



Home Building Guide

Congratulations!

The House Designers understands what an exciting time this is to be building your dream home. In an effort to make the process easier, we have put together this Home Building Guide, which includes informative articles to inspire you and important checklists to keep you organized. ENJOY!



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Step-by-Step Home Building Guide

So, you're thinking about building a new home! This is one of the most exciting ventures of a lifetime. We've put together this step-by-step home building guide to help you understand the different building phases and how it all comes together. You'll see the whole process in one snapshot to guide you through selecting your dream house plan all the way to the finishing stages.



Don't forget to check out all of our other helpful articles like Finding a Home Plan and Green Building if you're thinking about building an ENERGY STAR® home in our Product Ideas section dedicated to providing you building tips and product ideas to make your home building experience easier.

1 CHOOSING A PLAN: Choosing the right house plan can be an exciting experience if you know what to look for and prioritize your needs. As you begin your search, be sure to look for features that fit your lifestyle, lot and budget. You'll want to carefully check the design and size of each room, especially the kitchen, master suite and great room — since these are the most lived in areas of a home. The trend is towards a more casual, open floor plan, which allows you to easily customize your dream home.

2 FOUNDATION: The foundation is a critical element of the building process, and it must be done correctly to prevent problems further down the road. Your lot needs to be cleared and adjusted (i.e. fill dirt brought in, leveling, etc.) to prepare the space for your new home. Next, form boards will be put up which serve as a mold for the foundation. After plumbing lines are put in place, the foundation is poured and you'll be able to see your home's footprint.

3 FRAMING: After the foundation has been poured and has set up, the form boards are removed and framing of the house begins. Much as our skeleton serves as the structure for our bodies, the frame of a house is the underlying structure of the home. As the framing progresses, you will see the layout of your home unfold, and you'll be able to identify different rooms, doorways, and windows. If your home seems smaller than you imagined at this point, don't panic. It is simply an illusion!

4 INSPECTIONS: Inspections are a very important part of the home construction process, for it ensures that every element of the building is done correctly. After the foundation is poured and the framing is completed, your town or city will send an inspector out to view the progress. He or she will check the framing and the mechanical components of the home, making sure they are up to code and installed properly.

5 FRAMEWALK: After the first inspections, your builder will invite you to walk through your home. At this point you will be able to visualize more easily what your dream home will look like. At this point, all walls and trusses will be framed, and the roof sheathing will be installed. Another framing inspection will also take place.

6 ENCLOSING YOUR HOME: Once the framing has undergone inspection, your builder will begin enclosing your home. At this point in the construction process your builder will install exterior sheathing, shingles, the roofing system, windows and doors. Since windows and doors are one of the most visible features of your home from both the inside and out, you'll want to carefully select the perfect doors and windows for your new home. Make sure your windows have the performance, durability and energy efficiency that your particular geographical location warrants. And look for windows that have tax credits that could save you up to \$1,500.

7 HOUSE WRAP: Certain climates offer a higher risk of moisture, mold and wood rot occurring in the home. Therefore, a protective barrier known as a house wrap is installed to prevent the structure of your home and its interior from getting wet. The house wrap ensures that all moisture will remain outside the home.

8 MECHANICAL INSTALLATION: This stage is very critical and occurs before the installation of the sheet rock. It is at this point that all mechanical components and wiring is installed. It is incredibly important that everything be installed correctly, since it will soon be covered by sheetrock and will be much less accessible. At this point, you may want to consider having a home fire sprinkler system or home entertainment system installed. During this stage, plumbing and mechanical components will be roughed in. Venting, ductwork, a water heater, and the HVAC system will be installed. Any exterior finishes, such as masonry and wood, will be installed at this point, as well.

9 INSULATION: Insulation is a critical factor in determining your home's energy and cost efficiency. When installed adequately and properly in your home's floors, walls, and ceilings, this relatively inexpensive product can save you large amounts of money throughout the life of your home, simply by preventing heat from escaping your home. Best of all, this product is maintenance free!

10 SHEETROCK: Once your home is framed and wrapped, and all the mechanicals have been installed, the sheetrock is put in place to form the walls. Your builder will be able to assist you in deciding the thickness of sheetrock you want to use, and if you want to use screws or nails to fasten it to the studs and joists. You may also want to consider what type of texture and paint to use on your walls to achieve your desired effect.

11 INTERIOR WORK: Once all of the major structural components have been installed, it is time to move to the more decorative details of the home. This includes cabinets and countertops, interior doors, fireplaces, moldings, staircase balusters and railings, and base and door trim. The phase basically includes choosing and installing every element that transforms your house from a structure into a home!

12 FINISHING STAGES: As you approach the final stages of the home building process, you are probably experiencing excitement, anticipation, and maybe even a little anxiety. All of these emotions are understandable, because by now, you are seeing all of the hard work that has gone into the process take shape, and the final product, your dream home, is finally within reach! It is at this point that your home develops its personality through your choices of lighting fixtures, bathroom accessories and fixtures, window treatments and more. It is only a short time from now that you can unload the moving truck and settle into your new home!

Homes Designed With Women In Mind

From the cozy living room filled with pictures and keepsakes to the sweet smells of a home cooked dinner in a well-designed kitchen to the worn rocking chair in the corner of a master suite overlooking the backyard - these are just a few of the special ways moms turn houses into homes.

It is no surprise that when it comes to building a home and selecting a house plan that over 60% of house plans are bought by woman. They know how much space they need in their new home to make it functional, yet appeal to their tastes. They know exactly what they need - a large kitchen with cooking area and breakfast counter, lots of storage space, a large dining room for special occasions, an open floor plan with lots of room to makes changes down the road and an outdoor living space to host birthday parties.

