



Homebuilding Planning Guide

Custom Building Simplified™

Your life. Your dreams. Your home.

Plan your future today.

Ritz-Craft homes are designed and built with your life in mind. Our pre-designed plans get you started on your journey, but it's your vision, personalization, and customizations that make it uniquely yours. And with the importance of home being more prevalent than ever, you shouldn't have to wait up to a year to walk through your front door.

With Ritz-Craft's building process, you won't have to:

- Each of our homes are built off-site in a controlled environment.
- While we're busy crafting every important detail of your home, a trusted Ritz-Craft builder is prepping the site and foundation.
- Your home is set on the foundation in as little as a day.
- Welcome home! You have the keys in just 5-6 months, compared to the 9-12+ months of site-built construction.

We've simplified the homebuilding process as much as possible. Still, we understand financing and building a new home is a major decision, and often overwhelming. Use the resources below to start the process.



welcome
home!

Ritz-Craft systems-built
homes saves you both
time and money.



Must-Ask Questions for Your Homebuilder

Meeting with your homebuilder is an exciting time. It marks the beginning of your adventure in your new home. Go to your first meeting prepared with a few questions to align expectations and get started on the right track:

HOW MUCH CAN I CUSTOMIZE MY HOME?

Depending on your budget and the style of home you choose, you will have customization options. Talk to your builder about your budget and discuss what customizations are most important to you. From there, you can decide if their level of customization aligns with your budget and home goals.

HOW DO I SELECT FROM YOUR LINE OF SURFACE, COLOR, FIXTURE, AND OTHER OPTIONS?

Ritz-Craft builders have many options for personalizing your home. Before the building process begins, you'll want to know your options and start making decisions. Many of our builders have in-house showrooms to help you make your decisions.

WHAT ARE YOUR STANDARD FEATURES?

Some features in your home are standard and come at no extra customization cost. Understanding which features are included and which are an additional fee is important in ensuring you stay on budget.

HOW MUCH EXTRA DO YOUR NON-STANDARD FEATURES COST?

Your Ritz-Craft builder is here to make your homebuilding dreams come true. So, it's crucial to ask them how much non-standard features cost now to maintain your budget. This also gives your builder a chance to discuss other options or solutions if a non-standard feature isn't within your financial restraints.

Must-Ask Questions for Your Homebuilder

WHAT IS THE TIMELINE OF THE PROJECT FROM START TO HANDING US THE KEY?

Homes built with modular construction are typically ready for move-in after just 5-6 months, compared to the 9-12 months it takes for on-site construction. Asking your builder the timeline of the project puts everything into perspective, including your timeline for preparation. This could be getting permits and approvals, scheduling a mover, making final design decisions, and so on.

IF I DON'T HAVE LAND YET, DO I NEED TO FIND IT MYSELF OR CAN YOU HELP ME ACQUIRE IT?

Some builders will help you find land or a lot to build your home. Their expertise is crucial as some neighborhoods have design guidelines and restrictions. Taking this approach to finding that perfect piece of land will help ensure you can build your ideal home.

DO YOU HAVE MODEL HOMES I CAN TOUR?

Ritz-Craft has many model home locations you can tour. Asking your builder for a tour will help you see the quality of construction, give you design and customization ideas, and assist in choosing a floor plan that's right for your lifestyle.



Your Home Financing Questions Answered

Below, we're answering three of the most commonly asked modular homebuilding financing questions. As you continue on the journey to your dream home, find a reputable lender who is an expert in construction loans and is familiar with your local builder.

1. I ALREADY OWN LAND. DO I STILL NEED A DOWN PAYMENT FOR MY HOME?

In short, yes. You still need a down payment for your home. However, this doesn't have to come in the form of a traditional loan or cash. Instead, you can use the equity of your land as the down payment.

2. WHICH MORTGAGE OPTION IS RIGHT FOR ME?

There's a seemingly endless number of mortgage options currently on the market. While this can feel overwhelming, it makes it easier for a lender to find one that's right for your unique financial needs.

Consider loan options that align with your current situation. For example, if you're a first-time homebuyer, there are low down payment options for you. Or if you're a veteran, you may be eligible for a no down payment loan.

3. HOW IS FINANCING A HOME BUILT WITH MODULAR CONSTRUCTION DIFFERENT THAN AN ON-SITE BUILT HOME?

Both the appraisal and financing processes are the same for modular constructed and on-site built homes. Modular homes, like Ritz-Craft's, are built to meet or exceed local and national building codes and are affixed to a permanent foundation, making them retain their value and the financing process exactly the same.

