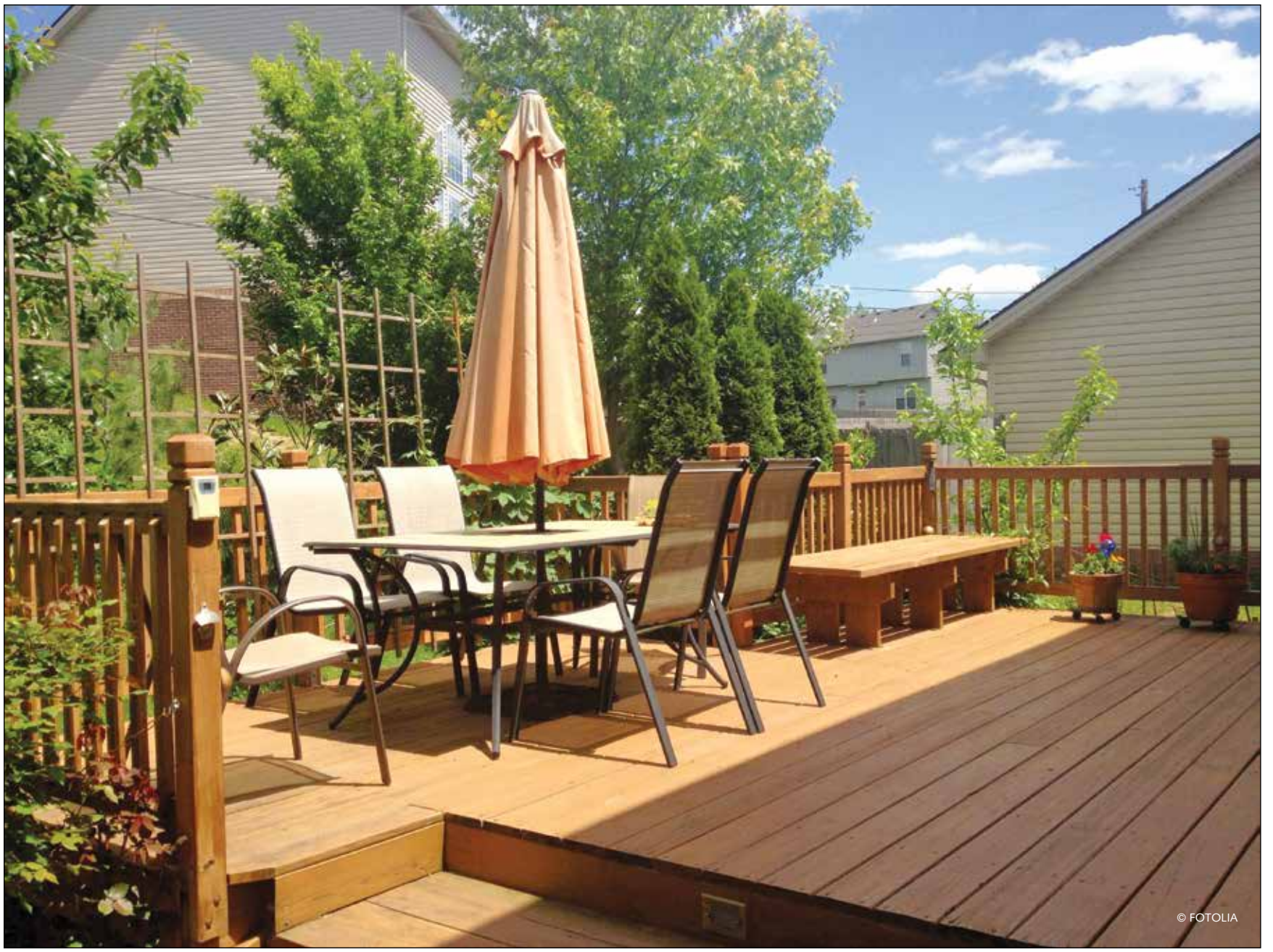
HOME Building GUIDE

Plan for a Deck

A backyard deck can be a great place for relaxation and entertainment. It also will enhance the attractiveness of your new home's exterior. While working with your home builder, ask about rates for crafting a deck. You might be surprised at how affordable they are.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MATERIAL CHOICES

There are many options for deck materials. Prices vary greatly, so make sure you can afford the cost not just of the initial build but also the maintenance that comes with it.

Composite: This man-made material is quickly becoming the most popular for decks. Consisting of recycled wood fibers and plastics, this material's price is generally higher than traditional wood options but requires little to no maintenance. This can end up saving you money and valuable time later.

Imported woods: Tropical hardwoods such as Cumaru, Tigerwood and Ipe give a deck a beautiful, exotic feel but come with a few downsides. Installation may require more labor for your builder due to the material's density. Cutting and drilling is a much bigger project than with composite or regular wood. Before making a purchase of imported wood, ask your builder if it is certified by the Forest Stewardship Council, which ensures that the lumber was harvested in an environment-conscious manner.

• Pressure-treated lumber: The most budget-friendly option for your new wood deck is pressure-treated lumber. It is very inexpensive, and builders love it due to the ease of installation. It is typically treated to resist rotting, fungus and certain bugs. This material does require some regular maintenance including pressure washing.

THINGS TO CONSIDER

You also will be able to choose from different types of railings. Composite and vinyl rails cost more, but the low maintenance they require can save you headaches. Sealing and staining wooden rails can be a time-intensive project, so keep that in mind.

If you plan to connect your deck to your home, you need to choose an access point. Sliding doors are a popular option, as you won't have to worry about furniture or other outdoor accessories being damaged by swinging doors.

