



# Stop Wishing, Start Building!

## How to Get Started on Your Second Home

by Gail Gavin

**Y**ou've dreamed about it—a lot. Perhaps it's a home on the beach, where the sound of waves crashing on the shore relaxes you. Or perhaps it's a chalet in the mountains, where beautiful views take your breath away. Or maybe it's a little log cabin in the woods, where the sounds of nature and the closeness of wildlife make you feel like you're in another world.

For most people, their getaway home exists only in their imagination, and they never go any further. What steps should you take to make that home a reality? Mark Englund, managing partner of LifeStyle HomeDesign of St. Paul, Minn., gave us some insider's tips on building a vacation home.



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### Start by Picking a Lot . . .

"My rule of thumb for [building] a vacation home is location first," relates Englund. Although it's good to have a general idea of the type of home you want—chalet, log cabin, cottage, etc.—don't get too specific until you've found the actual lot on which you will build. The site's unique characteristics will determine many aspects of the home design.

According to Englund, the best lots have already been built on. But many challenging lots are left, "diamonds in the rough." These sites are not easy to visualize and therefore have been passed over. "With a good



*This picture-perfect cottage is positioned on its lot so that its front porch enjoys views of a relaxing lake. When choosing a vacation home plan, consider the location of outdoor living spaces, such as decks and porches. Do they take full advantage of the scenic views that led you to buy the lot in the first place?*

vacation home floor plan that basically fits a challenging site, whether sloping, narrow, etc., and a few modifications to fit lot specifics and local codes, you can still have a dramatic vacation home and site within driving distance of your city,” Englund affirms.

### **. . . Then Choose a Home Plan**

Once you have secured a lot, you can get down to the specifics of exactly which home plan you will build. Such considerations as the location of the rooms, the orientation of the home with respect to sunlight, whether a daylight basement foundation is possible, and the location of the driveway are all dependent on the site. You won't be happy with your home if it doesn't intimately match the topography.

Englund cautions, “The biggest mistake I see people make in building vacation homes is picking a plan that doesn't take sufficient advantage of the views that drew [them] to the site in the first place, whether lake, mountain, woods, or ocean. Orient as many important rooms to the rear view as possible, including the master suite. In other words, don't just put a suburban home plan that was designed for privacy from neighbors, with minimal windows, on a breathtaking site.”

### **Building for the Future**

It's imperative that your vacation home be different in character from your primary residence. “Make your vacation home dramatic and alluring enough to keep you coming back,” counsels Englund. “For the price you will pay, include features that your home in the city does not include, so



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# Better Safe than Sorry

You've found the lot that fits your parameters, and realizing your dream of a second home seems closer than ever. But there are a few things that you need to check out before buying that lot so your dream doesn't become a nightmare!

**Building conditions.** Have a builder assess the land to make sure that construction will not be cost-prohibitive due to hidden factors.

**Protected wildlife species.** Check with local government officials to find out if any wildlife (or even insects) are listed as protected species in your area.

**Local building codes.** Local building codes may restrict the size of your prospective home or how close it can be built to the water.

**Seasonal traffic patterns.** Find out if an influx of vacationers during fair-weather seasons will produce an unacceptable noise level on your lake or on nearby roads.

**Space for a septic field.** Make sure there is an appropriate area on the lot for a septic field, warns Mark Englund of LifeStyle HomeDesign. "In addition to the site for the field, the soils must be tested for percolation, since rock cannot absorb septic waste. No septic [area], no site for your vacation home. Outhouses just don't cut it anymore, especially for resale."



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*Chalet-style homes often sport impressive tiers of windows in the living/dining area, maximizing views and bringing in an abundance of natural light. Here, French doors contribute to the sunny atmosphere while providing access to a wraparound deck.*

## Financing Your Dream

Will you be able to handle the mortgage payment on a second home? According to *American Dream Homes* magazine, most banks want you to have no more than 38 percent of your total income tied up in debt. This includes mortgages, auto loans, and credit cards. When assessing your financial situation, don't forget to look at the ongoing expenses of having a second home, such as property taxes, insurance, maintenance, utilities, and the cost of transportation to and from the home.

If you're not quite sure you have the money to finance a second home but are really serious about building, consider these options:

**Talk to like-minded family members.** They may be willing to help share the cost. The home could become a family retreat, with one family using it one month and another family using it another month.

**Consider renting out the home** when you will not be there. You can hire a vacation rental manager to manage the property, although this requires a fee. If you do plan on renting out your home, make sure you have some attractive features to lure tenants and to keep them coming back.

you get a different feeling upon arrival at your special place away from the hustle and bustle of city life." Englund recommends including features that the kids and grandkids will enjoy, like a boathouse, a getaway room in the attic dormers, or a bunkhouse. These features don't have to cost much money, but they can give your retreat that homey, family feel. "What more can you ask for from a vacation home than a place for multi-generations of family to look forward to spending time together in?" 🏠

Sources: "Second-Home Handbook," *American Dream Homes*, Mar/Apr 2007, 82-84; Tom Stephani, "What You Need to Know about Choosing the Right Lot," [http://images.homeplans.com/site/Articles/Choosing\\_the\\_Right\\_Lot.pdf](http://images.homeplans.com/site/Articles/Choosing_the_Right_Lot.pdf).

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