



## ***Designing Your New Home***

Home has a unique meaning for each of us. In planning your new home, you need to analyze the needs of your household, considering work, school, hobbies, entertaining, and holidays. What lifestyle changes do you expect in the next 5 to 10 years? Identify characteristics you equate with quality. Consider aesthetics, function, maintenance, and environmental impact.

Compile notes and collect ideas for each area of the home. The list below offers a starting point. Your challenge is to include the features you love, avoid those you dislike, and accomplish all this within your budget. The items on your wish list may have arrived there without regard to cost. During the design process your budget will guide you in setting priorities and making final decisions. Your home may not have all the items listed below, and it may have items not on the list.



### **To Get Started – Some Design Choices Your May Make**

#### Exterior Elevations

- Cape Code
- Colonial
- Contemporary
- Southwest
- Traditional
- Tudor

#### Entry

- Porch
- Foyer
  - ❖ Single or two-story
  - ❖ Separate entrances
- Door
  - ❖ Single or double
  - ❖ Sidelights
  - ❖ Transom

- ❖ Wood, fiberglass, metal

- ❖ Glass inserts

Stair configuration

- ❖ Straight

- ❖ Curved

- ❖ T-shaped

- ❖ L-shaped

- ❖ U-shaped

Rooms and Room Sizes

Living room

Great Room

Kitchen

- ❖ Snack bar

- ❖ Island

- ❖ Pantry

- ❖ Desk

Nook

Formal dining room

Butler's pantry

Family room

- ❖ Media prewire

- ❖ Fireplace or wood burning stove

Master bedroom

- ❖ Main floor master

- ❖ Sitting area

- ❖ Fireplace

- ❖ Breakfast bar

- ❖ Dressing room

Number of secondary bedrooms

Number of bathrooms

Library

Den

Home office

Guest room

Sunroom

Laundry room

Closets

Mud room

Garage

- ❖ 2 or 3 – car

- ❖ Side entry

- ❖ Extra storage

- ❖ Insulation and finish

Basement

- ❖ Height
- ❖ Insulation
- ❖ Plumbing for future bath
- ❖ Phone & electrical for future use

## Design Details

### Ceilings

- ❖ Height
- ❖ Vaulted
- ❖ Coffered
- ❖ Flat

### Windows

- ❖ Single hung
- ❖ Double hung
- ❖ Slider
- ❖ Casement
- ❖ Wood
- ❖ Vinyl
- ❖ Single, double, triple glass
- ❖ Skylights

### Drywall finish

- ❖ Flat or textured
- ❖ Square or rounded corners

### Interior Trim (paint or stain?)

- ❖ Cased entry ways
- ❖ Cased windows
- ❖ Crown mold
- ❖ Chair rail
- ❖ Picture panels
- ❖ Plate rail
- ❖ Built-ins
- ❖ Door style

### Wall Finish

- ❖ Paint
- ❖ Wallpaper
- ❖ Wallpaper borders
- ❖ Murals or faux finish

### Countertops

- ❖ Laminate
- ❖ Tile
- ❖ Marble or manmade marble
- ❖ Granite
- ❖ Edge detail
- ❖ Tile backsplash

### Cabinets

- ❖ Wood or laminate
- ❖ Knobs and draw pulls

- ❖ Glass doors
- ❖ Roll out shelves
- ❖ European (concealed) hinges
- ❖ Recycling bins

Floor coverings

- ❖ Carpet (plush, Berber, sculptured, wood, nylon, acrylic; pad)
- ❖ Hardwood (strip, plank, parquet)
- ❖ Tile, slate, brick
- ❖ Resilient (sheet or squares)

Lighting

- ❖ Fixtures
- ❖ Indirect lighting
- ❖ Work area lighting
- ❖ Display lighting
- ❖ Landscape lighting

Plumbing fixtures

- ❖ Faucets
- ❖ Spa
- ❖ Sinks and tubs

Appliances

Range, cooktop, grill

Oven

Microwave

Dishwasher

Disposal

Compactor

Instant hot water

Water filter

Refrigerator

Freezer

Washer-dryer

Mechanical Systems

Heat Source

- ❖ Gas forced air furnace
- ❖ Heat pump
- ❖ Hot water head
- ❖ Radiant heat

Air-conditioning

Whole house fan

Air cleaner

Humidifier

Recirculating pump

Electrical, phone, and cable service

Intercom and/or security system

Wall vacuum

## **Sources of Plans**

House plans are available for your review in a variety of formats:

- ❖ furnished models
- ❖ occupied homes by your builder
- ❖ homes under construction by your builder
- ❖ house drawings or blueprints your builder offers
- ❖ plan service catalogs, either you or your builder purchase plans

If you elect to develop a one-of-a-kind custom plan, you may assemble a team including an architect, a builder, and an interior designer. Or perhaps you will choose a design-build firm that combines these services in one company.

Design-build firms often use a design agreement. These vary but typically outline the design process in three steps beginning with conceptualizing, followed by development of working drawings, and ending with finished blueprints and specifications.

Many companies today use computer-aided design (CAD). The CAD operator can input your requirements, and the computer selects plans that match to get you started. CAD operators can usually update plans with your requested changes more quickly than a draftsman can working manually.

Whether you begin with a blank page (or blank computer screen) or modify existing plans that are close to what you want, the design process involves many meetings. Between meetings the design team collects information for you, revises the working drawings, and updates specifications. Each time you meet, you should be getting closer to your final home plans.

