



NORTH RIDGE HOMES

KNOW THE DIFFERENCE

Our Mission and What We Stand For:

WE FORMED OUR COMPANY TO CHANGE THE STANDARD IN THE RESIDENTIAL BUILDING INDUSTRY - TO BRING **TRUST, TRANSPARENCY, COMMUNICATION, AND PARTNERSHIP** BACK TO THE BUILDER-CUSTOMER RELATIONSHIP.

YOU CAN COUNT ON US TO BE THERE WHEN YOU NEED US, TO BE HONEST, TO EDUCATE YOU, AND TO PROTECT YOUR BEST INTEREST AS OUR TOP PRIORITY - ALL THE WAY THROUGH THE BUILD PROCESS - PROVIDING YOU A HIGH QUALITY HOME, DESIGNED FOR YOU, THAT WILL STAND THE TEST OF TIME.



Why Build New?

MANY PEOPLE ARRIVE AT THE IDEA OF BUILDING NEW AFTER SIMPLY NOT BEING ABLE TO FIND WHAT THEY WANT IN AN EXISTING HOME.

IF YOU'VE BEEN SEARCHING FOR YOUR DREAM HOME, AND CAN'T SEEM TO FIND IT, THE OPTION TO BUILD IT IS RIGHT HERE FOR YOU.

SOMETIMES, PEOPLE HAVE BEEN DREAMING OF BUILDING CUSTOM FOR YEARS.

EITHER WAY, A NEW HOME IS A GREAT WAY TO HAVE JUST WHAT FITS YOU, WITH HIGH QUALITY THAT WILL LAST A LIFETIME.



What Sets Us Apart:

- **DESIGN/BUILD - TRULY CUSTOM:** AT NORTH RIDGE, WE HAVE THE ABILITY TO CUSTOMIZE EVERYTHING, INCLUDING YOUR FLOORPLAN. WE DON'T IMPOSE UNNECESSARY RESTRICTIONS OR LIMITS ON WHAT CAN BE CHANGED, AND WE'LL WORK TO DESIGN AND ENGINEER EXACTLY WHAT YOU'RE DREAMING OF, BECAUSE WE CAN.
- **TRANSPARENT BUDGETING:** OUR SYSTEM FOR BUILDING THE BUDGET OF YOUR HOME ALLOWS YOU TO BE IN COMPLETE CONTROL, AND UNDERSTAND WHERE EVERY PENNY OF THE BUILD IS GOING.
- **EDUCATING YOU:** WE BELIEVE AN EDUCATED CUSTOMER IS A HAPPY CUSTOMER, AND WE DON'T BELIEVE THERE ARE ANY SILLY QUESTIONS. WE'RE HERE EVERY STEP OF THE WAY TO ANSWER ANYTHING YOU HAVE TO ASK, AND WE'LL GO OUT OF OUR WAY TO MAKE SURE YOU ARE WELL INFORMED.
- **FACE - TO - FACE:** WE ARE THE FACE OF OUR COMPANY, AND WE *ARE* THE COMPANY. WHO YOU SEE IS WHO YOU GET - FROM DESIGN, TO BUILD, AND AFTER MOVE-IN, WE ARE LITERALLY HERE FOR YOU WHENEVER YOU NEED US.

Custom Vs Semi-Custom:

FOR **TRUE CUSTOM** BUILDS, THE OPTIONS ARE ENDLESS AND THE FLOORPLAN CAN BE DESIGNED SPECIFICALLY TO YOUR WISHES, YOUR LAND, AND YOUR NEEDS.



FOR THOSE LOOKING FOR SOMETHING SIMPLE, EASY, AND TRIED-AND-TRUE, WE OFFER **SEMI-CUSTOM** OPTIONS, WITH PRE-DESIGNED FLOORPLANS, A SELECTION OF FINISH OPTIONS AND UPGRADES TO CHOOSE FROM, AND YOUR PICK OF OUR AVAILABLE LOTS

Our Process

Financing:



Starting with a lender is the best plan - that way we can build a budget around the house payment you want to have in the end. It will also make the process of acquiring land easier, if you've already got a lender lined up and ready. Begin with our suggested lenders, and get started off right.

