



Home Building GUIDE

Prioritize Amenities

When building a new home, you can get swept away in amazing amenities to make your house more advanced or comfortable. However, with each upgrade, the bottom line can increase and devastate a budget.

Make a list of the things which are most important for your new residence. Are energy efficient appliances more necessary than smart technology? Consider which rooms you will use the most and decide if the upgrades are worth the additional expense.

ENERGY EFFICIENCY

Of course, you want to fill your home with energy efficient appliances to lower the utility bill. Did you know you can find the same benefits in some building materials?

Using these components during the initial construction is much easier than retrofitting an established structure. Here are a few beneficial building ideas from the United States Department of Energy.

- Advanced house framing: Reduce the amount of lumber and improve energy efficiency.
- Cool roof: Reflective



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material proficient in absorbing less heat from sunlight.

- Passive solar design – With the right conditions, you can create energy to operate heating and cooling systems.

LAUNDRY ROOM

According to a survey by the National Association of Home Builders, high on the list of homeowners is an effi-

cient laundry room. Americans like plenty of storage, upgraded appliances and built-in ironing boards. It may not be one of the rooms you put most of your focus on, but it's functionality can make household chores easier to manage.

TALL CEILINGS

You may have a picturesque

living room in mind with soaring ceilings. While they create a beautiful interior, there are a few disadvantages to adding them to your construction plans.

You can expect extra strain and an increase in monthly bills for heating and cooling equipment as it attempts to regulate the temperature. Cleaning elevated ceilings

can also be a struggle without specialty equipment.

SAFE ROOMS

Especially if you live in an area that experiences severe weather, a safe room can be a welcome addition. New construction allows for an interior home to be designed solely for this purpose. It makes a great refuge when it storms.

HVAC System Planning

When you're designing a dream home, don't forget one of the most important features — comfort.

Choosing an underachieving climate control system can lead to an uncomfortable interior when the weather turns to intense heat or brutal cold. Today's units are packed with energy efficiency, but their costs should be considered when planning for square footage.

New construction gives you the unique opportunity to choose the system that performs to your standards, rather than settling for equipment someone else installed. Working with an expert, you can route ductwork to ensure each room receives efficient heating and air. Here are some factors to understand before you settle on an HVAC system for your build.



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UNDERSTANDING CENTRAL AIR

If you are unfamiliar with how central air works, it can be difficult to understand which model is right for your home. Consumer Reports says the split system is the most common for residential structures.

It works by circulating refrigerant between an indoor coil and an outdoor compressor.

With the assistance of ducts, a blower pushes the cool air to your home. It is controlled by a thermostat

which tells the system when to turn on based on the interior temperature.

THE RIGHT SIZE

It's important to choose a system suitable for the size of your home. If you invest in a unit that is too small, it may be inefficient in regulating temperatures throughout the structure. This can cause the system to work harder and ultimately impact your electricity bill.

On the other hand, if you install an HVAC setup that is too large, its efficiency can also be lessened. While it may cool temperatures quicker, it may not have time to evacuate humidity from the air, causing it to work harder than necessary.

When deciding on the unit for your new home, it's important to work with a professional company. They will use factors like square footage, a model's BTU capabilities and account

for high ceilings.

With their advice, you will endure the seasons with extreme temperatures in comfort.

BUYING FOR EFFICIENCY

Everyone wants to save money on their monthly utility bills. By choosing an HVAC system approved by the Environmental Protection Agency's Energy Star program, you can cut your annual bill by more than \$115.

Consider Future Plans

One of the biggest mistakes homeowners make is choosing a floor plan that only fits their lifestyle as it is now. Consider if, down the road, you plan to expand your family or may require an additional room for a home office before nailing down plans.

During the design process, be honest with your budget and future to avoid expensive renovations down the road.

If children are in your future, you should first research areas where you may build. Check out the local school communities and ensure they meet your expectations. For an added sense of security, it's also a good idea to investigate crime statistics and a presence of emergency services.

