



Frontier Housing
Discover the New Frontier

Frontier Housing

Frontier Housing was founded in 1974 to provide affordable housing solutions to build better communities.

We are a community-based nonprofit that believes homeownership provides a valuable asset to the buyer and to the community.





- ✓ We build the highest quality, ENERGY STAR® Homes.
- ✓ We prepare and support homebuyers through effective, homebuyer education. www.ehomeamerica.org
- ✓ We believe when you get the financing, with a good loan, buyers will succeed when purchasing a quality home.
- ✓ We offer down payment and closing costs assistance.
- ✓ We are your trusted homeownership voice in the community.



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When purchasing a new home..

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Key items to look for

✓ **Highest Quality Construction**

✓ **ENERGY STAR® Certified**



✓ **Independent Third Party Inspection**



✓ **Warranty**



✓ **Meeting FHA Requirements**





What do I need to look for in a builder?

- Stellar reputation in community and with lenders
- Experienced builder with proven track record in community
- Financially sound company with insurance (Workman's comp, liability, warranty). Ask for a financial statement or company credit references.
- Rated builder in good standing: check www.epls.gov
- Seek referrals from former customers
- Look for experience in design, lending, and inspections
FHA, Rural Development, 2-10 Warranty .





Does your builder pay attention to quality? How can you tell?

- **Handles** all the details with thorough plans, specifications, work write-ups, detailed drawings, licenses, permits and good written contract.
- **Provides** the “right” foundation.
- **Agrees** to rigid inspections throughout the process done by independent, third-party inspectors representing your interests.
- **Builds** the right envelope, foundation and structure that gives you the best energy rating, go for ENERGY STAR® and save 30% monthly
- **Agrees** to “turnkey” home completion including every detail, ex. Quality landscape, paved drive, sidewalks, exterior lighting and mailbox



All Construction Meets the Residential Building Code

Energy efficiency and sustainability starts with quality construction practices



Solid Footers and Foundations



What not to do!



Rough -In

The half-way mark -

Plumbing, Electrical and HVAC are “roughed-in” with approval from licensed inspectors



No support under the beams...



Completion of Work

A completed house



Don't let this be your finished product...



Insulation Done Right

Foam and caulk all exterior walls



Look for insulated wall cavities & check for mold and mildew before purchasing your new home!



Seal outdoor air penetration



Tight Construction and Ducts



Check the ductwork to see if it is well insulated, all connections are sealed with mastic and tap. This ductwork can be as much as 15-20% more energy efficient!



Ductwork that is not installed correctly will increase utility costs and reduce indoor air quality.



When looking at doors and windows ask about the U-Factor & if the window is double paned and has Low-E glass!

DEFINITION:

U-Factor – The insulating value of the glass

Low-E – Coating on the exterior of the glass



Look for a U-factor less than 0.35

Look for the Energy Star Partner Logo



Efficient Heating and Cooling



Energy Star Qualified Heating
Equipment

8.5 HSPF Min.



Energy Star Qualified Cooling
Equipment

14 SEER Min.



Efficient Products

✓ Energy Star makes a wide variety of energy efficient fixtures including: ceiling fans, vanity lighting and exterior lighting.



✓ Compact Fluorescent bulbs use a much as 75% less energy as standards incandescent bulbs.





Third Party Verification

In an **ENERGY STAR** qualified home...

The builder's construction crews know that their work will be tested for performance, quality, and attention to detail. Home Energy Raters inspect insulation installation, perform tightness tests on the home's envelope and duct system, and ensure that all energy-efficient features and equipment are properly installed in your new home.



Blower door and duct blaster audits...





Why Should your New Home be Inspected?

- ✓ Insure that the construction methods & quality meet the minimum requirement
- ✓ Insure that the builder is in compliance with the construction documents
- ✓ Verify health & safety