Budget:



We'll build a budget with you (including land if needed) that allows you control over material choices and flexibility in spending - maximum control over your funds. We'll set a contract with you at the agreed upon amount, and begin design and land acquisition.

Land:



Your land will be acquired through the method of financing you choose. The search for land happens simultaneously with design. Once owned, permits will be drawn and utilities will be installed, so that the house building can begin!

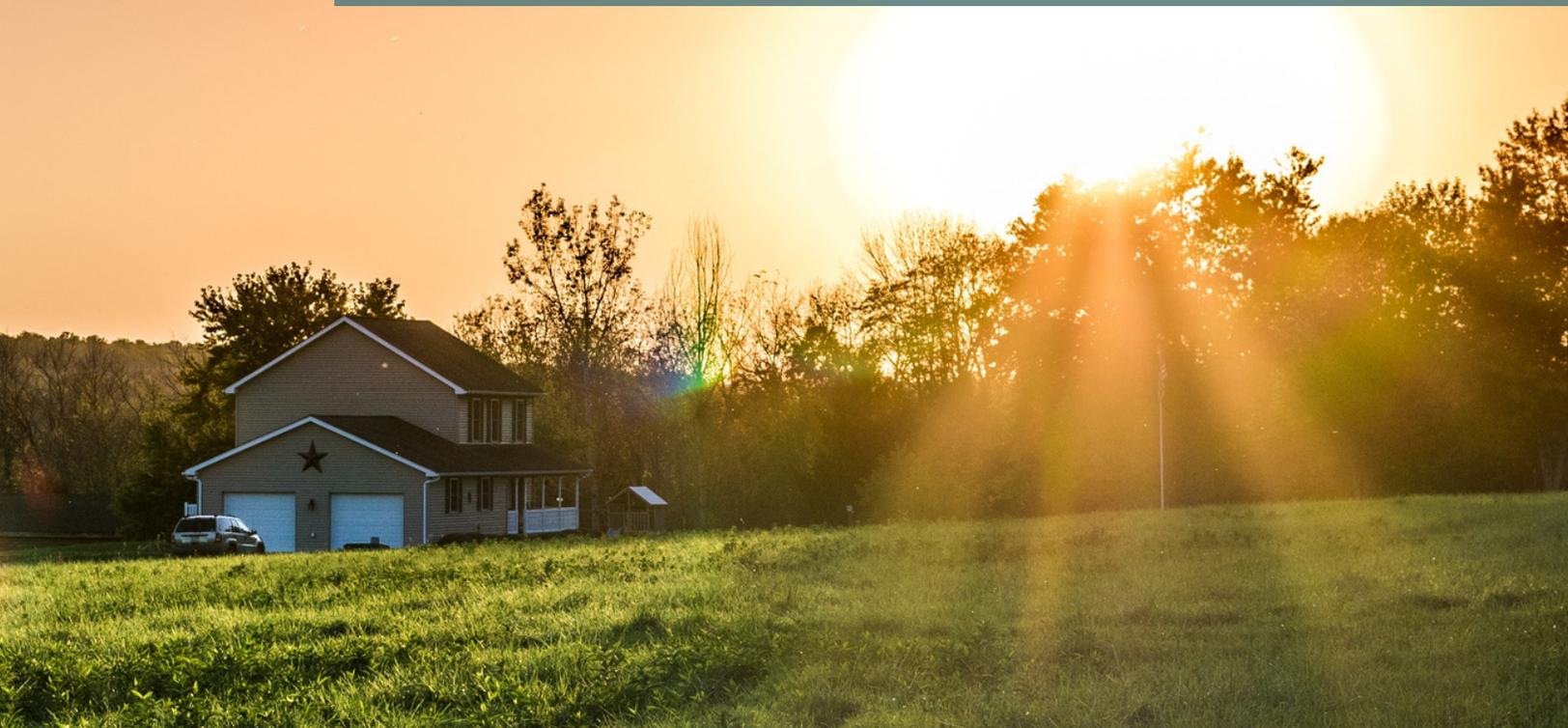
Design:



The design process will include the complete engineering of your floorplan to your customization, and then progress into material choices. When it's time, you'll pick materials through our vendors, and put together the look you love.