Our female designers have put together a list of “must have” features a house plan needs in order to accommodate the many needs and sensibilities women have through all stages in their home life - wife, mother and grandmother. All of their homes have been designed to reduce stress, facilitate entertaining and promote family time.

Gone are the days of Ozzie and Harriet and the Cleaver’s, where the wife/mother was tucked away in a tiny kitchen preparing the meals while the family sat in the living room watching TV until they were called to the dining room, where the table was perfectly set. Today’s home is all about creating a more casual and social atmosphere by having an open floor plan from the kitchen area to the living area. This allows the cook to talk with guests or family members rather than being secluded. Since most people gravitate to the kitchen it makes sense to keep the area open. Who knows, your guests might even be inspired to lend a helping hand.

When it comes to the design of the kitchen, women want lots of storage space, which is why you’ll typically find cabinets with lots of built-ins, like pull-out shelves, revolving shelves and drawer organizers. Our designers recommend you use your old kitchen as a starting point to ensure proper kitchen design, by writing a list of your likes and dislikes. For example: Do you like where your ovens are located? Is the refrigerator in a user-friendly location that doesn’t cause traffic while you are trying to cook? Would another sink or oven be helpful with food preparation? Is there ample space near a pantry to set down groceries? Where do you plan to prepare vegetables and meats? Is the dishwasher placed for efficient loading and unloading? Does your countertop space adequately allow for appliances, food preparation and cooking utensils?



Homes Designed With Women in Mind



When it comes to the master bath, it's all about pampering, which is why women require large bathrooms with a separate bath and shower area to make room for bathroom furniture like chaise lounges. In many master bathrooms you'll find a sitting area with television, sound system and even a wet bar, so you can relax after taking a long bath. Large windows are essential in creating a natural bathroom setting.

Since most women spend way more time than they want to in the laundry room, it's no surprise why women would crave a more organized and attractive laundry space. You'll find that the laundry room has steadily been coming out of hiding in basements and closets (very inconvenient places for women who need to multi-task) and moving into more convenient areas of the home, such as the master suite, mudroom and off the kitchen and garage. In fact, most architects and designers are incorporating more detailed laundry rooms in their house plans so homeowners can create a comfortable and functional space for the whole family to enjoy.

Being green is certainly a key consideration from most homeowners, particularly women who are looking for eco-friendly products to use in all aspects of their daily routine, from cleaning supplies to organic food to interior design. One room that women have been adding to their green wish list is the master suite, because it is important to create a healthy environment while you are sleeping and nourishing your body. There are so many great and simple ways to make your bedroom eco-friendly and healthy like using organic bedding, natural (think candles and sunlight) or energy-efficient lighting, ceiling fans and ENERGY STAR® approved windows to provide you with a safe and aesthetically pleasing environment.

Most architects, designers and builders realize that women have some unique requirements and preferences for their home. But fortunately, many of these female touches add ambiance, user convenience and flexibility and even add to the resale value of the home.

All About Flexible Spaces

The trend in new home design is to create flexible living spaces that adapt to your changing lifestyle and needs. This is especially important in homes 1,400 to 2,500 square feet, that can't afford to waste any space. Common flexible spaces include rooms that can be combined to create in-law suites, home offices (even his and hers), music/media rooms, craft or hobby rooms, dens that can become guest rooms and dining rooms that can become offices.

"Since each family's needs and wants change over time, we definitely understand how important it is to include flexible-use spaces into our home designs," said Mark Mathis, THD design partner and president of House Plan Gallery, which specializes in stock house plans with flexible spaces for homes between 1,000 and 3,000 square feet. "When we design a floor plan, we want our customers to have the ultimate in flexibility and, as such, this consideration acts as a driving force in everything that we do."

According to Mathis, the dining room is one of the most commonly used flexible spaces in his house designs, because they are designed with privacy and practicality in mind.

"We have found that the dining room turns off most people in our generation, because they don't have use for a dining room," Mathis said. "Basically they use the dining room like I use it in my own personal home. We have three small children and we don't cook or entertain so that room has pretty much been turned into a play room with two French doors to corral them."

But Mathis knows that his plans are not being sold just to young families, but to an older generation who enjoys cooking and entertaining and considers a dining room a "must have" living space.

"With designing stock house plans we try to hit the sweet spot of the largest amount of people and since our size house plans are not just targeted for young families but retired couples who may want a dining room we always include a dining room to the left or right of the foyer," Mathis said.

While a flexible space can lend itself to almost anything, Mathis is seeing that the most popular uses for these spaces are a home office, play room and guest room. "Everyone needs a home office and in some cases a husband and wife each need their own," he said. "Some of our plans have optional walls [typically drawn with a dash line] in case you're looking for a more open feel. We try to give our plans as much flexibility as possible so you don't have to come back to us for modifications."

Equally important as including flexible spaces in a new home design is adding a bonus room/space.

"We always try to include at least one flexible space in every single design so as your family grows and your needs change you don't have to worry about additions," Mathis said. "We also try to include a bonus room, which adds a lot of value so you can build it out."

Even if you don't plan on building your bonus space right away, at least your house has been designed and built with enough roof height, optional stairs, insulation and walls.

"Why wouldn't you choose a floor plan that already has a bonus room drawn and gives you the flexibility to build it some day," Mathis said. "A bonus room can easily add 200 to 400 square feet to your home and will increase your home's value."

Matching The Right Window To The Right House

Once you have your house plan in hand, it is a good idea to do some research to find out what style of window best complements the style of your new home. What makes a window popular, hinges on the look and style of the home being built, its level of performance, durability and energy efficiency. Here is an overview of some of the more popular window choices to accent today's most popular house plan styles - traditional, southern, country, ranch, contemporary and green.



Southern

Southern-style homes offer a warm, historical connection.

Exterior design elements may include inviting stacked porches, verandas, shuttered windows, arched transom windows and dormers, which lend themselves to nostalgia and lasting appeal.