Once you begin the process of building, it's too late to find out about qualities in the neighborhood which don't meet your plans. Consider these other factors when building toward your future.

ENOUGH SPACE

Maybe at this stage in your life, one extra bedroom seems suitable. However, once you begin outgrowing the layout, changes can be expensive. Make sure you provide yourself with enough room to grow, especially with ample storage and extra rooms.

If you plan to incorporate a basement into your building plans, ensure it is suitable for living arrangements. According to the experts at Home Advisor, the average cost to finish this lower level is about \$6,500 to \$18,500.



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It can be an expensive overhaul, especially if you are in a pinch to add another room.

SPACIOUS KITCHEN

Your kitchen will likely take center stage if you decide to host family meals or holiday gatherings. Ensure there is enough space to navigate your cooking domain and provide room for your guests.

Consider these popular layouts from

the experts at HGTV.

- **L shape:** Consisting of countertops on two adjoining walls to form an L, this style offers working space in small-sized kitchens.

- **Horseshoe:** Promotes traffic flow by mimicking an L-shaped kitchen but adding a separate island as a third wall.

- **Galley:** This slim layout is made up of parallel countertops with a walkway between them.

When planning your kitchen design,

consider how you want to use the space. Will you use it as a gathering space or strictly for meal prep?

LEAVE SPACE FOR ADDITION

If your budget doesn't have room for extra space you don't need immediately, be strategic about potential additions, later. Choose an area of the home that will remain free from outdoor obstructions like structures and trees.



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Choosing the Best Siding

Building a new home gives you the advantage of customizing each component to your specifications.

Choosing an attractive siding can give your structure an appealing aesthetic to boost curb appeal. With the right color, it can even be used as a backsplash for a spectacular landscape design.

The shade of siding you choose shouldn't be only decision when it comes to protecting the bones of your

home. There are several different types of covers you can use, each has their own advantages and weaknesses.

Here are some of the popular options to consider for your new home build, according to the experts at Better Homes and Gardens.

VINYL

The most popular style in the United States largely because of its cost, versatility and variety of colors. Contractors prefer using vinyl as installation is typically less-labor intensive than many other sidings. Homeowners are also partial to the cover because of the low maintenance it requires.

Usually, periodic cleanings with a pressure washer is all that is needed to give it a like-new appearance. Make sure your installer is efficient in seamless installation, as visible ripples can look distasteful if they are prevalent.

BRICK

One of the more expensive types of siding is brick, but homeowners prefer it on colonial, Tudor and English cottage exteriors. Experts suggest installation and materials can range from \$6-\$15 per square foot in most areas. However, because of its durability and a membrane to avoid water damage, they can easily last for the life of a home.

SPLIT LOGS

Give your new construction the look of a log cabin or mountain home. Log siding is usually made from cedar, pine logs and even redwood trees. Since it is pre-treated and dried, homeowners can paint, stain or use a clear coat sealer to maintain its original appearance.

A disadvantage of split-log homes is the amount of maintenance to keep it in peak condition. Expect regular treatments against insect infestations and sealing cracks before they cause decay. If you choose this type of siding, make sure to get detailed instructions from the manufacturer or installer regarding how to care for the unique material.

When to Make Changes

Once an architect has approved your design and a contractor has agreed on the price to take on a project, the opportunity to make changes becomes tricky and expensive. To avoid delays in the building process, make sure your plans are concrete before you start to build.

Changing the structure once the building permit has been issued may not be possible and, if it is, you will need to submit new blueprints. Take your time during the design stage to ensure the build can move forward without disruption and the finished product is exactly what you envisioned.

PROBLEMS WITH STRUCTURAL CHANGES

Engineers and architects go to great lengths to ensure your building plans are structurally sound. They strategically balance loads to create a durable frame that supports your desired layout. If you desire to make changes like additional rooms or a different footprint, the entire structure may have to be altered.