Build and Completion:

Building will begin, and you'll get regular updates on progress. At the end, we'll provide you a closeout book complete with manuals, warranties, lien releases, and all other important documents you will need. We'll walk you through the home, and hand off your keys!



Updates

During the process, we make an effort to EXCEED your expectations with communication! Aside from checking in regularly, we use online platforms to give you access to up to date information on your build, throughout the entire process. Our *Client Facing App* lets you stay in touch with our progress, in real time!

Our homes are truly custom and truly quality - which means they take some time. We recommend leaving yourself 3 months for the design and permitting process, and estimate 9 months, weather permitting, for your build time. The intricacy of your plan may adjust these times as well.

Timelines



Builder Warranty:

A one-year complete warranty is standard with our homes. At the one year anniversary of your build, we'll schedule a visit to take care of any warranty issues that may have come up, and make sure you're just as happy with your home as the day you moved in!

Land



I found a piece of land I love...now what?

If you're actively looking for land or are in the process of making an offer, make sure you involve us as your builder, and discuss a **feasibility contingency** with your realtor. There are many factors to consider, and you want to make sure you know the land is buildable and will fit inside the budget you're projecting, *before* you close.

We work
WITH your
Realtor

We don't shy away from our customers having a real estate agent represent them - we think it's smart! Bring your realtor while you are still in the process of searching for land, and we will help you through the feasibility, including your agent all the way through the process, so you feel fully represented at all times.

Working together as a team, we will put together the best plan that fits your needs!

Considerations when looking for land:

When deciding on land, there are many factors to take into consideration.

Here's a beginning list:

- **Geography** - location, amenities and access. Proximity of stores, schools, firestations, work and etc, paved or dirt roads, and weather zones.
- **Utilities** - Well, private or public water, Septic or sewer, and connection fees, power/gas, internet and phone.
- **Regulations** - HOA/CC&Rs, zoning, architectural standards, permitted uses.
- **Value Retention** - Neighboring properties, and long term value.

Ask for our full checklist to use for your land search.

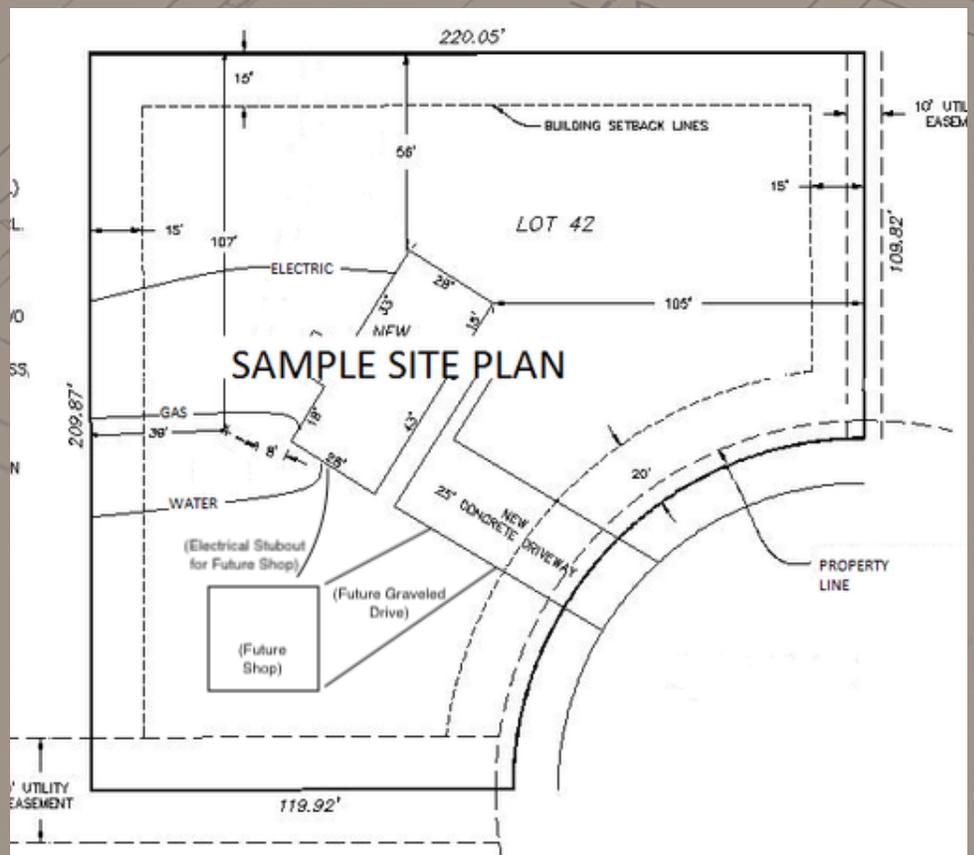
Creating a Site Plan:

