

# TYSON CONSTRUCTION

## *Survey and Builders Package*

### ***Do I need a survey of my lot?***

Chances are there is a survey of your lot; however, it may be several years old. You should consider updating it by having a civil engineering firm survey your property. On the other hand, if you will be obtaining financing from a bank or homestead for a construction loan, the financial institution will require a “Builder’s Package” from the engineering firm in conjunction with your loan; therefore, you may want to wait on ordering a new survey until you talk to your banker.

A builder’s package contains several items with each of these being completed at specific times during the construction period. First is the lot survey which shows the property lines, the measurement of each side and bounding streets. In addition, this initial survey will locate any possible encroachments onto your lot from adjoining properties. The surveyor will also provide an elevation certificate stipulating the required height of your home (the finished level of your first floor) in relation to the FEMA benchmark for flood insurance purposes. This elevation certificate tells you and your contractor how high your foundation must be in order to obtain flood insurance.

Your bank will also require a “no work affidavit” from the engineering firm. This affidavit is provided on the day of your construction loan closing and must stipulate that no work has been performed toward the construction of your home. Actual construction cannot begin until after your construction loan is closed by the bank. This further protects the bank by insuring that the bank holds a valid first lien on your property.

After the foundation forms are set but before the concrete is poured, the surveyor will locate the forms as they appear on your lot. This helps to insure that your home will be located within the confines of the required setbacks from the front, rear and sidelines of your lot. A foundation that is incorrectly located may cost thousands of dollars to correct. If your foundation is a slab on grade, the surveyor will provide a finished floor elevation after the concrete is poured. This elevation certificate can then be sent to your insurance agent who will use this in determining the annual cost of your flood insurance. On the other hand, if yours is a raised foundation, the surveyor will wait until the piers are constructed and the wooden flooring system is in place and then he will provide the finished floor elevation.

The last document in the builder’s package is the improvement survey. This survey is completed by the surveyor after all sidewalks and the driveway is in place. This survey locates all improvements on your lot such as the footprint of your home, any detached buildings such as a carport or garage and the sidewalks and driveway. Again, this helps to insure that your improvements are properly located on your lot and do not encroach onto your neighbor’s property.

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