The following are the questions we hear most often from our clients. If your question is not answered below, click here to contact us.

Q. **How many houses have you built?**
A. *We have not really kept track of all the houses. But we can say that we have built 25 homes in the subdivision in which we live; more than 40 homes in Nanaimo, and more than 100 homes throughout Vancouver Island and adjoining areas. We have also built commercial properties and multi family properties, such as apartments, condos, townhouses and duplexes.*

Q. **How long does it take to build a house?**
A. *Building time depends on the size and complexity of the house. Minimum time is three months.*

Q. **I saw a house I liked under the Homes for Sale tab. The home is still under construction. Can we customize it?**
A. *Yes. Depending on what stage it is at in the construction process, it can still have various design aspects customized. Contact us for more information.*

Q. **I see the homes on your Homes for Sale page are priced. Are those prices negotiable?**
A. *All homes are negotiable because, based on the construction/completion stage of the home, features can be added or removed from the home. We build to match our clients' budgets.*

Q. How hard is it to get a mortgage?
A. *Getting a mortgage is dependent on your credit worthiness, including your past personal money management and payment history, your income, down payment, other debt, and cost of the home.*

Q. **How long does it take to get a mortgage?**
A. *For first time buyers, assessment and review can take up to 2 weeks. For someone who has purchased a home in the past, mortgage approvals are faster.*

Q. **Can you direct us to a good mortgage broker?**
A. *Yes, we work with many good mortgage companies and, depending on your needs, will introduce you to the most appropriate companies.*

Q. **Do I need a down payment to buy a house?**
A. *Whether you need a down payment - or how much of a down payment you need - depends on the specific mortgage company's requirements and policies. Your credit history, income, and price of the home you wish to purchase will also be a factor, as will market conditions. Whether you have a down payment may also affect the percentage rate you pay for your mortgage.*

Q. **This is the first time we have bought - or built - a home. We're not sure how it all works. What will we have to do to buy or build a home with you?**
A. *It can be as simple for you as only having to sign a few contracts. We can do the rest for you. We want it to be a pleasurable, worry-free experience for you.*

Q. **We have a budget for our home but we also want certain features. Can you provide the features we want within our budget?**
A. *We specialize in giving people the home they want within their budget. Before we start construction, we will work with you to determine the features you most want and then design the home to incorporate those features within your budget. The budget outline can be adjusted to put more emphasis where you want to have your dollars spent.*

Q. **We have bought land and want a house built on our property. Will you build on our property?**
A. *Yes. We can help you select the house plan best suited to your site and lifestyle, arrange permit approvals, and complete the construction.*

Q. **Do you do home renovations or additions?**
A. *Our business is new home construction, so we do not do renovations. However, we will consider building additions.*

Q. **What kind of warranty do I receive if you build my house?**
A. *All of our homes are completely covered under a 2/5/10 year New Home Warranty.*

Q. **We have selected the perfect design for our home but we need a lot and we need a builder. Can you help turn our design plan into a finished home?**
A. *Yes. We can check your design plan and help select an appropriate property within a neighbourhood that you approve. We will take care of all the pre-construction requirements: design guidelines, permits, engineering, surveying and any other requirements. We will then construct your home within your budget.*

Q. **I was considering building my own home. Are there any advantages to having Star Homes by Philip Landick construct my home instead?**
A. *Benefits of having an experienced, licensed builder construct your home include:*

- *A complete new home warranty on your home, which will give you peace of mind and increase your home's marketability should you ever decide to sell;*
- *Most effective use of your investment in the single largest purchase of your life. As a highly experienced builder, we know how to correctly build your home as cost-effectively as possible;*
- *The following protections: construction insurance; liability insurance; bonding; workers compensation coverage; and warranties;*
- *A better reception from mortgage companies, which prefer homes built by licenses builders to privately constructed residences;*
- *The knowlege that construction of your home is being done by experienced people using the correct materials and procedures and supervised by a builder with more than 40 years' experience; and*
- *Expert handling of a large and complex project. We will make the construction of your home an easy and stress free experience for you.*