Casement and double-hung windows are most popular for the Southern home. You'll also see tall windows, with a lower sill and higher head to reflect the proportional aesthetic appearance of its original mid-19th century design and allow for cross-ventilation.

Ranch

Ranch style homes remain very popular because the asymmetrical rectangular, L-shaped or U-shaped layout of its one-story or split level design offers an open floor plan. Most ranch designs feature large double hung windows with shutter, wide picture windows as well as sliding glass doors leading out to a patio.

Contemporary

Contemporary home designs gained popularity in the 1970s and remain sought-after today. Most contemporary house plans feature an open, flexible floor plan with minimal decorative elements and eclectic mix of interior materials. You'll find eye-catching features like asymmetrical design, unusual angles, flat roofs with varied or multi-level rooflines, boldly articulated windows, silo-like towers, little ornamentation, and stucco, wood or metal siding. The most popular window styles for a contemporary home are simplistic, clean lines, like casement, awning and fixed windows. You'll also find skylights used in some designs to balance the interior daylight.

Green

Today's trends find many homeowners building an energy-efficient "green" home. As energy costs rise, interest in green building is growing. Attributes of a green home may include extra insulation; geo-thermal heating; ENERGY STAR® -qualified windows, doors and appliances; and other energy-saving applications. According to Pella experts, the most popular window styles for the energy efficient home are triple-pane wood windows featuring blinds or shades between glass, like their Designer Series® line. The homeowner may want to choose different types of glazing for the north face of the house versus the south. For instance, a home in a climate with cold winters can be oriented east-west so that the northern exposure can let in natural light, while the Southern exposure can gain heat from the sun during the winter months. Differing goals may require different types of glazing.



Traditional

Traditional homes are some of the most common styles built throughout the United States. These floor plans are generally a mix of several other styles but there are some constant features like simple rooflines, front facing gables, brick, stone or wood siding, open foyers and covered porches.

Country

Country house plans include a wide gamut of types of floor plans from simple traditional ranch house plans to large, rambling country farmhouses. The common design elements to most country house plans include a covered front porch, steeply pitched rooflines, and trimmed, multi-pane windows often with shutters. Symmetrical windows help to accentuate the exterior and allow natural light into the interior. Dormers also contribute to the vast amount of interior light, as well as increasing the living area.

Top 10 Time-Saving Moving Tips

1. **Clean House!** The first rule of moving is to get rid of unnecessary clutter before you go. That way, you won't have to find a place for those rarely-used items when you get to your new home. Host a garage sale or donate goods to a local charity.

2. **Get Organized.** Two months before your move, keep track of all your mail and make a list of people, subscriptions, and organizations that should be notified of your changing address. Don't forget about your bank, your insurance agent, your doctor, and your vet. Just before your move, contact the postal service for a change of address form.

3. **Cancel and Re-order.** Make another list that includes all the contact information for your utility service providers (telephone, gas, electric, water, cable, and Internet access). To save even more time, you can transfer your utilities online. Remember to contact your pest control, lawn care, window cleaning and other services to let them know about your move. Proper planning insures that you won't be paying for services you're not using!

4. **Be "Mover Friendly".** If you're using a professional moving company, make yourself available to answer questions on both ends of the move - loading and unloading. Review the home inventory paperwork and make sure the driver has your contact information and details of your delivery.



5. **Be safe.** Whether you're hiring professionals or moving yourself, remove all rugs, low hanging items, and tripping hazards. Keep walkways clear at all times. Arrange for someone to take care of your children and pets while everything is being packed and loaded onto the moving truck.

6. **Know what you're packing.** Label boxes in detail, including contents and the room in which they belong. This will save time and questions for you and your movers.

7. **Pack an Essentials Box.** When you arrive at your new residence, your essentials box will be first thing you unpack. In it, you'll want to include items like:

- Alarm clock
- Aspirin or pain reliever
- Basic cleaning supplies and paper towels
- Bedding and linens
- Box cutter or knife
- Change of clothes
- Coffee maker or instant coffee and tea
- Disposable plates, cups, and eating utensils
- Extension cords and batteries
- First-aid kit
- Flashlights
- Garbage bags

Top 10 Moving Tips



- Light bulbs
- Map of new area
- Medications and eyeglasses
- Pet supplies
- Phone book for new area
- Plastic trash bags
- Scissors
- Screwdriver and hammer
- Shower curtain and towels
- Snacks
- Tape and dispenser
- Toilet paper
- Toiletries (soap, shampoo, razors, etc.)
- Toys and games for the kids
- Work gloves

8. Know what NOT to pack. Charcoal lighter fluid, pesticides and paint thinner are a few of the items that professional moving companies won't touch. Make arrangements to transport these items or leave them with a neighbor. Valuables such as cash, jewelry and important documents should stay with you or be shipped via trackable shipping service.

9. Check and double check. Before the moving van leaves, make sure everything is loaded or unloaded - on both ends of your move. Check the attic, basement, closets, and garage for things you may have forgotten. If something is damaged during the move, notify your moving company immediately and take photographs of the damaged item. Review your home inventory before the moving company leaves..

10. Keep smiling! Moving can be manageable, with the right attitude and thoughtful preparation. It will all be over soon - and you'll have days, weeks or even months to unpack at your leisure. Throw yourself a housewarming party and meet your new neighbors.

Energy Efficient Windows

Energy efficiency has long been a concern of homeowners and builders alike. But as energy prices rise and environmental issues intensify, more homeowners than ever are looking beyond heating, ventilation and cooling (HVAC) systems to design solutions that will help achieve both comfort and efficiency in the home.

Nowhere is this more apparent than in today's window and door selection process, as natural heating and cooling systems continue to gain popularity as a simple and affordable energy conservation strategy for homeowners.