Choose the Floor Plan That's Right for You

It's one of the most important first steps you'll take in your homebuilding process – choosing a floor plan. Every layout has something unique for each person and their lifestyle. But it's not just your current situation that matters. Focus in on what your life will look like five, 10, even 15 years down the road.

Here are key factors to take into consideration:

DO YOU CURRENTLY HAVE A FAMILY?

If yes, you may want to consider an open floor plan, which is ideal for keeping an eye on your children while they're in another area. It also offers plenty of open space for them to play and explore as they grow.

DO YOU HOPE TO EXPAND YOUR FAMILY IN THE FUTURE?

Planning for an expanding family now will save you on renovation or even moving costs in the future. A cape cod style home, for example, offers a second story space that is built and ready for renovations for additional bedrooms.

ARE YOU LOOKING TO RETIRE IN YOUR HOME?

Retirement opens the doors for many new possibilities. It also means changes in your lifestyle, such as wanting to limit the number of physical obstacles in your home. If you want a home big enough for your family or hosting now, but also want to plan for retirement, a spacious ranch home is an ideal fit.

DO YOU PLAN ON LIVING IN A NEIGHBORHOOD?

Living in a neighborhood offers many advantages. However, there are often building restrictions that come along with a neighborhood of Homeowners Association (HOA). This could come in the form of limited lot space. In this instance, a two-story home gives you various square footage options while also maintaining a limited physical footprint on your lot.



Floor Plans by Ritz-Craft

Our Plans + Your Dreams

We offer two levels of Home Plans — each designed to provide maximum affordability, flexibility, and personalization.

HOMESTEAD COLLECTION

Classic Plans for Your Future Home

Personalize your future home to fit your life. Designs from 1,000 to 2,400 square feet are ideal for the first-time or value-minded home buyer.

Choose from
40+
Homestead
floor plans.



BENCHMARK COLLECTION

Custom Plans for Your Forever Home

The possibilities are endless. Designs from 1,500 to 4,000 square feet are ideal for expanding into your dream home or creating a vacation getaway.

Choose from
100+
Benchmark
floor plans.



3 of Our Most Popular Plans

Easy Street

Ranch



3 Beds

2 Baths

1585 Sq Ft

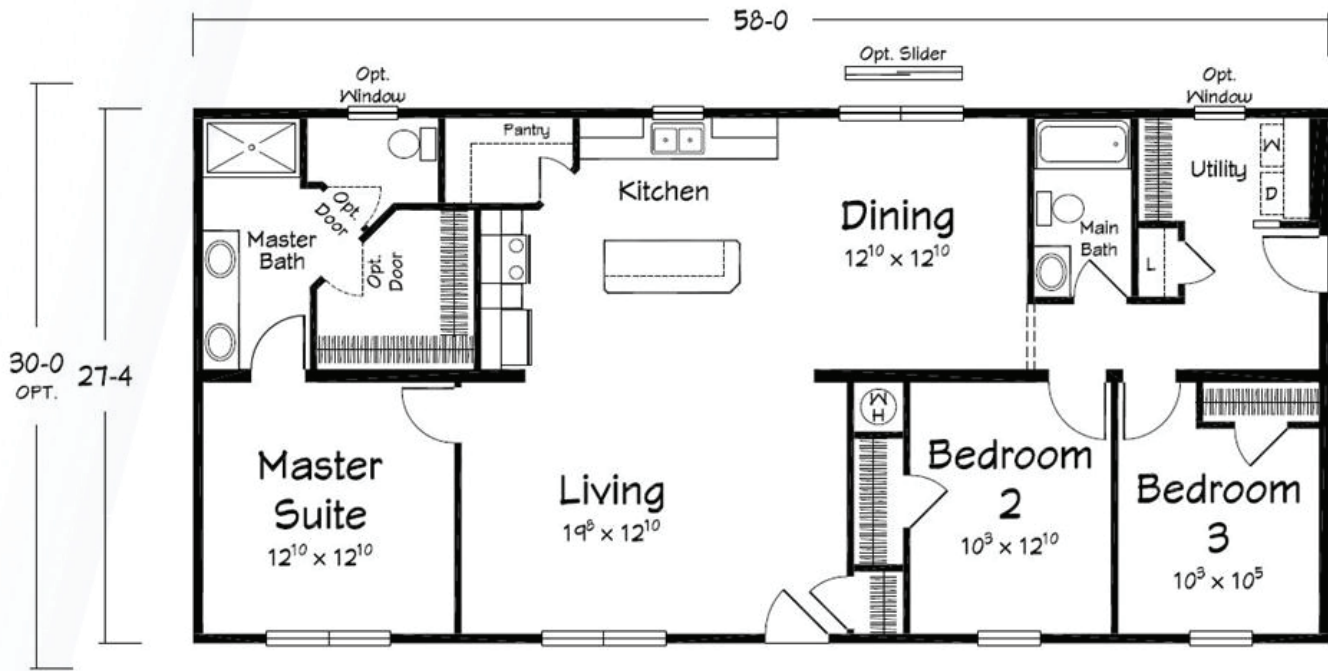
Size: 27'4" x 58'