Plan for Tomorrow:

A site plan is a necessary part of plan approval, laying out the plan for the entire site - including all structures, driveways, easements, utilities, and etc.

The BEST way to approach a site plan is to talk through current **and future** improvements from the beginning of the build process. Planning for the future today may save you money in the long run!

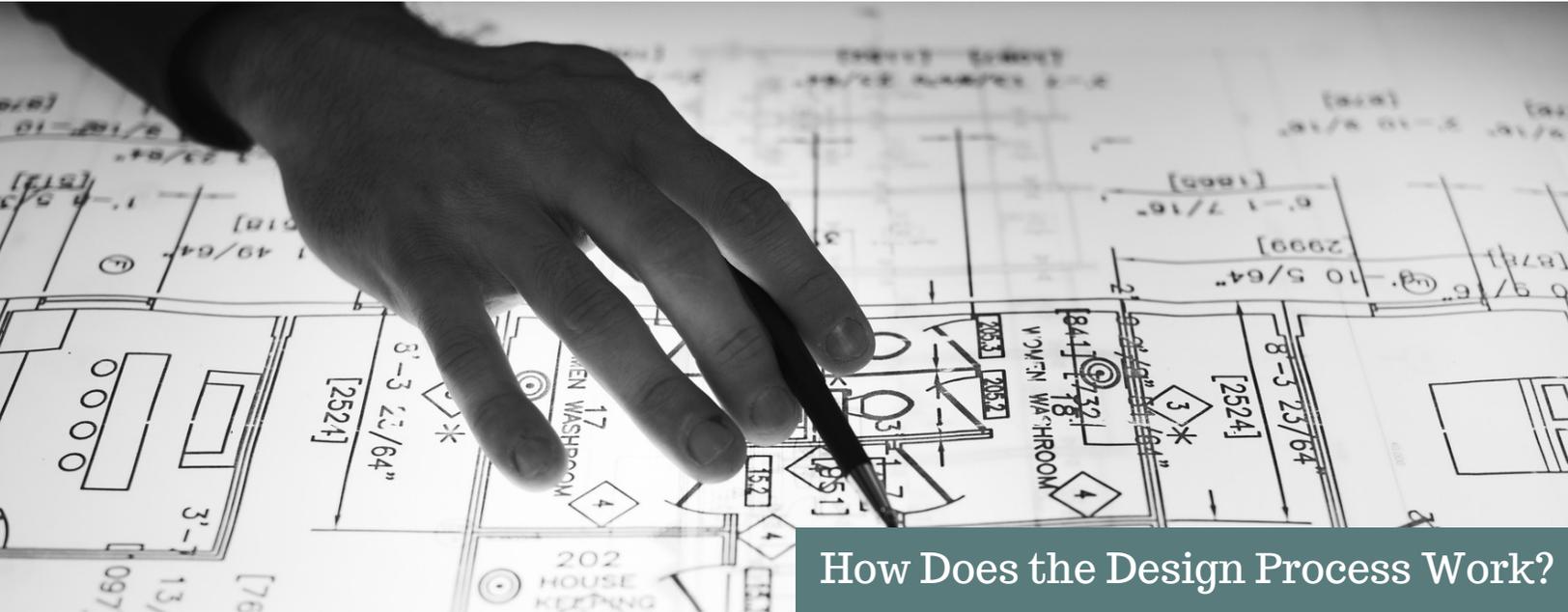
Sample Site Plan



Plans and Design

What is Design-Build?

