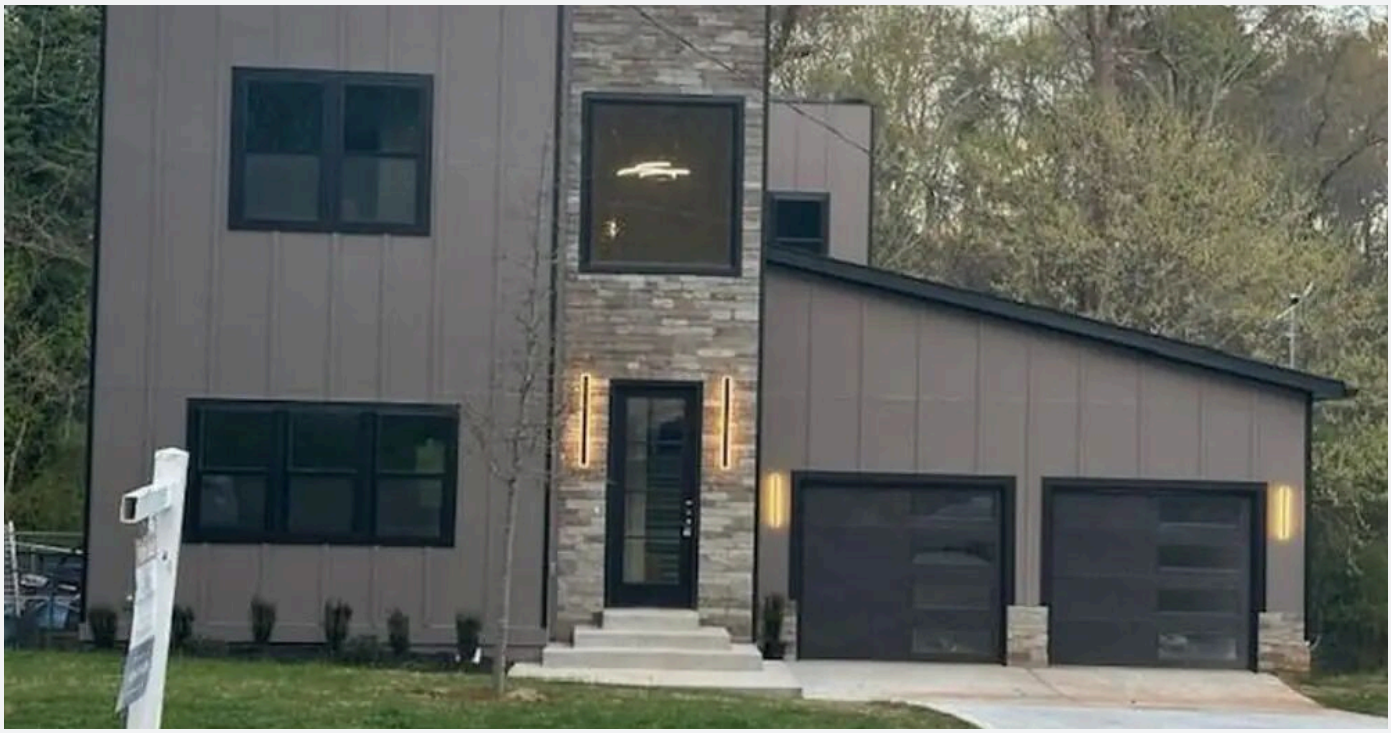
# Land to *Keys.*

## What it really takes to build a custom home in metro Atlanta, from raw red clay to move-in day.

A FIRST-BUILD GUIDE FOR LANDOWNERS & FUTURE HOMEOWNERS



A finished NirvanaDeshaun home, metro Atlanta. Every photo in this guide is from our own job sites.

