

# Home Building GUIDE



# Build for the Future

Any house has to serve the needs of today and tomorrow.

So, consider how your family and career might grow before finalizing any design plans.

## BE REALISTIC

Start with an honest accounting of what you can spend, and consider leaving aside costly expansions for later if the budget is tight. The new home should sync up with your current needs, or you might have to undertake a costly renovation far sooner than you'd hoped.

Do you have children or anticipate having them? Your home-building journey should start with researching plots of land that are near good schools and healthcare options. Note the presence of emergency services and how far they'd have to travel to provide help, and check neighborhood-by-neighborhood crime rates. Once construction starts, it'll be too late.

## GIVE YOURSELF SPACE

The space needed for one person, a young couple or a family with children will be very different. A single extra bedroom may be adequate at first, but if your family continues to grow and living space becomes cramped, you might have to begin a costly new



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expansion project – or move again. It's best to ensure you have ample room to grow. That may mean creating more space with your new build, or choosing a lot with a large yard where extra bedrooms and storage might be added later. If you are thinking about refurbishing a basement,

create a space that can accommodate your future needs. Begin saving right away: Experts estimate that finishing these spaces can cost tens of thousands of dollars.

## FOCUS ON THE BIG PICTURE

The most difficult and costly

renovations happen in the bathroom and kitchen. As you're planning a new build, consider how you might use these spaces in the future. Will you be getting married? Having kids? Hosting dinner parties or big holiday meals? Having enough space to move around comfortably and

accommodate guests might just come down to the design you choose. Are you installing bathtubs and walk-in showers? Are there multiple sinks in the bathroom vanities? Select a kitchen layout that's right for you. They're often configured in the shapes of an L, a horse-shoe or a galley.



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# Smart Home Options Commonplace

Not too long ago, the idea of truly connected living seemed like something out of a far-fetched sci-fi movie.

Today, however, these handy devices are improving convenience, security and efficiency in millions of homes.

## GETTING STARTED

Any new home construction can be outfitted with smart technology. Begin by creating a hub. This will function as a central control system for devices that can help coordinate many of your home's functions. Popular options include Google Home, Apple HomePod and Amazon Echo. Once you've decided on the one that's right for you,

begin adding as many new functions as you'd like. They'll offer easy management and automation through voice commands or phone apps for anything from your home security system to air conditioning and heating to your lighting systems.

## IMPROVED SECURITY

As you complete your home plans, consider smart security devices to help protect your family and home. Consider integrating doorbell cameras, keyless entry, safety lighting and

motion detectors that can be linked to your security network. Download the related app and you can receive instant notifications when someone arrives, check live camera footage during major storms, and even make sure you've locked all of the doors when you're away.

## ADVANCED OPTIONS

Some new smart doorbells can identify homeowners through their cameras and automatically unlock the door. That's very helpful when your hands are full. You can even allow temporary access for visitors, home-health professionals or a trusted repair tech. Integrated lighting systems now allow

you to control when they turn off and on – and even change their colors. You can set it to have a warm pot of coffee waiting in the morning.

Design specialized heating or cooling schedules with your smart thermostat. You can use voice-control options to change the channel on your television or music player and raise or lower the lighting, blinds and thermostat. These smart options are more than a nifty convenience. They can help make your home a more energy-efficient space, saving homeowners lots of money as their devices quickly adjust to changing conditions.

Advanced security measures provide new peace of mind.

# Construction Loan Options

It's critically important to understand the various terms, current interest rates, and differing methods used for disbursement on construction loans.

Paying for everything can be especially stressful for first-time builders. Here's what you need to know about financing.

## HOW MORTGAGES DIFFER

Residential mortgages can last 15 to 30 years, while construction loans have much shorter timelines. Typically, the construction of a property needs to be completed within a year, and this timeframe includes obtaining the necessary certificate of occupancy. Don't be surprised if there's some initial shock: These short-term loans generally carry higher interest rates due to the increased risk they present to lenders, especially in contrast to already established properties. Factors such as contractor issues or rising construction costs may lead to extended delays. Interest rates on these loans are often variable, meaning they will fluctuate along with the prime rate.