The concept of using windows and doors as a way to control air flow in homes is not a new one, since people have always opened windows and doors to provide fresh air, dissipate odors and smoke, and eliminate heat and moisture from in their home. The new trend is to think about how to place windows and doors throughout your home in a way that is not just aesthetically pleasing, but that also maximizes air flow and manages sunlight.

More deliberate design can drastically reduce heating and cooling costs by maximizing the winter sun and summer breezes to make the home comfortable in all seasons. Virtually any home can utilize natural cooling and heating methods with a little careful consideration.



Windows are one of the most important features to consider maximizing a home's natural heating and cooling capabilities. Proper selection, orientation, and sizing of windows can dramatically impact a home's energy efficiency, reducing energy costs by 35 percent or more in some cases.

Effectiveness of natural heating and cooling depends on climate and a home's design and site orientation, but here a few principles to consider.

Window Selection

Windows and doors are the portals through which sunlight enters a home. By controlling the size and location of these, a homeowner can effectively manage the amount of light and heat they let inside during different times of day. A window or door's insulation properties (U-Value), solar heat gain coefficient rating (SHGC) and visible light transmittance help you compare when shopping for new or replacement windows.

Site Orientation

The overall orientation of the home will impact the effectiveness of this type of system and will vary by climate. A home's south and west sides receive the most sunlight, and the east and the north ones receive less. Placing windows where they are most effective helps homeowners take advantage of their home's layout, and manage the sun's energy during different times of year.



Window Placement

Window placement also affects a home's natural ventilation. Spacing windows diagonally from one another, allows air to channel through, not across, a space. Windows located higher in the building, such as clerestory windows or venting skylights on the roof, funnel warm air out and increase air circulation throughout the home.

Window Type

With an increasingly diverse selection of windows at all price points, there are options for every home. Many homeowners are now looking for windows that offer glass with different SHGC properties and tinting to manage sunlight. In most cases, low-e, gas-filled and multi-paned windows are optimum for energy efficient design, but a clear understanding of different ratings helps determine what's best for any given home.

Shading

Awnings, shades and other accessories are an equally important piece of the energy-efficient equation. Overhangs above south or west-facing windows can help minimize heat from the summer sun, while interior drapes and shades offer versatile control over sunlight as the seasons change.

Landscaping

Beyond careful selection and placement of windows and overhangs, landscaping can also help to protect the structure from the elements. Strategically placed trees and bushes can offer additional shading from intense sun during the summer, but ample sunlight in the winter once the leaves fall.

The Latest Kitchen Styles



Since the kitchen is the main living space of every home, isn't it worth investing the time to choose the style that's right for you? Here is a small sampling of some of the most popular styles you can choose from to create a unique, yet functional kitchen – traditional, country, contemporary, Arts & Crafts, Old World and rustic.

Traditional Kitchen Styles

Traditional kitchens blend the formal and elegant look characteristic of American and European homes from the 18th and 19th century designs. You can expect to see crown and rope molding, fluting, corbels and other ornamentation and trim. The cabinets are generally made from cherry, walnut and mahogany wood and feature raised panel doors. It's also common to see the cabinets painted in white. The fixtures and appliances are generally antique looking. One of the great advantages of having a traditional kitchen is that never goes out of style, however you may want to spice up your appliances or furnishings over time.

Country Kitchen Styles

Country kitchens are warm and welcoming, with light and/or bright colors, painted and glazed cabinets, floral motifs and decorative shelving and molding. There are many different twists to the country kitchen - French, English, Farmhouse, Cottage, etc. You can expect to see beadboard wainscotin and paneling, painted, glazed and distressed cabinets. It's also common to leave the cabinet doors open to display colorful dishes to add to the décor. Hand-painted tiles and butcher block make great additions to the countertop. The key ingredient to a great country kitchen is keeping it simple with well-chosen accents like potted herbs in the window, throw rugs on the wood or natural tile floors, chintz and calico window treatments.

Contemporary Kitchen Styles

Contemporary kitchens are typically described as modern with simple and clean architectural lines and minimal personal touches and decorative elements. The materials associated with contemporary kitchens are man-made

Latest Kitchen Styles



rather than natural – stainless steel, laminate, glass, concrete, chrome and lacquer. Contemporary styles are influenced by Europe, particularly Italy, Germany and Scandinavia.

If you want to make your kitchen look sleek and streamlined while still having a touch of coziness and livability you can mix subtle woods like birch, ash or maple with some sort of metal like copper, brass, pewter, chrome or stainless steel on surfaces like your countertops, floors and cabinet doors.

Arts & Crafts Kitchen Styles
Grounded in form and function, Arts & Crafts kitchens (also known as Mission style) rely on the natural look with a strong emphasis on craftsmanship.



The use and design of wood is essential in an Arts & Crafts kitchen. You'll find recessed panel doors with thick frames, flush frame cabinetry, hand-carved corbels and wood brackets. For an interesting accent, contrast the finishes or woods of the frame against the door and panel. Other trademarks of this style are stylized wallpaper, textiles, Tiffany-styled lighting, and a kitchen island with carved legs instead of a cabinet.

Old World Kitchen Styles

Large cooking hearths, stone walls and floors and distressed, unfitted cabinets generally categorize Old World kitchens. The cabinetry is generally painted with raised panels and features elements like cracking, beadboard, dish and cup racks, valence legs, flushed toes, and bun feet. For accents expect to see the use of pewter, copper, mosaic tiles and brick walls. Appliances are generally hidden behind wooden panels. For a softer, more feminine design you'll want to check out Tuscan designs, which rely on light earth tones and natural materials.