**NIRVANADESHAUN CUSTOM BUILDS**
(404) 441-1413 · NirvanaDeshaun@gmail.com
nirvanadeshaunbuilds.com

**Built once.
Built right.**

10-YEAR STRUCTURAL WARRANTY

# Most of a good build is *decided* before the dig.

This guide is for people who own a lot, or are looking at one, and want a home built around how they actually live. It walks the whole road in the order it really happens, so you can walk into any builder's office with the right questions.

INSIDE


| | |
|---|---|
| Is your lot buildable? | 03 |
| Who does what | 04 |
| What a custom home costs here | 05 |
| Count the whole project | 06 |
| Paying for it | 07 |
| The five steps | 08 |
| Watch it go up | 09 |
| What comes standard | 11 |
| Styles we build | 12 |
| How to check any builder | 13 |
| Your two worksheets | 14 |




**Who we are.** NirvanaDeshaun designs and builds custom homes across metro Atlanta and North Georgia. One company handles both, and we take on only a handful of homes each year so every detail gets finished properly.

This is a plain-language guide, not legal, lending, tax or engineering advice. Your lot, your city or county, and your lender set the real requirements. Confirm them in writing before you commit money.

# Vacant is not the same as *buildable.*

Before anyone draws a house, find out what the ground and the rules will allow. Every answer here changes the plan, the price, or both.

| | |
|---|---|
| WHO GOVERNS IT | A metro Atlanta mailing address does not tell you which city or county controls the lot. Look the parcel up in the county records and confirm the zoning district with that city or county planning office, in writing where they offer it. |
| ZONING RULES | The zoning district sets what you can build: use, setbacks from each property line, height, how much of the lot the house can cover, and parking. A beautiful plan that breaks a setback is a redesign. |
| SURVEY | A boundary survey from a Georgia licensed surveyor shows the true lines, easements and encroachments. A topographic survey shows the slope, which drives foundation, grading and drainage cost. |
| WATER & SEWER | Ask the provider whether public water and sewer reach the lot and what it costs to connect. Without sewer, a septic system needs a soil evaluation and a permit from the county health department. |
| GROUND & WATER | Georgia red clay, rock, steep grades and runoff all show up in the site work budget. Check the FEMA flood map at msc.fema.gov, and call 811 before any digging so buried utilities are marked. |
| TREES & COVENANTS | Some cities, Atlanta among them, require a permit to remove trees. HOA rules and recorded covenants can also limit size, style and materials. |



> Bring us the lot before you buy it if you can. We walk it with you and tell you what belongs on it, and what the ground will cost.

# One table, *one* budget.

There are two common ways to get a custom home designed and built. Knowing the difference saves months and money.

### THE TRADITIONAL ROUTE

You hire an architect, the plans get finished, then builders bid on them. Design happens without anyone pricing it, so plans often come back over budget and go back to the drawing board. You manage two contracts and stand between them when they disagree.

### DESIGN-BUILD, HOW WE WORK

One company holds the design and the construction. The architect and the builder sit at the same table from the first sketch, so the floor plan, elevations and finishes get priced while they are being drawn. One contract, one budget, one point of contact.

### STILL SEPARATE, ON EVERY PROJECT

**Surveyor & engineers.** Licensed professionals for the survey, soils and structural work the lot and plan call for.

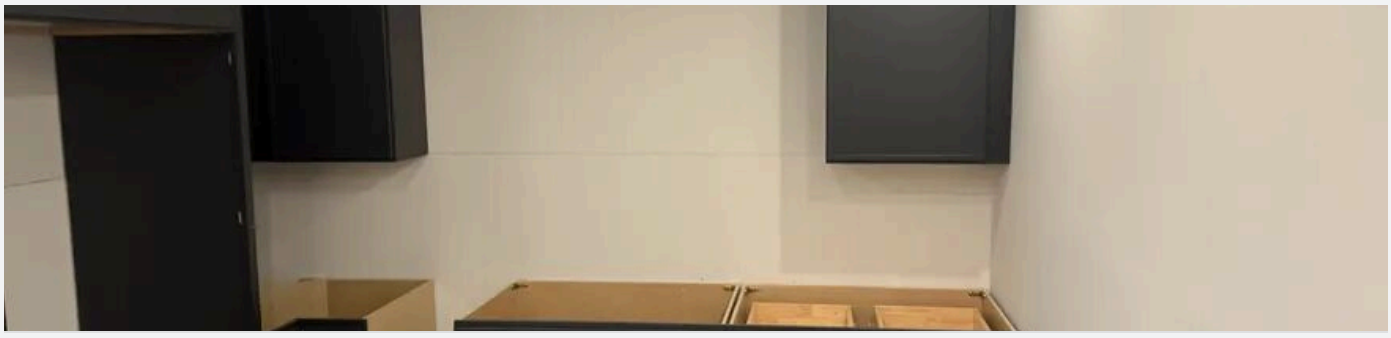
**Your lender.** Sets the loan terms, reviews the budget and releases money in stages as the work is done.