Homestead Collection

3 of Our Most Popular Plans

Easy Street

Ranch



3 Beds

2 Baths

1585 Sq Ft

Size: 27'4" x 58'

Homestead Collection

3 of Our Most Popular Plans

Annabelle

Cape



3 Beds

2.5 Baths

2338 Sq Ft

Size: 44' x 38'

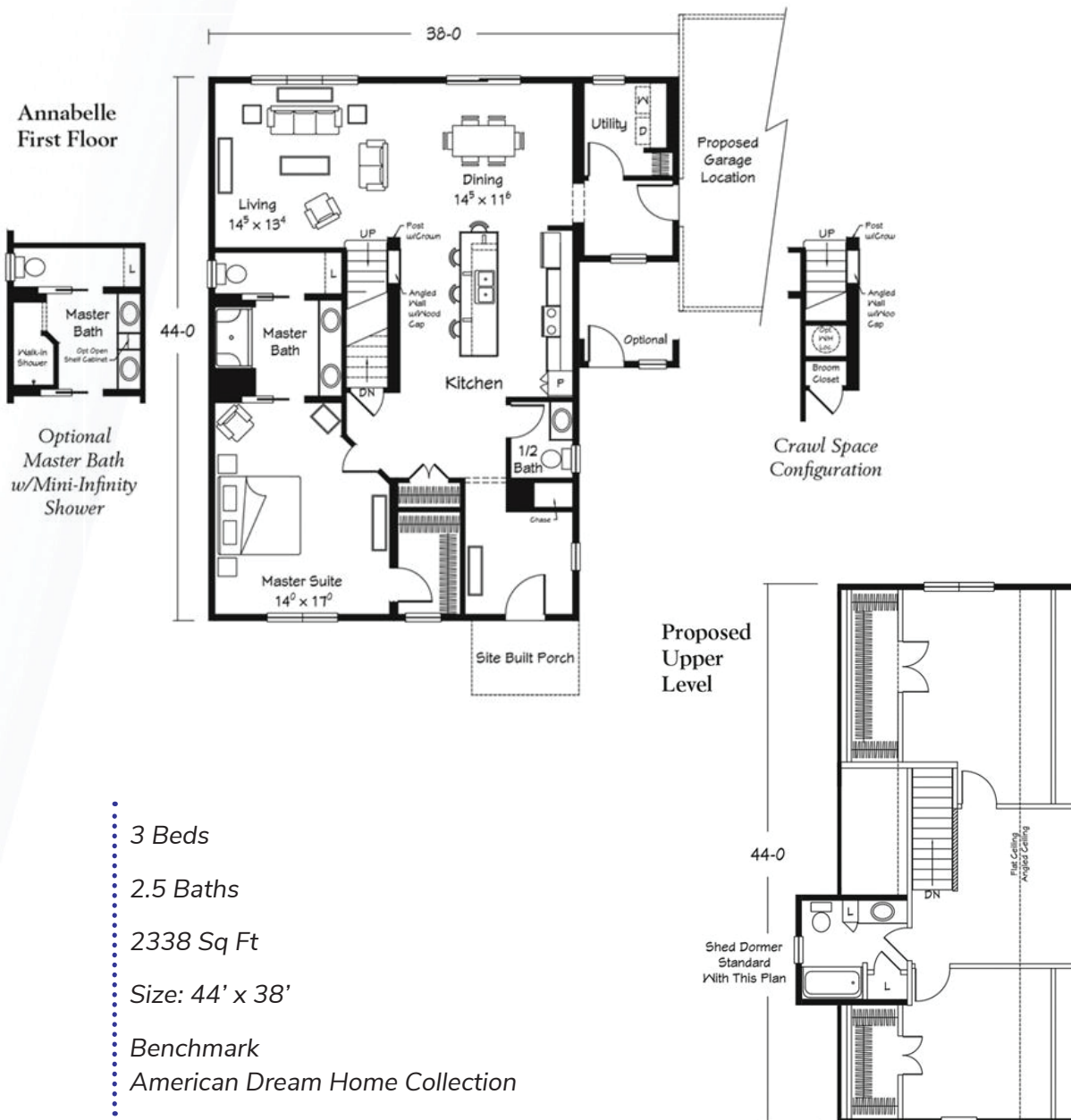
Benchmark

American Dream Home Collection

3 of Our Most Popular Plans

Annabelle

Cape



3 of Our Most Popular Plans

Oakton

Two-Story



5 Beds

4 Baths

3120 Sq Ft

Size: 45' x 44'