Rustic Kitchen Styles

You'll generally find rustic kitchens influenced from areas like the Adirondack and Pacific Northwest or resembling log cabins. Rustic kitchens are generally full of wood: knotty pine, hickory and alder woods. Wood paneling is favored over traditional wall coverings and there are always exposed ceiling beams, leather beams and accents done in warm, rich earth tones.

Painting 101

When it comes to designing the interior of your home, a key element is choosing the right color scheme for each room in your home. If you plan on painting the walls and ceilings in your new home, then it would be very helpful to brush up on some basic information about colors.

We all know that colors are made up of three primary colors or hues, in various combinations — red, blue and green. We also know that secondary colors are made up from mixing these primary colors. What makes our world so colorful are the tints, tones, values and shades of the basic key hues.

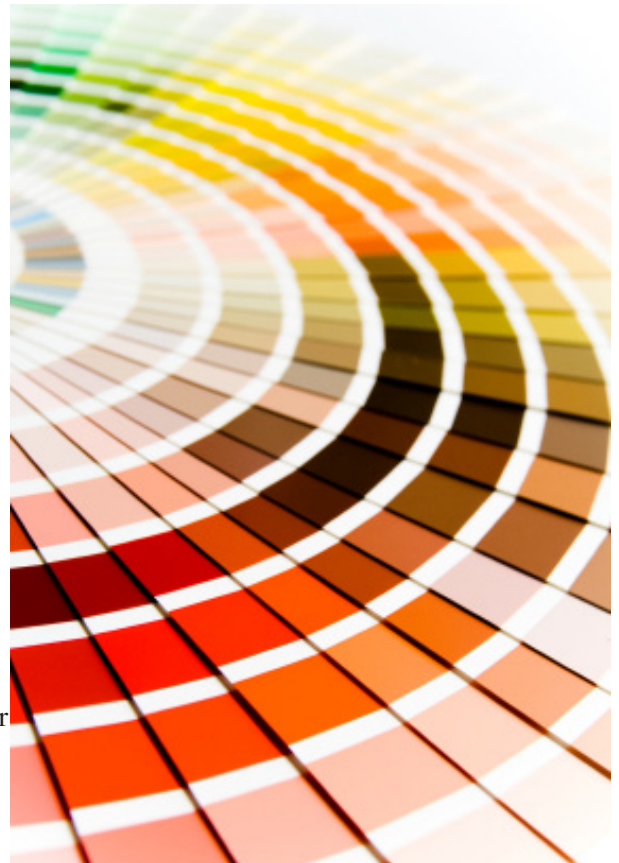
Let's dip our brushes into some key color verbiage:

- Hue is another word for color.
- Tint means the pure color mixed with white. For example, red mixed with white produces different kinds of reds and pinks.
- Tone of a color means that the pure color is mixed with grey.
- Value of a color means the lightness and darkness of a shade achieved by the sheer or deeper application of the color.
- Shade of a color means that the pure color is mixed with black.

When it comes time to painting your walls and ceilings or deciding on a color scheme for your home décor, it is always helpful to collect chips and swatches of your favorite colors and mix and match until you decide what colors look good together. Don't forget about your home furnishings, because they are a great way to add color and texture to your home and can be moved easily too.

Choosing the right color scheme?

Color scheme helps you create harmony between colors in your home décor. A color wheel can be quite useful in deciding a color scheme for your home because it allows you to compare complimentary colors. There are also plenty of interactive color wheel tools and software available online for you to use. The use of a color wheel makes choosing the combination of colors for painting your walls, accents, furnishings, furniture and accessories much easier.



Here are some tips that you can use to help you decide the right color scheme for your home:

- Monochromatic color scheme uses only one color throughout. Variety is introduced by using various tints, tones, values and shades of that key color and different textures.
- Complimentary color scheme uses two colors placed opposite to each other on the color wheel, their tints, tones, shades and values such as yellow and violet. This scheme is quite bold and lend a dramatic touch to the home décor.
- Analogous color schemes use three hues placed adjacent to each other on the color wheel but use either combination of warm colors only or combination of cool colors only.
- Triadic color schemes use three hues placed consecutively or at equal distances from each other such as red, yellow and blue, their tints, tones, shades and values.
- Keep in mind when choosing your color scheme that white and pale colors reflect light to make a room appear larger and dark colors make a room appear cozier and smaller.

Tips For Designing Your Garage



Whether your garage is attached or detached it is important that your design complements the architectural style of your home and fits the needs of you and your family. Here are some simple tips to help you design your new garage so it retains its value and functionality for years to come:

First of all you need to decide what you want to use your garage for, besides housing your cars. Do you want to have a substantial amount of storage space for your recreational and seasonal items? Do you want to have a workshop? Do you need a home office? Do you plan on putting appliances like a garbage disposal or extra refrigerators in your garage? Do you want additional living space, like a second floor suite or apartment?

Once you've decided how you will utilize your new garage, then you will be able to determine the appropriate size of your garage. Think down the road, because most likely you will have an additional vehicle or RV to store.

Most house plans give you the option to choose whether you want an attached or detached garage and whether you want a front, back or side-entry. Most attached garages have three points of entry: the garage door, an inside entryway into your home and a backdoor. One of your main considerations when deciding the location of your garage is how convenient it is for you and your family.

Your garage may not be at the forefront of rooms to furnish, but it can easily become the messiest area in your new home. Simple accessories like cabinets, work tables, benches, shelving and racks can get you quickly organized. Be sure that the items you choose are durable enough to withstand the elements and daily use and abuse.

If you plan on spending any valuable time working in your garage, then it is a good idea to choose adequate lighting, since most garages have limited access to natural light.

These are just basic tips and guidelines to help you design your garage.

Designing Your Bathroom

As you begin to build your new home, don't overlook the bathroom because it is probably the most visited room in your home. There are lots of ways to create a unique bathroom design for your new home to complement your taste, style, needs and budget.