Even if your contractor can make the changes without degrading the integrity of the building, it's not as simple as removing a partition or adding a new room.

Your local building department expects the home to be constructed to the blueprint they have approved. Alterations will be submitted and



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must be accepted again. Depending on the schedule of your building authority, this may delay the build for days or weeks.

CHANGES YOU CAN MAKE

Not all alterations must be approved

by officials. However, even small changes like a new layout for appliances or substituting materials can stall the progress made by the builders.

Pay attention to the stages of your home before asking to make changes.

For instance, if the framework is in place, asking for a different style of windows can be a large undertaking. If you decide new materials like cabinetry or roofing, it's important to talk to the builders before they place an order.

Receiving Bids

The largest decision in the home building process is finding the right contractor to do the work. It can be an overwhelming situation when receiving bids from different builders. A mistake people make is choosing the lowest bidder without understanding the entire estimate. Avoid feeling regret by knowing exactly what you are agreeing to.

Before your plans make their way to contractors, blueprints must be submitted and approved by local building officials. You will work with an architect to ensure your home will be built to code while structural and geometric information is on the right track. After this sometimes lengthy process, it's easy to become impatient and make a quick decision to get the building process underway.

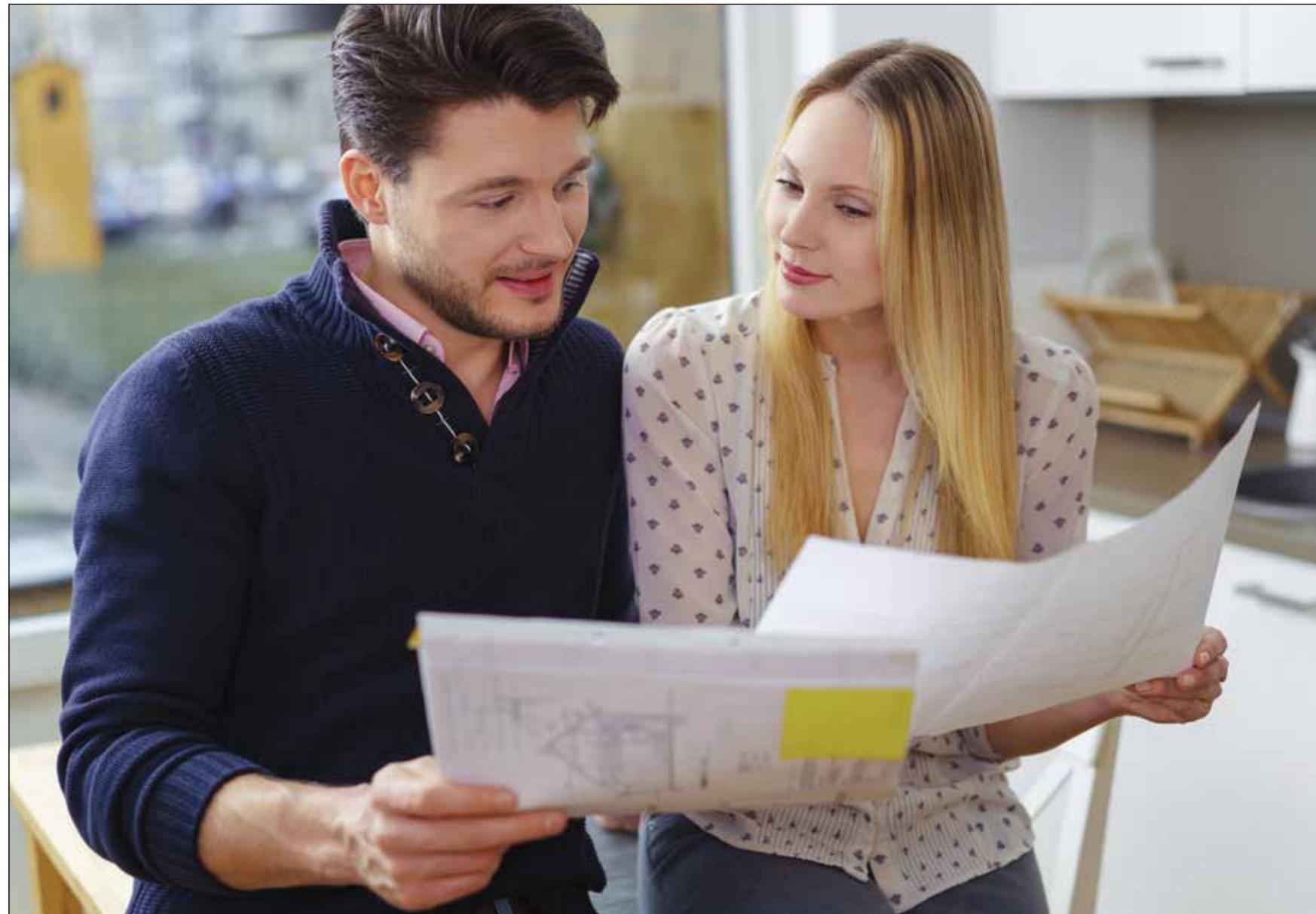
Don't rush; take your time when reviewing bids to avoid hiring the wrong contractor.