**Your attorney.** Handles the land closing, title and contract review on your side of the table.

**The building inspector.** The city or county inspects the work at each stage. Their sign-off is not optional and not ours to give.

**Your insurance agent.** Builder's risk during the build, then homeowner's coverage at the keys.

**You.** The decisions: the brief, the budget, the selections and every change. We make sure each one is on paper.



# What a custom home *costs* here.

Most builders will not put a number on paper. We would rather you know where you stand before the first call. These are metro Atlanta ranges for a finished home, not counting the land.

### ESSENTIAL CUSTOM

$225 to $275

/ sq ft

Typically $600K to $900K built

A fully custom plan with a clean, well-built finish package. Quartz counters, custom cabinetry, engineered floors, and the same structure and warranty as every home we build.

### SIGNATURE

$275 to $350

/ sq ft

Typically $900K to $1.6M built

Where most of our homes land. Natural stone, upgraded millwork and trim, a designer appliance package, a vaulted owner's suite, and a spa bath resolved to the tile layout.

### ESTATE

$350 to $500+

/ sq ft

Typically $1.6M and up

Difficult lots, long spans, custom steel and glass, specialty stone, finished lower levels, and details drawn from scratch rather than picked from a book.

### WHAT MOVES THE NUMBER

Lot grade and drainage, square footage, roof complexity, ceiling heights, and how far the finish package goes. Two houses the same size can sit a hundred dollars a foot apart.

### WHAT IS NOT IN THE RANGE

Land, and site work no one can price from a photograph. Long driveways, rock removal, deep footings, septic and retaining walls are quoted after we walk the lot with you.

### HOW WE PRICE IT

Discovery is free. Once we understand the plan and see the land, you get a fixed written scope and schedule before construction starts. No allowances that quietly move later.



# Count the whole project, not just the *house.*

The price per square foot covers the home. A real budget has more lines than that. Here is what a full one looks like.

| LINE | EXAMPLE |
|---|---|
| **The house**<br>3,000 sq ft Signature home at $300 a foot | $900,000 |
| **Site work outside the range**<br>Clearing, a longer driveway, a retaining wall on a sloped lot | $40,000 |
| **Survey, soils & engineering**<br>Boundary and topographic survey, soil testing, structural sign-off | $10,000 |
| **Permits & connection fees**<br>Building permit, water and sewer tap or septic permit | $20,000 |
| **Loan interest during the build**<br>Paid only on the money drawn so far | $38,000 |
| **Loan closing costs**<br>Appraisal, title, lender and attorney fees | $12,000 |
| **Contingency**<br>A reserve for the unknown, about 5 percent of the house | $45,000 |
| **Total, on land you already own** | **$1,065,000** |

**Example only.** Every number on this page is made up to show the categories, not a quote and not a past project. Buying land adds the land price and its closing costs. Your lot gets a real written scope after we walk it.

> Contingency is not extra profit and not a budget for new ideas. It is the money that keeps a surprise in the ground from stopping the job.

**Ask every builder** the same question: what is in your number, and what is not? Two quotes are only comparable when the lines match.