## INITIAL STEPS

Similar to other financing options, you'll need a solid



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credit score to secure a construction loan, along with a low debt-to-income ratio and adequate external income to manage repayments.

Often, a cash down payment is required; lenders might request a comprehensive construction plan before they evaluate your application. Related appraisals will help them understand the potential value of the finished property.

## WHAT HAPPENS NEXT

Once you've received approval of your financing, the bank will establish a draft schedule based on your earlier-submitted construction timeline.

While the house is under construction, builders typically make payments that cover only the interest. Expect the bank to carry out several inspections to track the building's progress and to ensure

you're still on schedule. Additionally, expect the property to undergo one or more appraisals throughout the process.

## COVERED AND NOT COVERED

These loans typically fund expenses related to buying the plot of land, building and labor costs and the permits required for construction. Any related furnishings are

usually not included, but permanent features like major appliances and landscaping typically are.

It's smart to budget beyond your initial projected cost, just in case. Any surplus funds can form a contingency reserve for unexpected expenses.

This extra money might be useful if you choose to make upgrades after construction has already started.

# Landscaping Done Right

Most builders understandably focus on the inside of a new home — but the first impression happens outside.

The landscape around a home can present unique challenges and you may have specific needs and desires. Are you interested in a large expanse of vibrant, green grass? Do you value having privacy? Does taking care of the environment factor into your decision-making? Those are just a few of the important questions that you'll need to answer, and it can feel especially daunting if gardening isn't your strong suit.

Expert professionals can help—a landscape architect is specially trained to take all these factors into account. Together, you can create inviting and functional outdoor spaces that enhance the beauty and value of your new build.

## EXPERT ADVICE

Landscape architects are responsible for designing practical and aesthetically pleasing outdoor environments — and that's not confined to trees and plants. Their work encompasses the layout and design of walkways, planters and driveways. They can help you better envision an ideal lawn and garden layout that works in harmony with the surrounding natural



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habitat while addressing your family's specific requirements. They can ensure that the required upkeep of this new outdoor area matches up with the time, skills and willingness you have to keep up with regular maintenance.

## GOING NATIVE

Focusing on native plants is a growing trend in land-

scaping that hits on a lot of common homeowner requests, including cost efficiency, low maintenance and limited environmental impacts. Just remember that not all wild plants are native; some have been introduced to the area and may struggle to survive in certain conditions. The best fit are trees, plants and shrubs that have long

existed naturally and thrive without human interaction.

## BEYOND PLANTS

A landscape architect can assist you in filling out your yard's bigger picture. You can add special lighting, hard surfaces, picnic spots, play areas, and water features that family and friends can enjoy year-round.

Experts can specially design features to attract your favorite birds or butterflies. Part of good landscape design is not just current needs, but how you want it to evolve over the years ahead.

Ask about installing durable, resilient materials and focus on optimizing available space to create long-lasting room to enjoy the outdoors.

# Smart Flooring Options

Flooring can complete a room's look. It will be a critical part of your everyday life, so durability and functionality is just as important as individual preferences for color or design.

Always keep your particular lifestyle in mind. (For instance, very young kids and white carpet simply don't mix.) There's a warmth and sophistication associated with many high-end flooring options. Just remember to note where high-traffic areas will inevitably require harder materials.

## WOOD FLOORING

Oak, walnut and maple wood flooring will boost the visual appeal of your new build, but they're not the most durable material if your floors regularly take a beating. They're prone to damage from moisture, so

you'd want a different material in climates with lots of snow or high humidity. Very active families may notice a lot of scratches.

## LAMINATE AND VINYL

You can approximate the appearance of hardwood but enjoy lower prices and better durability by choosing laminate flooring. The planks are typically constructed from composite wood and capped with a tough upper layer.

This does a better job of resisting scratches and general wear-and-tear. Advances in design and manufacturing have really improved its look and feel.