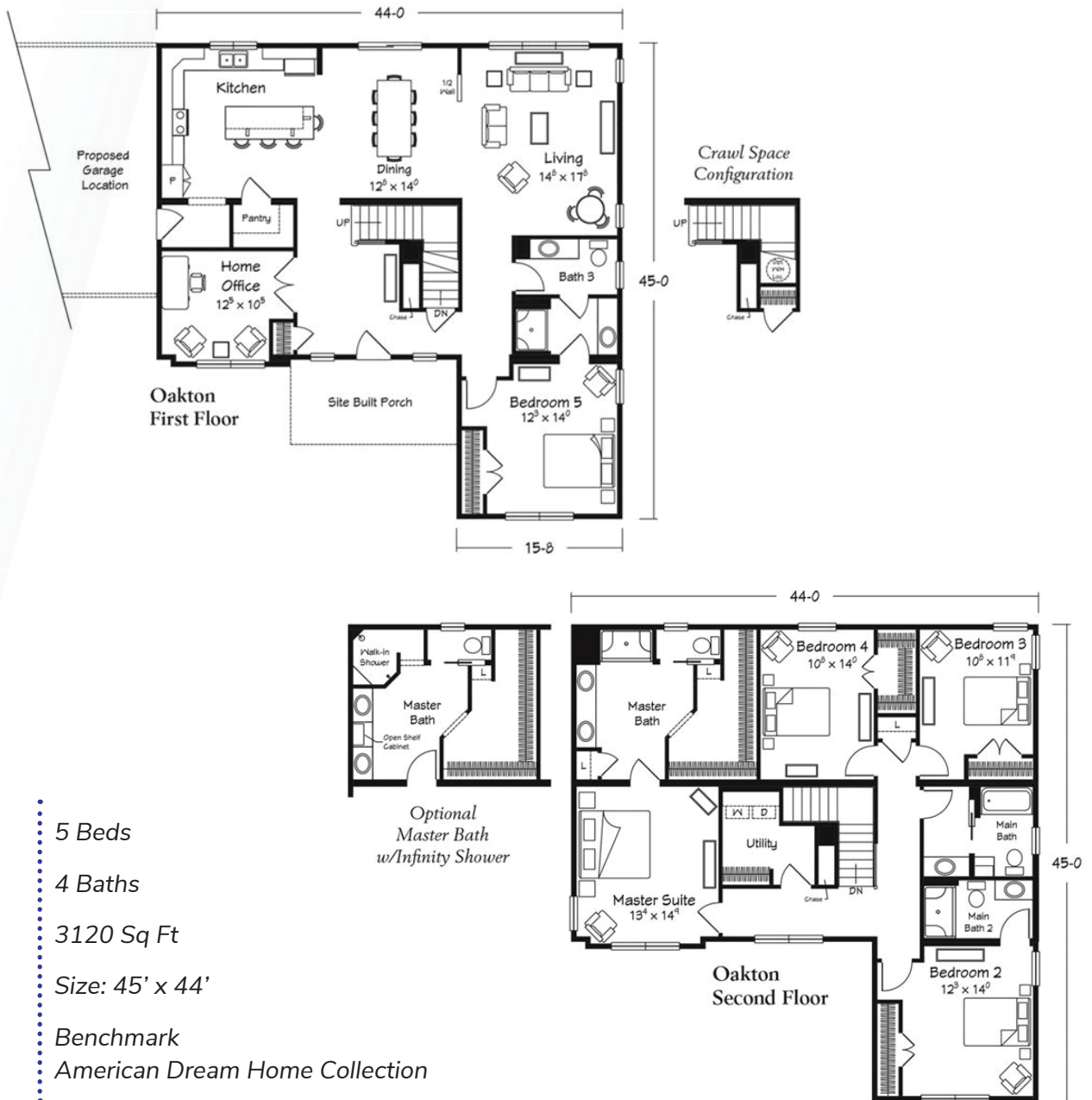
Benchmark

American Dream Home Collection

3 of Our Most Popular Plans

Oakton

Two-Story



Over 140 floor plans to choose from.
Start planning your dream home today.



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