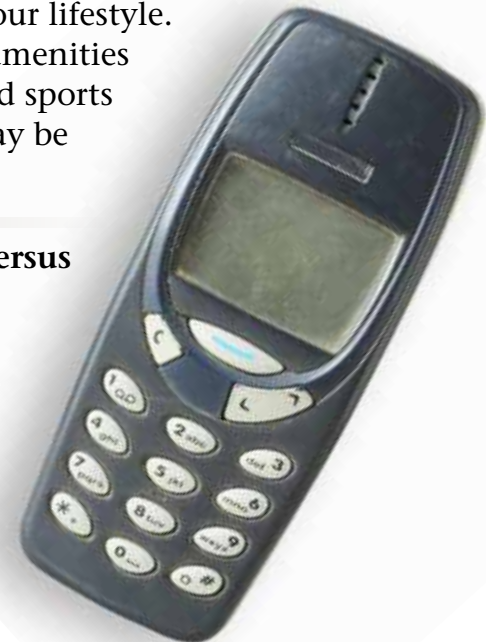
■ **Improved energy efficiency.** Today's energy efficient design and construction practices are light years ahead of what was available even a few years ago. Used homes were not built to current codes, so they are missing features like high R-value insulation, super efficient HVAC systems, low-E windows, 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.



BUYING NEW? COMPARE BUILDER VS. BUILDER.

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

BUILDER COMPARISON	STATESON HOMES	BUILDER 2	BUILDER 3
■ A simple, fun and convenient “One Stop Shop” for homebuyers. You can choose your home & home site, review options and features, and acquire financial guidance and pre-qualifications all in one location!	YES	_____	_____
■ We finance construction, so no construction loans are needed.	YES	_____	_____
■ Endless choices available to customize your home... your way. And a design center professional who is available to guide you through the selection process.	YES	_____	_____
■ Decorated Model Homes are available to tour seven days a week.	YES	_____	_____
■ Homes and communities are situated in highly desirable locations.	YES	_____	_____
■ Numerous community amenities like pools, trails, and easy access to transportation.	YES	_____	_____
■ Included standard features like 9-foot ceilings in the basement and first floor, and 42-inch maple cabinets, Moen faucets, and stainless steel GE appliances in the kitchen.	YES	_____	_____
■ All unfinished basements are “conditioned spaces”, complete with exterior wall insulation AND duct work for heat and air conditioning if you decide to finish the basement later!	YES	_____	_____
■ Professionally designed landscape package for each home.	YES	_____	_____
■ Quality Builder Warranty/10-year structural warranty backed by Liberty Mutual.	YES	_____	_____
■ Continued support after settlement; 10-month warranty inspection, 1-year builder warranty.	YES	_____	_____
■ Highly trained and professional sales staff qualified to assist in all aspects of the home buying process, making your experience more enjoyable.	YES	_____	_____
■ Team members are always available to answer questions, and provide regularly scheduled progress reports throughout the entire process.	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**