In a Design-Build project, builder and customer work together to design the home from scratch. At North Ridge Homes, we do offer pre-designed floorplans, but our specialty is in the true custom home design and build arena. This is where you get to dream it, and we can make it happen.



How Does the Design Process Work?

Contrary to popular belief, the design process of your home actually begins when you select your land.

With a flat lot, there's a fairly wide selection of homes to choose from; on the other hand, a hillside lot will require a more restricted set of options. Involve your builder when selecting your land, so that the conversation about styles and home designs can be had before you purchase.

Once you have your land selected, we work closely with you and our engineers and architect to produce preliminary "one-line" drawings of the ideal floorplan. Then, we refine the plan as our engineer brings the design to code and includes everything needed to make it structurally sound. This process can take some time, so make sure you think about this when planning your timeline.

A NOTE ABOUT ONLINE PLANS

WHILE THE INTERNET IS A GREAT STARTING PLACE TO FIND FLOOR-PLAN CONCEPTS, BUYING YOUR PLANS ONLINE IS NOT THE BEST WAY TO GO. WORKING WITH OUR ENGINEERS, WE CAN PROVIDE CUSTOM PLANS FOR LESS THAN YOU WOULD END UP PAYING FOR ONLINE PLANS ONCE YOU'VE PURCHASED THE CHANGES, ENGINEERING, AND RIGHTS TO REPRODUCE NECESSARY TO BE ABLE TO BUILD. INVOLVE YOUR BUILDER, BEFORE YOU BUY!



Once plans are produced and finalized, most elements are set in place, but choices regarding colors, door styles and finishes are yet to be made. That's when we have a design meeting to establish the basics, and then help you work with our suppliers so you can choose from their warehouses to accomplish the look you love.

We're there with you the whole way to help bring it all together!



Pick in the Right Order:

CABINETS:

The selection of options for door style and color is much more limited than options for other finish items. Begin here.

COUNTERTOPS:

Countertop selection comes next - countertops can be an accent piece that you'll need to coordinate flooring and paint colors with, for your overall look.

TILE AND FLOORING:

There is such a wide selection of flooring and tile options available, you can find something to look great with any cabinet/countertop scheme.

PAINT COLORS:

Paint color is the finishing touch, bringing everything together.

Budgets and Financing

How Does Budgeting Work?

At North Ridge Homes, we use a transparent budgeting system with itemized, line by line budgets for materials, allowing you the ultimate control over how your home is built and how your money is spent.

Our baseline budget starts with the non-negotiables: things like a high quality foundation, best practice framing, and all the structural components that make a North Ridge Home exceptional by nature. On these items, corners will not be cut, and that level of quality forms the basis for your budget, along with other base items, like utility connections and permitting costs.

After that, when it comes to finishes and materials selections, we use an **allowance system**, where you'll work directly with our vendors to make your materials selections, and keep your choices inside your set allowance for each item. If you make a great selection and save money on a line item, you can apply that toward another line item in your build.

This system allows you to be in control of your design, and your budget.



Options for Financing

When it comes to financing a custom home, there are multiple options available. Which one is best for you really depends on your circumstance, your end mortgage structure, and the type of land you're acquiring.

Lots with utilities already available tend to be easier to finance, but we do work with lenders who will finance vacant land without utilities, even in an all-in-one construction loan. This takes a bit of planning, since utilities have to be figured in at the get-go, so involve your builder in your land selection and financing conversation as early as you possibly can.

North Ridge Homes offers builder financing on semi-custom pre-sold homes, and we also work directly with customers who already own their land.

The lenders we work with are involved in the process from budgeting on - by doing so, we can achieve the best value for our customers in the end.

Looking at the bigger picture ahead of time can be of huge benefit when you're finally ready to build, and set you up for major savings in the end.