When you begin to design your new bathroom, one of the first things you need to decide is what kind of overall look and function you want from your bathroom. The theme you choose will be your guide in deciding what kind of lighting, color and fixtures will work best in your new bathroom design.

Here are a few of the most popular bathroom designs to get you started:

A country design favors a warm, cozy and slightly rugged look. Some of its trademarks are natural materials such as wood and stone and handmade pieces. To achieve a real country feel have curtains made from old-fashioned fabrics in rich, warm tones. If you prefer something more delicate try using pastel shades and brass and porcelain fixtures. Some additional country touches are patterned wallpaper, pedestal sinks, freestanding tubs, wicker baskets, peg racks, wooden cabinets and vanities, and vintage-style accents. A country theme works best with large windows for lots of natural lighting and an adequate size bathroom for all the fixtures and extra decorative accessories.



If you're looking for sleek lines, solid colors and smooth surfaces you'll want to incorporate a contemporary design. This design works best in a large open space with minimal accessories. You can add some contrast to this design by pairing a sleek countertop with a rugged stone sink or adding abstract art to a plain white wall. Cabinets and countertops are generally made of wood, tile, or stone and use metal accents for knobs and handles. Other common design elements include raised granite bowls, stainless steel faucets, warm-colored tiles, mixing of stone and wood, minimal ornamentation, and low-key, directional lighting.

The traditional theme gets its inspiration from the elegance and timelessness of 18th-century European design. The key to a successful traditional design is how you take relatively classic colors and basic fixtures and accent them to create a luxurious look and feel to your new bathroom. Some simple design elements are decorating a window with rich drapery or using an elaborate vintage faucet on a plain porcelain sink. What's nice about a traditional design is that it works great in all size bathrooms. Some common accessories included brass accents, vintage decorations, oval, yet elegant mirrors and rich floral designs for your walls and curtains and upholstered furniture if you have the space.



Once you've decided what theme you want for your design, you can begin to choose what bathroom fixtures and accessories you want for your new bathroom. Keep in mind that the size of your bathroom will greatly impact the overall design of your bathroom. You have many different options when it comes to choosing your fixtures, so be sure that your decision is based on cost, function and aesthetics.

Here are some things to consider when you begin to purchase and place your bathroom fixtures:

Do you want to have a separate shower and tub area or go with a more traditional set-up that combines your tub and shower?

Do you want all the fixtures to match exactly or do you want to mix and match styles, colors and materials?

Will you need to have all your storage area in your bathroom or do you have a hallway closet you can use?

Be sure to take into consideration the height of your fixtures and available floor space.

Have you done your homework and researched the latest faucets, showerheads and toilets so you know what brand and features you want from these fixtures, since they will endure the most use and abuse in your bathroom? Purchasing the most energy-efficient products for your new bathroom will save you money down the road and conserve water.

LAND CHECKLIST

❖ Location, Location, Location...I prefer

- ∅ Subdivision
- ∅ Acreage
- ∅ School District _____
- ∅ Distance to Employer _____
- ∅ Distance to business district _____
- ∅ Distance to shopping _____
- ∅ Distance to recreation & entertainment _____

❖ The land and area fit

- ∅ Style of home _____
- ∅ Size of home _____

❖ Building site researched

- ∅ Legal covenants, read and understood
- ∅ Building restrictions, read and are acceptable
- ∅ Sewage Type ____ Public ____ Private Monthly fee _____
- ∅ Drainage Issues ____ Y ____ N
- ∅ Homeowner Association Fees _____
- ∅ Electric is available from _____
- ∅ Gas is available from _____
- ∅ Cable is available from _____
- ∅ Water is available from _____

❖ Orientation of land

- ∅ Does sunrise & sunset work with my home location & activities?
- ∅ Will the width accommodate a side entry garage if preferred? House width plus 30 ~ 35 feet

NOTES: _____

❖ Reviewed survey of land

- ∅ Easements ____ Y ____ N
- ∅ Setbacks
 - Right Side _____
 - Left Side _____
 - Front _____
 - Back _____
- ∅ Baseline elevations
- ∅ Restricted building areas such as wetlands ____ Y ____ N

❖ **Land Purchase**

- ∅ Offer to purchase land \$ _____ Date _____
- ∅ Offer Accepted \$ _____ Date _____
- ∅ Title Search \$ _____
- ∅ Title Insurance \$ _____
- ∅ Attorney Fees \$ _____
- ∅ Recording Fees \$ _____
- ∅ Prorated Taxes \$ _____
- ∅ Closing Date _____

MONEY CHECKLIST

❖ Where do I begin?

- ⌘ Evaluate your budget by determining the amount available for your mortgage payment.
- ⌘ Research loan types to discover the best loan available for your needs.
 - Fixed rate mortgage
 - Adjustable-rate mortgages (ARM)
 - Balloon mortgages
 - Government housing loans
- ⌘ The mortgage lender that offered the best mortgage package. _____
- ⌘ Pre-qualified to find out the approximate amount able to borrow.
- ⌘ Contact local contractors or the Local Home Builders Association to find the per square foot cost of construction in your area, either heated, unheated or average.

❖ How much house can I afford?

- ⌘ Price per square foot estimate heated \$ _____ unheated \$ _____ average \$ _____
- ⌘ Home plans being considered

- Plan Number _____ heated _____ unheated _____ total sq ft _____ Cost \$ _____
- Plan Number _____ heated _____ unheated _____ total sq ft _____ Cost \$ _____
- Plan Number _____ heated _____ unheated _____ total sq ft _____ Cost \$ _____

❖ Applying for mortgage

- ⌘ Information submitted to lender
 - Two years of tax returns with W-2s (Self-employed three years tax returns)
 - Social security card
 - Bank and credit statements for last three months
 - Current employer information and verification
 - Most recent pay stub showing year-to-date earnings
 - List of investments, pension plans, 401ks, etc.
 - Documentation of other income like child support and/or alimony if choose to include
- ⌘ Pre-approval complete
- ⌘ Home plan submitted to lender for appraisal so the value of the home to be constructed can be determined.