✓ **Quality Control**

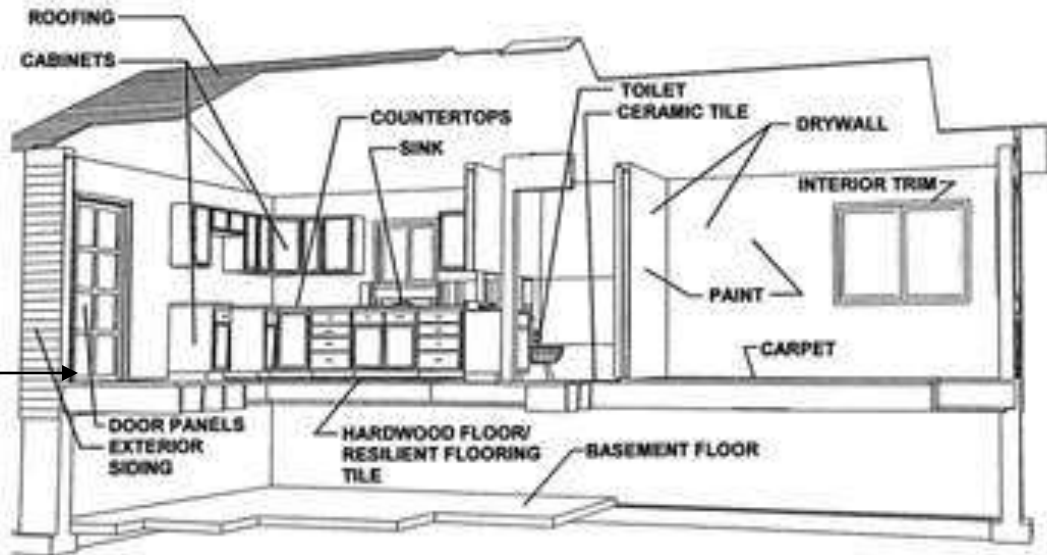
✓ All construction should be inspected by a **THIRD-PARTY INSPECTOR**

- KY Certified Building Inspector
- 2-10 Home Buyers Warranty Inspector



www.2-10.com

Items included in 2-10
Warranty





When Purchasing a manufactured home you should be asking these questions:

Will my home be installed by a KY certified installer?

The State of Kentucky requires that all manufactured home be installed by a certified installer and each home must be inspected by the Office of Housing, Buildings & Construction





- ✓ 1-year warranty on all workmanship & materials for new construction
- ✓ All materials and labor should be covered for 1 year
- ✓ Look for Builders who offer the 2/10 Warranty
 - Accredited 2/10 Home Builder
 - 1 year comprehensive warranty
 - 2 years on HVAC, and Plumbing & Electrical
 - 10 years Major Structural

www.2-10.com





When Purchasing a manufactured home you should be asking these questions:

Will my home have a Title II foundation system?

Title II is defined as a real estate mortgage for homes on permanent foundations approved to FHA standards by a structural engineer.





- ✓ **Will my home be Energy Star Qualified?**
- ✓ **Will my home have a letter of acceptance from a KY registered engineer & independent, third party inspector who represents my interest)**
- ✓ **Look for a 2-10 certified builder at www.2-10.com**
- ✓ **What is the warranty period for the home and what is included? Get documentation.**





When Purchasing a New Home

Can your builder meet these requirements?

Always ask the tough questions!

- ✓ **Quality Construction**
- ✓ **Energy Efficiency**
- ✓ **Third Party Inspection**
- ✓ **Warranty**





Make sure my package includes everything.

- Sanitary, utility connections, and all installation costs.
- Porch, steps, driveway, landscape should not be an afterthought for the buyer to figure out.
- How many of you have driven by a manufactured home and seen a “doorway” to no where, or steps that are not permanent? That is a cheap temporary solution that costs buyers in the long run.
- The foundation is your investment for the future so you can sell your home to other eligible buyers for loans that are “good loans”, like FHA.
- Always shop around a get an “apples-to-apples” price comparison that includes all costs for a completed home.



Be prepared, your home will cost more than your mortgage payment –

What steps will my builder take to improve my investment?
What costs should I expect over the life of the loan?

A house payment equals principal, interest, insurance, and taxes.
Energy costs are going up (Save 30% with ENERGY STAR®)

Maintenance (your builder can help you lower those costs with paved drives, exterior durable products, landscaping that increases your value and curb appeal)



Be prepared, your home will cost more than your mortgage payment –

Additions for future changes in lifestyle (Universal Design allows you to age in place without costly future remodeling for accessibility)

Make sure your builder is investing in your future and that your most important asset is one that performs for you!

Skimping on quality and energy will cost you in the long run.



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Learn More About Us

QUESTIONS?

Come See the Difference!



www.frontierhousing.org