# A construction loan is not a *regular* mortgage.

Most custom homes are paid for with a construction loan. It works differently from the mortgage on a house that already exists, so talk to a lender early.

| | |
|---|---|
| TWO KINDS | A **construction-to-permanent** loan closes once and turns into your mortgage when the house is done. A **construction-only** loan covers the build and is paid off with a separate mortgage at the end, which means a second closing. |
| DRAWS | The lender does not hand over the full amount. Money is released in stages, called draws, after an inspector confirms each stage of work is in place. |
| INTEREST | During the build you usually pay interest only on the money drawn so far, so the payments start small and grow as the house goes up. |
| WHAT THEY ASK FOR | Expect a bigger down payment than a regular purchase, the approved plans, a detailed budget, and a builder the lender has reviewed. If you own the land outright, its value can often count toward what you put down. |
| COMPARE IT ALL | Compare the full written terms, not only the rate: fees, cash to close, the draw schedule, and what happens if the build runs long. The CFPB's guide to the Loan Estimate at consumerfinance.gov explains what each line means. |

> We work with your lender on the budget and the draw schedule, so every draw lines up with work an inspector can actually see.



# Five steps, no *surprises.*

## 01 Discovery

We sit down, understand how you actually live, and set an honest budget before a single line is drawn.

YOU LEAVE WITH

A realistic range for your plan and your lot. Discovery is free.

## 02 Design

Architect and builder at the same table. Floor plan, elevations and finishes get resolved together, not in silos.

YOU LEAVE WITH

Drawings that were priced while they were drawn.

## 03 Pre-Construction

Land, permits, selections and a fixed schedule locked in.

YOU LEAVE WITH

A fixed written scope and schedule before construction starts.

## 04 The Build

One dedicated crew, weekly updates, and a project you can visit any time. No ghosting, no runaround.

YOU GET

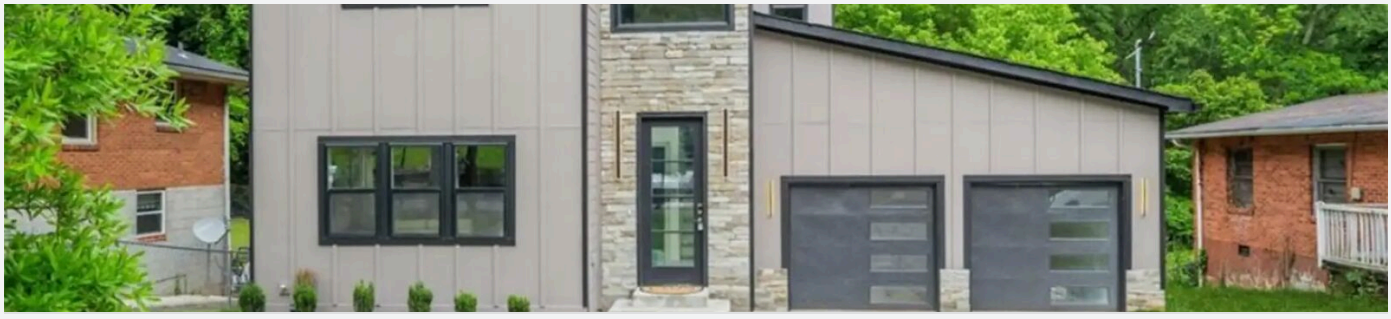
A weekly update, and every change on paper before it happens.

## 05 Closing

Two walkthroughs, a punch list closed to zero, and a written warranty. Then the keys are yours.

YOU LEAVE WITH

1-year workmanship, 2-year mechanical and 10-year structural warranties, in writing.



# From red clay *to keys.*

These are our own job sites, in the order the work actually happens. This is what you will see on your visits.



STAGE 01

## Land & excavation

Lot cleared, footings dug, block forms set. Grade and drainage get solved here, before a single yard of concrete is poured.



STAGE 02

## Footings & walls

Foundation walls poured against the cut, reinforced and sealed. The part nobody sees, holding up everything they do.