TIP: If changes were redlined on plan, square footage was refigured to achieve correct appraisal value.

❖ Loan Language

- ⌘ Interest rate or the percentage of interest you will pay on your mortgage is discussed but typically not locked into a specific rate until the construction process is closer to being complete. Borrower can lock the interest rate into a set rate approximately 45 days prior to construction completion.
 - Interest rate _____ %
 - Date locked _____
- ⌘ Interim or construction financing (Loan amount available for the construction process, usually taken in draws during the building process)
 - 1st draw \$ _____

- 2nd draw \$ _____
 - 3rd draw \$ _____
 - 4th draw \$ _____
- ∅ Terms to be familiar with
- Mortgage payment-to income ratio (MR) ~ the ratio of your proposed PITI (principal, interest, taxes & insurance) payment to your gross monthly income.
 - Total debt-to-income ratio (DR) ~ ratio of your total monthly debt to your gross monthly income.
 - Loan-to-value (LTV) ~ ratio of the total value of the house to the loan amount which is usually 90% or less.

❖ Cost of closing loan

∅ The fees incurred for preparing a mortgage loan are closing costs. The cost varies from region to region. The Real Estate Settlement Procedures Act requires lenders to provide you with a good faith estimate, which is a statement of all the closing cost associated with the loan within three days of receiving your application.

∅ List of items that the closing cost may include

- Loan processing fee \$ _____
- Document preparation fee \$ _____
- Attorney fees \$ _____
- Loan origination fee \$ _____
- Loan discount points \$ _____
- Appraisal fee \$ _____
- Inspection fee \$ _____
- Credit report fee \$ _____
- Assumption fee (if applicable) \$ _____
- Prepaid interest \$ _____
- Escrow accounts \$ _____
- Title search fees \$ _____
- Title insurance \$ _____

HOME PLANS WORKSHEET

❖ Choosing a home plan

∅ Types of plans

- Pre-designed plans ~ proven plans ready for construction ~ complete construction sets available in any style or size at a reasonable cost
 - Available from
 - ✍ Home plan magazines
 - ✍ Websites such as www.thehousedesigners.com
 - ✍ Local designers
 - ✍ Local architects

- Custom designed plans ~ created during one-on-one sessions with designer or architect ~ time for completion varies ~ more costly than pre-designed plans
 - Available from
 - ✍ Local designers & architects
 - ✍ Professional affiliates
 - AIBD ~ American Institute of Building Design
 - AIA ~ American Institute of Architects

❖ Choosing the right plan

- ∅ The right square footage ~ fits in budget ~ **heated** _____ **unheated** _____ **total** _____
- ∅ Fits the lot or land ~ **width** _____ **depth** _____
- ∅ Plan will fit your lifestyle today and in the future (expanding family, in-law moving in, etc.)
- ∅ Design will stand the test of time ~ not a fad
- ∅ You keep coming back to the same plan after searching and searching

- **Favorite plan #** _____
- **Favorite plan Name** _____

- ∅ The plan is available with the foundation type you require
 - Slab
 - Crawl Space
 - Basement
 - Daylight Basement

❖ **Getting the plans ready for construction**

- ∅ All products are selected and the information is attached to the plans
- ∅ All modifications (redlined or re-drawn on reproducible by professional) have been made and are clear with contractor
- ∅ Plan specifications are attached to plans
- ∅ Make sure plans meet all local building codes
- ∅ The correct number of plan sets needed for construction has been ordered and are available

PRODUCT SUMMARY ALLOWANCE

This is the basic information your builder needs to give a more accurate bid. The first table includes products that can be priced in a lump sum amount. The second table requires unit pricing.

Products	Lump Sum Allowance
Plumbing Fixtures	\$
Electrical Fixtures	\$
Appliances	\$
Flooring	\$
Cabinets	\$
Countertops	\$
Entry Door	\$
Garage Doors	\$
Landscape	\$
Sprinkler System	\$
Security System	\$
Hardware	\$
Windows	\$
Fireplace	\$
Mirrors	\$
	\$
	\$
	\$
	\$
	\$

Materials/Products	Allowance per Unit
Brick	\$ per 1000
Stone	\$ per sq. ft.
Siding	\$ per sq. ft.
Roofing	\$ per ton
	\$
	\$
	\$
	\$
	\$
	\$

OPTIONAL PRODUCT SUMMARY ALLOWANCE

These are optional products that are not absolute in the bidding process; however, providing this information does allow for a more accurate bid.

Exterior Details	Material Preference	Notes
Columns		
Shutters		
Flashing		
Roof Eve Trim		
Interior Details	Material Preference	Notes
Moulding		
Cabinets : Kitchen		
Cabinets: Utility		
Cabinets: Greatroom		
Cabinets: Master Bath		
Cabinets: Bath 2		
Cabinets: Bath 3		
Cabinets: 1/2 Bath		
Cabinets: Misc.		
System Details	Manufacturer/Supplier	Allowance
Phone System		\$
Septic System		\$
Central Vacuum System		\$
		\$
		\$
Yardscape		Allowance
Drive		\$
Walks		\$
Patio		\$
Deck		\$
		\$
		\$

EXTERIOR CHECKLIST

A guide to choices for the exterior of your new home.