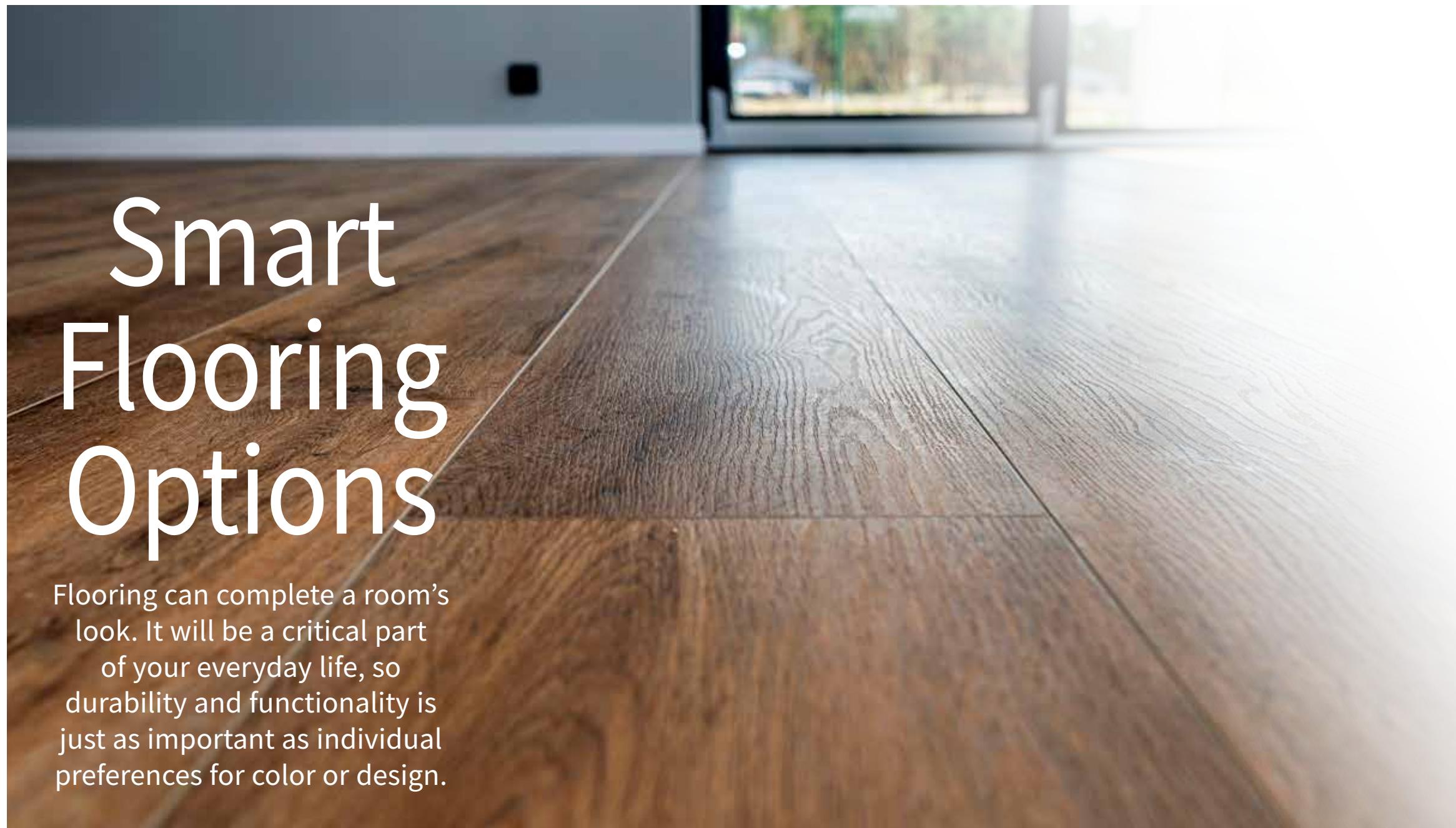
Similarly, vinyl flooring has made significant strides without losing any versatility or affordability. Available in sheets, planks or tiles, vinyl is easy for everyday folks to install and maintain. Being waterproof makes it particularly well-suited for bathrooms and kitchens. Modern vinyl also does a much better job of replicating stone or hardwood or stone, and that opens up a wider range of design opportunities.

## CARPET AND TILE

Tiles made out of natural stone, ceramics or porcelain deliver durability while boasting many design

options. These materials are regularly found in bathrooms and kitchens since they're moisture-resistant and easy to maintain. If you live in places with long winters, however, just remember that tile can be very cold to the touch.