STAGE 03

## Slab & rebar

Rebar grid tied, vapor barrier down, plumbing set and inspected. Only then does the basement slab get poured.



STAGE 04

## Floor system

Engineered joists set and braced across the foundation, then subfloor glued and screwed down so it never squeaks.



STAGE 05

## Framing

Stick-built framing and engineered roof trusses go up fast, and the roof line the house will keep forever gets set here.



STAGE 06

## Siding & weather

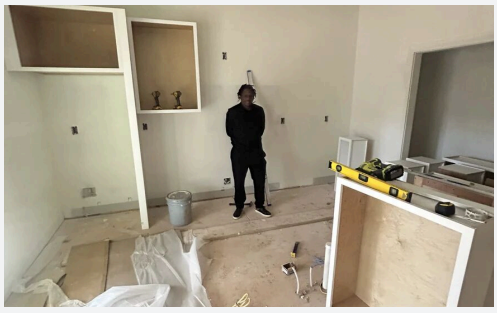
House wrap, windows and siding go on. From here the inside of the house stops caring what the sky is doing.



STAGE 07

## Grade & retaining

The lot gets shaped back around the house. Retaining walls, backfill and drainage set so the ground works with the build instead of against it.



STAGE 08

## Interior fit-out

Cabinet boxes set, trim run, floors still under cover. This is the stage that decides whether a house feels finished or just done.



STAGE 09

## Finished

Trim, finishes, landscaping and a punch list closed to zero. Two walkthroughs, then the keys are yours.

The city or county inspects the work at set points along the way. The exact inspections depend on your jurisdiction and your plans.

# Finished to move in, not to *fix later.*

Every NirvanaDeshaun home is delivered turnkey. Designer finishes on the surface, and the quiet things that make a house last underneath.

### KITCHEN

Custom cabinetry, quartz or natural-stone waterfall counters, island seating, and a designer appliance package.

### LIVING

An open main floor, wide-plank flooring, blackened-steel stair details and statement lighting throughout.

### EFFICIENCY

House-wrap barrier, Low-E dual-pane windows, R-30 ceiling and R-13 wall insulation.

### OWNER'S SUITE

Vaulted ceilings, a spa bath with a freestanding soaking tub and full walk-in shower, and private deck access.

### STRUCTURE

Solid stick-built framing, engineered roof trusses, and secured subflooring that never squeaks.

### WARRANTY

1-year workmanship, 2-year mechanical and 10-year structural, with two walkthroughs before you close.



Owner's bath, freestanding tub and walk-in rain shower



Owner's suite with a glass barn door and private deck

# Bring us a style, or bring us a *lot.*

We are not tied to one look. Bring us a style and we will resolve it properly, or bring us a lot and we will tell you what belongs on it.

**MODERN FARMHOUSE**

Board and batten, black windows, deep covered porches.

**TRANSITIONAL**

Traditional bones, clean lines, an open main floor.

**MODERN & CONTEMPORARY**

Flat and low-slope roof lines, stone, standing seam, glass.

**CRAFTSMAN**

Tapered columns, exposed rafter tails, natural material.

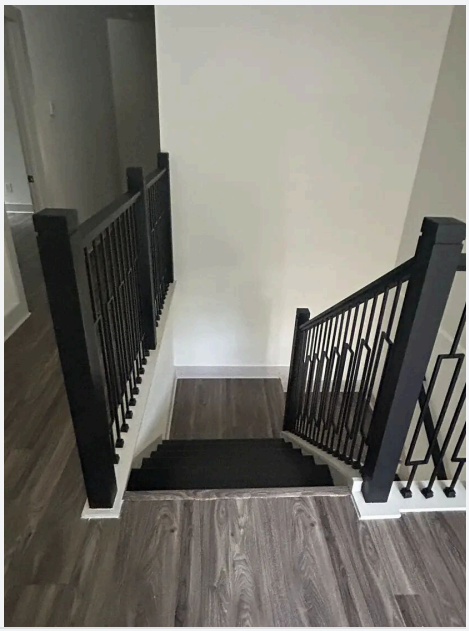
**TRADITIONAL SOUTHERN**

Brick and hardcoat stucco, symmetry, a formal entry.