We work closely with area lenders to make the process smooth. Our preferred lenders are available to answer any questions you may have, and provide the best loan package for your needs.

Suggested Lender:



Geoff Slye

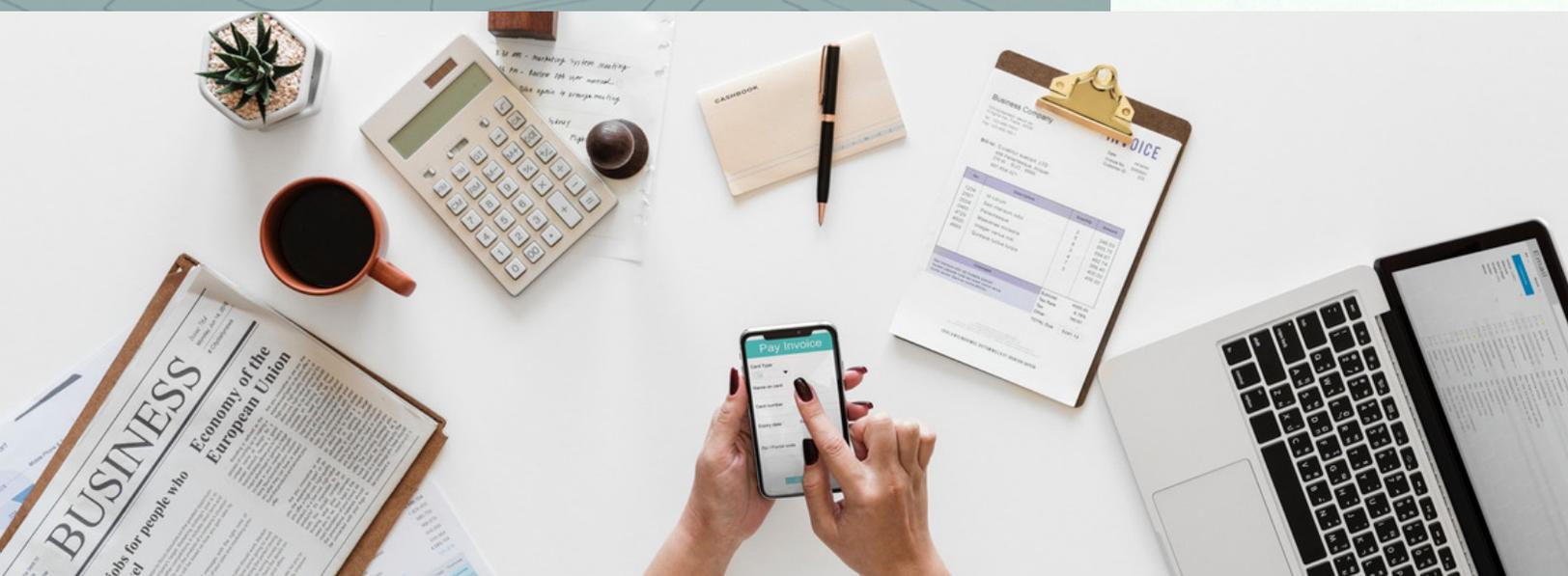
Mortgage Loan Originator

NMLS #297581

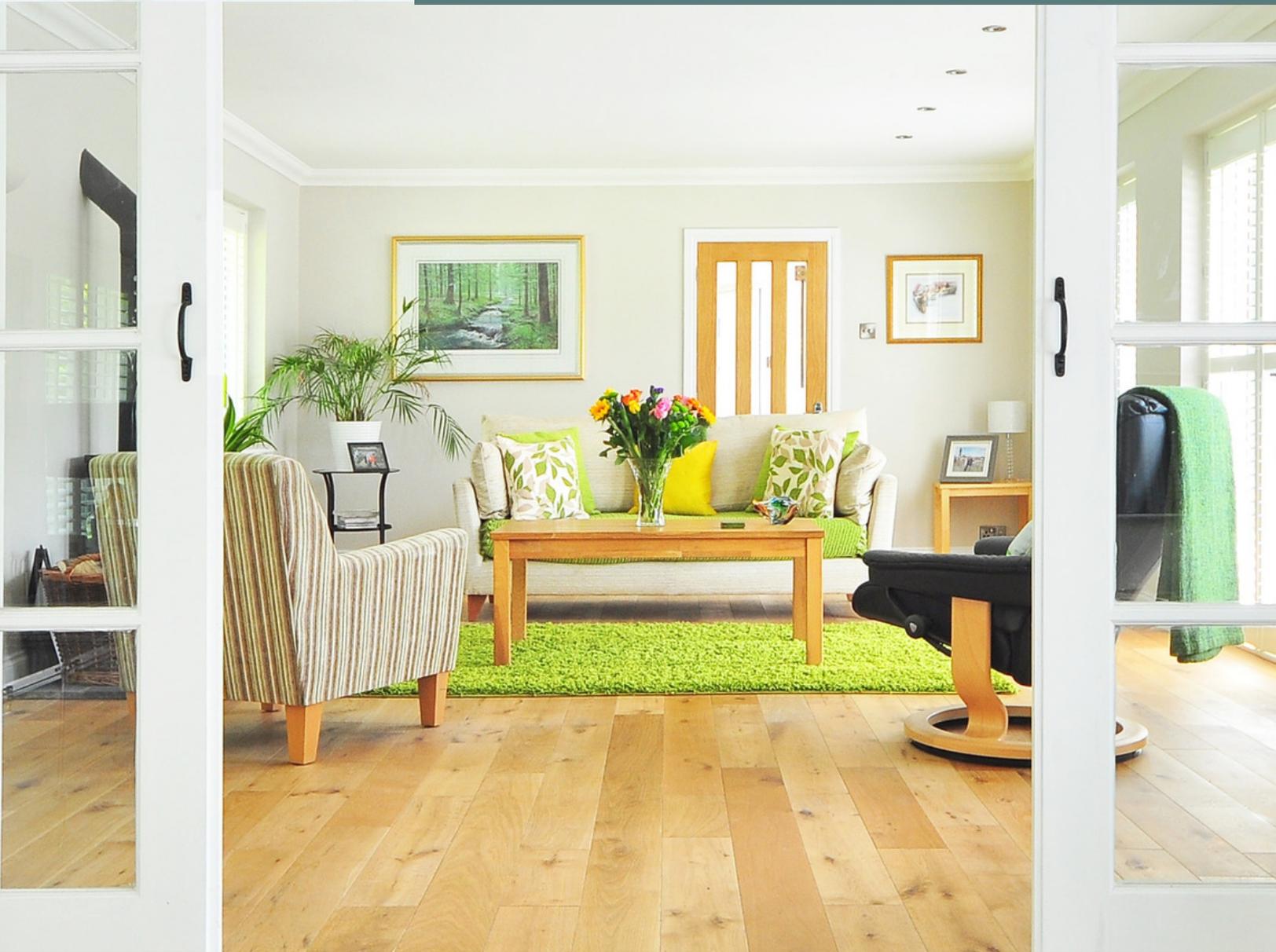
509-944-4089

gslye@mountainwestbank.com

**INVOLVE YOUR
BUILDER AND YOUR
LENDER, AS EARLY
IN THE PROCESS AS
POSSIBLE.**



Efficiency and Green Building



Efficiency is one of today's most important concepts - increasing your home's efficiency not only saves you money, it helps conserve the energy used by your home and reduce your footprint on our energy system.

At North Ridge Homes, our standard of practice includes high efficiency materials and methods of building, because we know that is the best way for our homeowners to maximize the use of their money in the long run.

We are well versed in highly efficient and green building practices, with numerous options for maximum efficiency and low impact available to our customers. Today's options to increase the efficiency of a home are plentiful, and we believe in providing our customers the highest quality, and most efficient home, possible.

Waterfront Building



Waterfront building requires a distinct set of expertise and understanding. At North Ridge, we've got the experience necessary to meet the needs of your dream waterfront home.

We've done it many times before, and we can do it for you.