BIDDING STRATEGIES

When you're interviewing builders, ask them about the method they use to prepare an estimate. These are a few different strategies commonly used by contractors.

- **Square-foot pricing:** Develops a cost based on square footage of the structure. It's not the most accurate method as values of materials are typically averaged.

- **Assembly pricing:** More focused



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on your design plans and accurately pricing the components in your plans.

- **Unit pricing:** While this style may take longer to develop, it is detailed to the materials and supplies needed to complete the build.

Make sure you understand how a builder will account for unexpected expenses. Many will increase their bid to allow for delays or issues during the build. However, some provide an estimate without considering extras to impress you with a low cost. Their finished price may be totally off base

with their initial bid.

REQUIRED DOCUMENTS

You will likely receive estimates from a few contractors. Make sure they receive the same document package consisting of blueprints, building instructions and a specification sheet displaying appliances and materials to be used.

To receive an accurate bid, it's important to be detailed when preparing these forms to prevent builders from having to assume your plans. You may end up with estimates that

are completely inaccurate.

SITTING DOWN WITH AN EXPERT

When you have a few candidates in mind, it's a good practice to schedule a meeting with the builder and your architect. Together, you can review the document and ensure all construction intentions are accurate.

Don't let a miscalculation of square footage or a typo in the plans disqualify a great contractor from building your dream home to your specifications.



Questions for your Contractor

Committing to a contractor is a huge step in the home construction process. From past projects to previous clients, their acquired experience will play a role in the outcome of your new structure. Consider compiling a list of questions to help you get to know your potential contractor before giving them the job.

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This compilation of inquiries is recommended by the National Association of Home Builders.

DO YOU HAVE A LIST OF REFERENCES?

You can learn a lot about a contractor's past work experience by chatting with previous clients. Enquire about a list of references who are willing to share stories or review their performance. Here are a few questions you

should think of asking.

- How easy were the contractors and assigned subcontractors to work with?
- Was the jobsite clean and was the job finished on time?
- Are they available to answer questions or concerns even once the build is finished?

Don't forget to add your own questions to ease your mind when talking to their past clientele.

DO YOU OFFER A WARRANTY?

When a builder offers a warranty on their construction projects, it shows a contractor who is serious about the integrity of their homes. Find out what their guarantee covers regarding materials and labor costs.

You should also find out if the warranty is provided by the builder or will be handled by a third party who will be in charge of handling claims.

HAVE YOU OPERATED UNDER A DIFFERENT NAME?

While most contractors you meet will be open and honest about their history as it is a great selling point. However, it's important to find out if they were once in business under a different entity. It's also a good idea to perform a quick search with the Better Business Bureau to discover any disputes or judgments they may have faced.