PRELIMINARY STEPS

What's essential before you break ground

Once you've gotten through the initial stages of the home design process, you may think your part is over. It isn't. You'll need to gather information, talk with your builder and make weighty decisions that affect all aspects of your new home. Proper planning is one of the best ways to ensure your new home's quality and value. Before you break ground, follow these tips to prepare yourself for this risky but all-important first step:

1. Above all, **establish good communication with your builder.** Make sure that this person is someone you trust and can address frankly. The home you are purchasing will be crafted before your eyes, so there is a great deal of pressure on the builder—and high expectations from you—for the final product. It is essential that you meet in the middle.

As an initial topic, discuss your roles and responsibilities throughout the process. Talk with your builder about who will take care of permits, insurance, temporary utilities (power, water, etc.), contingency plans, inspections and other regulations or local requirements, plus any fees associated with them. Set up a payment schedule on which you both agree. Make sure you put in writing who will be responsible for what and by when, so that you avoid ugly legal disputes in the end. To be on the safe side, it's a good idea to consult your attorney about particulars you may have forgotten.

Next, determine a specific time frame in which construction will be completed. Though your builder will want to provide you with the most accurate estimate possible, factors like weather conditions, labor shortages and permit delays may hinder the process more than either of you would hope. Also, the longer it takes to pull pieces from the initial stages together—details which should be finalized six to twelve months before breaking ground—the longer it will take to complete the project. Establish a general time frame with your builder and continue to inquire about the target completion date, but don't be surprised if delays creep up because of unforeseen circumstances. On the other hand, be aware of preventable delays and be ready to call your builder to task if necessary.

2. Having established a rapport with your builder, it's time for the "dirty" work. Before you begin digging up the lot, you will need to **obtain a soil report,** which summarizes the lot conditions and assesses the surrounding environment, while suggesting the proper foundation for your home. A soil test takes about a day, and may be performed by your builder or an engineer you hire; generating a report can take up to a week.

3. Assuming the foundation shown in your blueprints suits the site, your builder (or engineer) will **survey the lot** to determine the best placement of the home. This will determine the parameters of your home's footprint, as well as its prime location with respect to sunlight, ground conditions and landscape features. This should only take about a day to complete. Make any necessary changes to your plans now, including drawing a new foundation, reversing the layout, converting the exterior wall framing or adjusting the window placement. These tests and modifications are important for the next step: securing a building permit.

4. With some exceptions, breaking ground requires that you **obtain a building permit from your local building department.** In most cases, your builder will take care of this step and include any fees in your final building costs; however, the application process requires many documents from you, so your direct involvement may be helpful (see sidebar).

Typically, but depending on the amount of construction taking place in your area, you will receive a permit within a few days of applying, but plan for two weeks, to be safe. Any changes that the building department officials specify for your plans are mandatory and non-negotiable, and should be made immediately. Major changes may require additional approval before they can be implemented.

If you belong to a homeowners association, you may require additional approvals for your proposed blueprints, building materials and/or lot choices. Make sure you are aware of these requirements, and comply accordingly.

Obtaining final approval means that, for all practical purposes, you may proceed with your building plans. Routine inspections arranged by your builder will ensure that the construction of your home continues to meet local codes throughout the process. (Your builder should keep an inspection card listing a record of inspections and subsequent approvals, in order to exchange this card for a certificate of occupancy once the home is complete.)

WHAT'S NEEDED TO APPLY FOR A PERMIT

- Permit application form
- Site plan (2 copies) showing the house placement, easements and setbacks
- Complete set of blueprints (2 copies)
- Engineered truss drawings (2 copies)
- Soil report (2 copies)
- Engineer-approved foundation plans (2 copies)
- Driveway permit for establishing access to a county road (rural lots only)
- Letter from the water and sewer district (including percolation test results for a septic system, and a well permit for a well)
- Acceptance letter from your homeowners association (where applicable)

5. Now begins the process of **preparing your site.** First, it may be necessary to level the lot before laying the foundation. You may have to remove trees, rocks and debris that otherwise hinder your ability to build in that area, so discuss with your builder how you want these items to be discarded. Think carefully about the removal of trees—while some may interfere with power lines or with the growth of other plants, others will add beauty and value to your property and are worth keeping, if feasible.

6. Next, your builder will **stake the house** using batter boards and taut lines to form its general outline, a process that generally takes a day or two, depending on the size of your home. He or she may choose to do a "rough stake" that is less precise and allows for more accurate adjustments after excavation has begun; if so, this process may add another day to the overall time frame, but it could be worth the extra effort. Be careful not to disturb these lines when you visit the site!

7. At last, you have reached the point of **groundbreaking.** Excavation of your site will begin within the parameters established by the stakes. Removed topsoil will be deposited elsewhere on your lot and eventually used to shape the grade of the site. Utility lines that connect your home to water, sewer and power resources will also be installed at this point.

Your participation throughout the building process can help guarantee quality and save you money.

Just because construction is beginning doesn't mean you can just sit back and watch it happen. Your participation throughout the building process, whether through "sweat equity" or by regularly scheduled, on-site meetings with your builder, can help guarantee quality and save you money.

While contracting your own home can save you thousands of dollars, it is generally just as efficient—and if you have less experience, more practical—to hire someone else to do it. You may, however, apply the finishing touches, such as paint, wallpaper and landscaping, to put your mark on the process and cut costs. Carefully choosing products that suit your needs without breaking your bank account can save you money in the long run. There are almost always lower-cost alternatives for the products you love but can't afford. Manufactured stone, for example, easily replaces heavy, expensive and hard-to-find natural stone, with essentially the same look.

By researching your options before and during the building process, and staying well informed of the home's progress, you can avoid making costly mistakes while protecting your investment.

Sources: Binsacca, Rich; *The Home Building Process: Everything You Need to Know to Work with Contractors and Subcontractors*; Tucson, Ariz.: Home Planners, LLC, 1999. Smith, Carol; *Building Your Home: An Insider's Guide*; Washington, D.C.: Home Builder Press, 1996.

Resource: www.move.com

PRODUCT CHECKLIST Decisons to make along the way

From the ground up

- Framing (steel or wood products)
- Waterproofing/weather stripping (house wraps and flashing)
- Gutters
- Ventilation
- Roofing materials
- Trusses
- Shingles (asphalt, aluminum, slate, cedar, copper, steel)
- Tile (concrete, clay)
- Exterior materials (including trim):
  - Siding (wood, vinyl, aluminum)
  - Stucco
  - Brick
  - Shingle
  - Stone
- Windows and special treatments/accessories
- Doors
- Exterior lighting

Interior infrastructure

- Heating/cooling system(s)
- Temperature control
- Water heater
- Ceiling fans
- Smoke detectors
- Security system/ intercom/central vacuum pipes (if necessary)
- Cable/phone lines
- Insulation
- Drywall/plaster
- Electrical switches/outlets
- Plumbing fixtures
- Fireplace(s)/mantel(s)

Finishing touches

- Driveway
- Garage door(s)
- Deck materials (if necessary)
- Paint/wallpaper
- Molding
- Carpeting/flooring
- Cabinetry/built-ins/shelving
- Countertops
- Knobs and/or handles
- Kitchen/bath fixtures
- Appliances
- Light fixtures
- Landscaping