

Frequently Asked Questions

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

A - Yes, Let your insurance person know that you will own the land and the home as it is being constructed. The loss payee information will be provided by your lender. Mr. Musser has insurance also. His insurance covers his employees and it also covers materials on site that are not installed in the home. Once they are installed, your policy would take over.

Q - Who pays for utilities during construction?

A - The buyer is responsible for utilities as the home is constructed. You will be contacted by your Musser representative to activate utilities as they are needed or once you see meters and they are working. Some municipalities charge for sewer as soon as a sewer permit is purchased. Once you see a meter on your home, it's a good idea to take the meter number and call the utility company.

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

A - Usually within a few weeks.

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

A - Ideally, we would like you to have all selections completed by the time you settle on the land with the exception of lighting.

Q - When is the money for any overages due?

A - Money for overages is due at the final walk thru. Mr. Musser will produce a "Final credits and extras" invoice that will reflect overages that have been billed from the suppliers. We will normally have this for you along with invoices to review a day or two ahead of the final walk-through. He will accept a personal check. Keep in mind that Mr. Musser normally does not try to total overages until the final week of construction because buyers add things as the home is being built. If you ask your Musser representative, we will try to make an attempt to get you an estimated figure.

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

A - Ideally, we would like you to have all selections completed by the time you settle on the land with the exception of lighting.

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

A- Additional costs that could incur are rock blasting, additional fill removal and in the case of hard water, you may need a water conditioning system. This is a preference and is not included in the sale. Also, items marked as allowances could incur more cost such as a well. We have no idea how far they may need to dig for good water and pressure. We try to list a fair allowance but just have no idea.

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

A - Take the sales price of the land and home X .020= estimated tax \$. This would include school, county and township in the Lebanon County area, this is a safe estimate.