**ESTATE & MULTI-LEVEL**

Terraced lots, elevated decks, finished basement levels.





# Check any builder. *Including us.*

A builder who is right for you will be glad you asked. These checks take an afternoon and can save you a year.

| | |
|---|---|
| **LICENSE** | Georgia licenses residential and general contractors through its State Licensing Board. Ask for the license number and look it up yourself at verify.sos.ga.gov. A license proves status, not fit, so keep going. |
| **INSURANCE** | Ask for current certificates of general liability and workers' compensation insurance, sent from the insurance agent, not a photocopy. |
| **THEIR OWN WORK** | Ask to see homes they actually built, and to visit a job site in progress. Photos of finished rooms are easy. A clean, organized site is harder to fake. |
| **THE WRITTEN SCOPE** | Get the scope, schedule, allowances, exclusions and change-order process in writing before signing. What is left out matters as much as what is in. |
| **WARRANTY** | Ask what is covered, for how long, and how a claim works. Ours is 1-year workmanship, 2-year mechanical and 10-year structural, in writing. |
| **LIEN WAIVERS** | Ask for lien waivers with each payment, from the builder and the major trades, so no one who worked on your house can claim against it later. |
| **COMMUNICATION** | Ask how often you will hear from them, and who you call when something goes wrong. Then notice how fast they answer you before you sign. |



One of our job sites mid fit-out. A site you can walk into tells you more than a gallery.

# Your lot, on *one* page.

Fill in what you know. Every blank is a question to answer before you commit, and the first thing we will ask about on a lot walk.

ADDRESS & PARCEL ID

CITY OR COUNTY THAT GOVERNS IT

ZONING DISTRICT & SETBACKS

LOT SIZE & SHAPE

SURVEY ON HAND? BOUNDARY / TOPO

SLOPE, ROCK & DRAINAGE NOTES

WATER: PUBLIC OR WELL

SEWER: PUBLIC OR SEPTIC

FLOOD ZONE (MSC.FEMA.GOV)

TREES TO KEEP OR REMOVE

EASEMENTS, HOA OR COVENANTS

DRIVEWAY & ACCESS

THE HOME YOU WANT: SIZE, BEDS, BATHS

STYLE & MUST-HAVES

Keep passwords, bank details and wire instructions off this sheet. Wire instructions should only ever be confirmed by phone with your closing attorney.

# Your budget, *line by line.*

| LINE | YOUR NUMBER | QUOTE OR GUESS? |
|---|---|---|
| Land & closing | | |
| The house (sq ft × rate) | | |
| Site work outside the range | | |
| Survey, soils & engineering | | |
| Permits & connection fees | | |
| Loan interest & closing costs | | |
| Contingency | | |
| **Total** | | |

## TEN QUESTIONS TO ASK ANY BUILDER

01 What is your Georgia license number, and can I see your insurance certificates?

02 Can I visit a home you finished and a job site you are building now?

03 What exactly is in your price, and what is excluded?

04 Which allowances are in the contract, and how were they set?

05 How do change orders work, and how are they priced?

06 Who runs my job day to day, and how often will I hear from you?

07 What is your schedule, and what usually causes delays?

08 How do you work with my lender's draw schedule?

09 Do you provide lien waivers with each payment?

10 What does your warranty cover, for how long, and how do I make a claim?

# Bring us *your lot.*

Discovery is free. Tell us about the home you have in mind and the land it sits on. Every inquiry is reviewed personally, and we typically respond within one business day.

SCAN TO START A PROJECT

(404) 441-1413

nirvanadeshaunbuilds.com

NirvanaDeshaun@gmail.com · Serving metro Atlanta & North Georgia