On the other hand, carpet is all about warmth and comfort. Its soft feel is perfect for living areas and bedrooms, and there are enough patterns, textures and colors to accommodate everyone's design aesthetic. Unfortunately, carpets don't do as well in high-traffic areas and may bother some people because they can trap allergens.



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# Building Sustainably

New state-of-the-art approaches are transforming how homes are built.

Materials like cross-laminated timber improve sustainability, while rammed earth construction lowers the home's carbon footprint. There have even been leaps and bounds in using recycled plastics in new home construction.

## EXCITING NEW MATERIALS

Cross-laminated timber has been called the "wood of the future." It's made by stacking and bonding wood panels in perpendicular patterns, creating remarkable structural strength. CLT is both a green alternative and a renewable resource, so it will play a vital role in lowering carbon numbers.

Bamboo is known for its rapid growth, making it one of nature's most easily renewed sources. It's a sustainable and flexible building material, with strength that rivals steel. That makes bamboo suitable for a wide variety of uses in place of conventional timber, including floors and structural components.

Ferro-cement combines mesh reinforcement with a thin layer of mortar, resulting in an adaptable, lightweight and resilient substance that can be used in roofing.

## DIFFERENT APPROACHES

Rammed earth construction



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compresses natural substances like dirt, lime, chalk or gravel into walls, which helps naturally maintain indoor temps. Structures made from rammed earth are renowned for their longevity, particularly for the way they can withstand fire and pest infestations.

Recycled plastic is now being used in bricks, addressing plastic pollution and the ecological

toll associated with traditional brick production. They're made from recycled plastic bottles; some even provide additional insulation. Builders are working with "hempcrete," which makes a sturdy block based on the plant's woody fibers.

## TECHNOLOGICAL ADVANCES

Cool roof materials are

commonly made of reflective tiles or specialized coatings. They reflect a greater amount of sunlight while absorbing less heat. That naturally leads to lower indoor temperatures and less reliance on air conditioning systems. Used in tandem with others, they can lower naturally occurring urban heat, too.

Transparent solar panels

have revolutionized windows and facades by seamlessly combining energy-generating processes with home building. Panels harness sunlight while allowing natural light to filter through. This energy-efficient solution for residential spaces is already lowering our reliance on traditional energy sources while promoting a more sustainable lifestyle.

# Before You Install a Pool

Home builders need to evaluate the pros and cons of swimming pools in the same way they game out the rest of their construction project.

There are unique challenges in creating these structures – and in maintaining them down the road, too. Begin by calculating whether your budget can accommodate this huge extra expense. Determine whether you have adequate space for pool construction. Then consider the cost and effort involved with ongoing maintenance.

## GETTING STARTED

The expense of creating a pool can easily run into tens of thousands of dollars, even if you install one during the construction of a new home. Additional features like built-in grills, decking or furniture add to the cost. You'll need the right outdoor space while dealing with related zoning and city or neighborhood restrictions.

## YOUR LOCATION

Where your plot of land is located might impose its own restrictions on your plans for a pool. The most suitable yards for pools, obviously, are flat; uneven terrain can lead to substantial additional cost. You'll need to evaluate the type of soil in your yard, since



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that can affect the construction process. In some cases, there's simply not enough room to complete the rest of the home construction.

## ZONING AND RESTRICTIONS

In certain situations, you might encounter rules barring a pool. Thoroughly examine the latest building and

neighborhood guidelines as well as the local zoning regulations.

Hire a well-regarded contractor who can guide you through the permitting process while identifying potential problems before work on the pool even begins. Local rules may still apply concerning depth, proximity to utility lines and fencing.

## MAINTENANCE AND EXPENSES

Down the road, remember that pools involve lots of regular maintenance, and these costs can add up quickly.

Depending on the pool's size, the climate where you live and frequency of use, chemicals required to keep the water clear can exceed hundreds of dollars monthly.

Your pool's plaster finishes have a lifespan of only 10 to 15 years, while vinyl liners typically require replacement every five to seven years.

Your utility bills increase during high-use times, so budget for these expenses.

Talk to your insurance provider before you begin construction, since coverage rates can vary.