✓	Exterior Finishes	Description/Material	Unit Cost
	Brick		\$ per 1000
	Stone		\$ per sq. ft.
	Siding		\$ per sq. ft.
	Stucco		\$ per sq. ft.
	Roofing		\$ per sq.
	Other		\$ per sq. ft.
	Gutters		\$
	Shutters		\$
	Columns		\$
	Trim		\$
	Other		\$
✓	Windows	Description/Material	Allowance
	Windows		\$
	Skylights		\$
	Specialty Windows		\$
	Other		\$
✓	Doors	Description/Material	Allowance
	Entry Door		\$
	Other Exterior Doors		\$
	Garage Door(s)		\$
	Garage Door(s) Opener(s)		\$
	Interior Doors		\$
	Other		\$
✓	Other	Description/Material	Allowance
			\$
			\$
			\$
			\$
			\$
			\$
			\$

INTERIOR CHECKLIST

A guide to choices for the interior of your new home.

✓	Plumbing	Description/Material	Allowance \$
	Tub(s)		\$
	Shower(s)		\$
	Tub/Shower Unit(s)		\$
	Toilets		\$
	Lavatory(s)		\$
	Kitchen Sink		\$
	Island Sink		\$
	Utility Sink		\$
	Faucets		\$
	Hot Water Heater(s)		\$
	Other		\$
✓	Lighting	Description/Material	Allowance \$
	Ceiling Fans		\$
	Recessed Lights		\$
	Under Counter Lights		\$
	Fluorescent Lights		\$
	Ceiling Lights		\$
	Wall Sconces		\$
	Door Bells		\$
	Exhaust Fans		\$
	Vanity Lights		\$
	Exterior Decorative Lights		\$
	Exterior Flood Lights		\$
	Other		\$
✓	Flooring	Description/Material	Allowance \$
	Wood		\$
	Laminate		\$
	Tile		\$
	Vinyl		\$
	Carpet		\$
	Marble		\$
	Stained Concrete		\$
	Other		\$
✓	Appliances	Description/Material	Allowance \$
	Refrigerator		\$
	Stove/Range		\$
	Cook Top		\$
	Oven(s)		\$
	Microwave		\$
	Vent Hood		\$
	Ice Maker		\$
	Trash Compactor		\$
	Disposal		\$

BUILDERS & BUILDING WORKSHEET

❖ Choosing the right builder

- Ⓐ Contact State Licensing Board for contractors ~ See if any complaints have been filed against him/her. Also check with the Better Business Bureau
- Ⓐ Get names and contact information of previous clients
- Ⓐ Tour homes previously built by each builder
- Ⓐ The builder should be knowledgeable and have a helpful attitude toward you and your project
- Ⓐ Years of experience _____
- Ⓐ You like his/her personality and feel you will communicate well during the project
- Ⓐ Verify what type of insurance he carries on the jobsite.
 - Workmans Compensation Y ____ N ____
 - Policy Number _____
 - Insurance Company _____
 - General Liability Insurance Y ____ N ____
 - Policy Number _____

❖ Getting Bids

- Ⓐ Obtained three bids. **TIP:** The lowest bid may not be the best choice.
- Ⓐ Bid package #1
 - Plan for bid _____
 - Builder name _____
 - Address _____
 - City, State, Zip _____
 - Phone number _____
 - Mobile phone number _____
 - Submitted bid \$ _____
 - ACCEPTED ____ Y ____ N
- Ⓐ Bid package #2
 - Plan for bid _____
 - Builder name _____
 - Address _____
 - City, State, Zip _____
 - Phone number _____
 - Mobile phone number _____
 - Submitted bid \$ _____
 - ACCEPTED ____ Y ____ N
- Ⓐ Bid package #3
 - Plan for bid _____
 - Builder name _____
 - Address _____
 - City, State, Zip _____
 - Phone number _____
 - Mobile phone number _____
 - Submitted bid \$ _____
 - ACCEPTED ____ Y ____ N
 - Insurance Company _____

❖ **Being your own contractor** Take this test. Are you willing to..

📌 Tips for overseeing the construction of your home

Yes / No

___/___ Check with local building department to make sure that you are not required to have a contractors license

___/___ Obtain resources to aide in the process. Several excellent books (study)
The Complete Guide to Contracting Your Home
How to Plan, Subcontract and Build Your Dream House
Be Your Own House Contractor

___/___ Its important to have a good understanding of the building process (time)

___/___ Overseeing the construction process will take a lot of time and effort

___/___ You will need to have all of your products and supplies ordered and available when needed on the construction site

MANAGING THE MOVE

A four week schedule and checklist. Check off items as completed.

❖ Four Weeks From Move Date

- ⊘ Contact moving companies for estimates
- ⊘ Get references and check for insurance for any damages that may occur during moving/packing
- ⊘ Notify doctor, dentist, and pediatrician and ask for referrals in new town
- ⊘ Start collecting boxes and packing material
- ⊘ Cancel clubs and services paid for monthly (Gym, gardening, trash services, etc)
- ⊘ Arrange for transfer of school records if moving out of district

❖ Three Weeks From Move Date

- ⊘ Begin packing. Remember to label and number boxes to prevent missing items
- ⊘ Put together an inventory checklist and organize boxes
- ⊘ Arrange for utilities to be turned on in new home
- ⊘ Fill out change of address forms at Post Office

❖ Two Weeks From Move Date

- ⊘ Coordinate your move in date with your builder and be sure to have a back up plan (lodging) in case you have to be out of your old home before your new home is ready.

❖ One Week From Move Date

- ⊘ Contact utilities to cancel and transfer account (Telephone, cable, electricity, etc.)
- ⊘ Confirm moving arrangements with moving company
- ⊘ You may want to consider moving very fragile items and family heirlooms yourself

❖ Moving Day

- ⊘ Do final walk-through of old residence
- ⊘ Be present when moving truck arrives and if possible arrange for several people to supervise movers, packing, loading, and unloading your items
- ⊘ Check list of boxes and make sure everything has arrived undamaged before signing mover's paperwork