Consider early whether you want to own your house plans. Existing plans, which you might modify, are generally considered to be intellectual property and as such are often copyrighted. Unless you own the plans or purchase rights to them, the design company retains control of them. Read agreements carefully to understand your rights and responsibilities in this area regarding ownership of your house plans.

## **Homeowner Association Design Review**

Many new homes are built in covenant-protected communities. The builder or developer establishes an association of the homeowners in the community. Within that association, the design review committee uses criteria established by the association to review home plans. The goal is to assure that homes in the community meet agreed-upon standards affecting size, design, exterior finish materials, colors, and height.

If your new home will be in a covenant-protected community, be certain to inform everyone on your design team about the criteria your association uses in its design review procedures. Design review committees typically meet on a monthly basis. If changes are needed to gain approval for your plans, the start of

construction may be delayed until after the next monthly meeting. To prevent this, contact the design review committee early and study their requirements carefully.

### **How Much Will This House Cost?**

No one can accurately predict what your home will cost until the design and selections are complete. Understandably, many buyers are uncomfortable with this ambiguity, but expecting an exact price on the home before you finalize decisions about it is like going into a restaurant and asking how much your dinner will cost before you have selected from the menu.

Your builder can assist with a rough budget in the beginning. The cost fluctuates with the choices you make and the interaction of design elements; few decisions operate in isolation. For instance, deciding that you want a side-entry garage can affect foundation, concrete flat work, framing, windows, exterior trim, grading, and landscaping costs. Self-discipline and well-thought-out priorities are essential to staying within your target budget.

### **Developing the Budget**

Once drawings and specifications are finalized, the builder begins the pricing process, sending copies of your house plans and specifications to trade contractors and suppliers for bids.

The builder must represent everything in the house budget to obtain construction financing, but you may not have finalized all selections. You and the builder may agree to use allowances. An allowance is the estimated cost of the listed item. If the cost of your selection exceeds the allowance you will pay the difference in cash as the time you finalize that choice. (An alternative is to ask your lender to approve a higher mortgage amount and include the cost in your financing.)

Precise pricing is impossible for some categories. For example, on some sites, until the excavator begins digging, no one knows what conditions exist – ground water or rock can impact the cost of digging the foundation. You will pay the difference between the estimate for such work and the actual cost to the builder. Most contracts refer to such costs as reimbursable expenses.

The construction budget evolves as prices come in from trades and suppliers. Permits fees, taxes, insurance, and allowances are entered. Builders include a contingency amount, usually 2 to 5 percent. They calculate and include commissions for real estate agents and, if application, builder overhead and margin.

The most customized your home, the more complex this pricing process. A well-done budget is detailed, comprehensive, and realistic. This process can take several weeks. When complete, the budget is part of the contract and part of the loan application packet.

## Change Orders

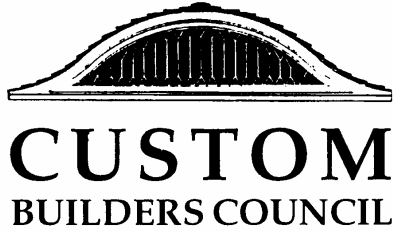
Though you invested considerable time in designing your new home, some refinements may come to mind as you watch it take shape. The earlier in the process you make any desired changes the more time, money, and aggravation you save. If you are thinking of a change, discuss it with your builder and get his or her assistance in making a decision. Your builder may provide a schedule for accepting changes. You will save time and money by adhering to that schedule.

Most home buyers spend 10 to 15 percent more than they originally intended to. By settling priorities at the start, you can build the home you want and enjoy peace of mind on move-in day. A mortgage payment you are comfortable with is an important feature of your new home.

Change orders are an important part of the custom home-building process. When all parties understand and follow procedures, change orders are an effective tool for personalizing a home and maintaining order during construction. To avoid unnecessary costs or delays, keep these points in mind:

- ❖ Right at the start of construction, the builder communicates with 35-50 suppliers and trade contractors. Changes in the original information often result in conflicting information circulating in the field; this situation can lead to errors, delays, and added costs.
- ❖ Because an item is not installed does not mean that changing it is easy or inexpensive. Many suppliers charge a restocking fee for returning items to their inventory.
- ❖ Taking completed work apart adds days to the schedule and dollars to the budget.
- ❖ Pricing the change can take from a few minutes to a few weeks. The builder must collect information from every trade affected by the change. You naturally will want to know the cost in time and dollars before finalizing the decision. Meanwhile, work continues on the home.
- ❖ Expect to pay for change orders when you sign them. You can request that these amounts be credited at closing if your permanent loan amount allows for the higher total.
- ❖ Document any change on a change order form. When signed by all parties to the original contract, this form amends the contract, including delivery date and price.
- ❖ A well-written change order documents several important points;
  - A detailed description of the change
  - Days added to or deleted from the schedule
  - Construction loan interest for days added to the schedule
  - Cost of materials and labor
  - Credit for items deleted, if any
  - Restocking fee, if applicable
  - The builder's administrative fee for the change order

One day the house begins to look as you imagined it would, all the meetings, decisions, documents, and details are suddenly worth the effort. This unique product – part science, part art, and part plan hard work – provides an experience long remembered and a product long valued: your new home.



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