

Frequently Asked Questions

Q – Do we need insurance on the home during construction?

A – Yes. Inform your insurance provider that you will own both the land and the home while it is being constructed. Your lender will supply the required loss-payee information. Mr. Musser also carries insurance. His policy covers his employees and any materials on site that have not yet been installed. Once materials are installed in the home, your policy becomes responsible.

Q – Who pays for utilities during construction?

A – The buyer is responsible for utilities as the home is being built. Your Musser representative will contact you when utilities need to be activated, or you may activate them once you see meters installed and functioning. Some municipalities begin charging sewer fees as soon as a sewer permit is issued. When a meter is installed, it's a good idea to record the meter number and call the utility company.

Q – How quickly will my home be started once we settle on the land?

A – Check with your Musser representative for a timeline on your home build.

Q – How long do we have to make our custom selections?

A – Ideally, all selections should be completed by the time you settle on the land.

Q – How much can I anticipate my taxes to be?

A – Your Musser representative can provide an estimate based on current assessments of recently sold homes in the community.

Q – Is there anything more that I may anticipated will cost extra during construction?

A – Yes, potential additional costs may include:

- Rock blasting
- Additional fill removal
- A water-conditioning system if the property has hard water.
- Items listed as allowances, such as a well. Because water depth and pressure vary, actual costs may exceed the allowance. We aim to set fair allowances, but exact conditions cannot be known in advance.

Q – When is the money for any overages due?

A – Overages are due at the final walk-through. Mr. Musser will prepare a "Final Credits and Extras" invoice reflecting supplier-billed overages. You will typically receive this invoice, along with supporting documentation, a day or two before the walk-through. A personal check is accepted. Please note: Overages are usually not totaled until the final week of construction, as buyers often add items during the build. If you request it, your Musser representative can attempt to provide an estimated figure earlier.