Finally, consider your budget when choosing your new deck materials. Your local builder can likely create any deck design you have in mind. Much like any other aspect in home building, the cost must be analyzed and in line with your budget.

Construction Loan Process

Even well-planned home building can come with unexpected financial surprises. Once you are pre-approved for a construction loan, talk with your lender about increasing the initial loan amount to cover unforeseen costs.

PRE-QUALIFICATION

A construction loan is no different than most in the that your credit score will have a big impact on approval and interest rates. Check your credit report for any negative marks or discrepancies you can resolve before applying.

With your credit in good shape and an estimate of your new home's cost, seek out a lender. This is where the process differs from purchasing a pre-existing home.

Your lender will want to know your intentions with your home. For instance, if you plan to live in the home once construction is complete, you might have more options available than an investor who plans to resell the home upon completion.

INTEREST RESERVE

Lenders understand you have to have somewhere to live while your home is being built. To benefit consumers, they created interest reserves.

This reserve will ultimately be added to the overall amount of your loan, but covers your interest payments for typically a 12-month period to accommodate construction time. Once the agreed-upon period ends, you will then be required to fulfill your entire monthly payment.

THE INTEREST RATE GAMBLE

You usually have a choice to lock your interest rate at the time of the loan or wait until construction is complete. It is crucial to pay attention to interest rates in your area if you decide to wait.

If you are already aware that interest rates have been heading upward, you should automatically lock, as they will likely keep rising while your home is under construction. Some lenders may not offer you a choice, but be sure to ask about it.

TYPES OF LOANS

Construction loans have unique terms that differ from traditional mortgages. A one-year term means you must refinance your construction loan into a conventional mortgage loan after construction is complete. This type of loan comes with two sets of closing costs and the burden of qualifying for a second loan.

A construction-to-permanent loan is very popular in construction loans. There is only one loan process and one set of closing costs.

Advanced Framing

Building a new home gives you the opportunity to take advantage of technologies that impact your carbon footprint, save energy use and keep you more comfortable. When designing your new home, consider using advanced house framing.

Optimum value engineering is a framing technique that uses less building material and lessens the amount of waste that typically goes into building a new home. The Department of Energy reports this technology also boosts energy efficiency by replacing lumber with insulation materials without negatively impacting structural integrity.


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SAVINGS

You will not only save money in your monthly energy bill, but the initial construction with advanced framing is less expensive than a traditionally framed home. You can save considerably on labor and material costs, as well, according to the DOE.

- For a 1,200 to 2,400-square-foot home, you can expect to save between $500 and $1,000.
- Labor costs can be reduced by 3 and 5 percent.
- Annual heating and cooling costs are reduced by 5 percent.

Advanced framing uses less lumber than conventional framing, which in turn means more insulation. The result is a great defense between your home and the outside air, giving you more control over the temperature inside and providing energy savings.

ADVANCED FRAMING TECHNIQUE

This technology takes advantage of different techniques to reduce building costs. Some of these features:

- Designing on 2-foot modules gets the most out of common material sizes, reducing waste and labor;
- Using two-stud corner framing and affordable drywall clips or spare wood to support drywall, rather than expensive studs;
- Avoiding the use of headers in non-load-bearing walls; and
- Transferring loads directly downward by using in-line framing where the wall, floor and room framing components are in line with one another.

These strategies create a structurally sound home and lower the amount of labor and material. It is important to ask local building officials about codes in your area. Areas impacted with above normal winds or significant seismic risks may not be suitable for advanced framing.

Cool Roofs

We have all felt the discomfort caused by wearing dark clothing on sunny days. Did you know a traditional roof and your electricity bill also suffer from the sun's direct rays? Consider installing a cool roof when constructing your new home to save big bucks and use less energy.

The Department of Energy states that a conventional roof typically reaches temperatures of 150 degrees Fahrenheit during summer months. A cool roof will only reach temperatures of about 100 degrees under the same conditions. This will greatly reduce the amount of heat entering your home, resulting in less dependence on your air conditioning unit.


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WHAT IS A COOL ROOF?

Cool roofs are designed to reflect sunlight, causing them to absorb less heat than conventional roofs. This is achieved by using cool-roof coatings. These are very dense paints containing special pigments to reflect sunlight. Coatings protect the roof from UV light, and some even offer water protection.

While it is possible to retrofit a conventional roof to gain the benefits, you can save money by initially installing a cool roof during the construction of your new home.

The DOE has reported some benefits of this type of roof:

- Reduce energy bills by using less air conditioning;
- Indoor rooms that are not air conditioned will be more comfortable; and
- The life of your roof may be extended due to the reduction of temperature to which it is exposed.

IS IT RIGHT FOR YOUR CLIMATE?

When planning to build a home featuring a cool roof, there are a few things to consider. Based on your climate, you may have a few extra risks.

Warm, moist climates may increase the chances that a cool roof will be affected with algae or mold growth. You must use a roof coating including special chemicals that prevent these from building. Keep in mind that the chemicals may need to be reapplied to your cool roof after a few years to maintain performance.

Colder-climate roofs are more susceptible to accumulating moisture through condensation, and cool roofs might be at a larger risk. Condensation can be avoided by proper design techniques. Talk to your builder about how to achieve these results.

Choose the Perfect Location

Building a new home comes with many questions you should consider. When you identify a potentially suitable plot of land, do your research to make sure it is right for you and your family.

Site selection should be the first aspect of building any new home. Remember, during or after the construction of your home, you may have a change of heart and decide to alter the layout of a room you designed. This can be easily corrected, but the plot of land your home sits on cannot be changed.

IS THERE ENOUGH SPACE?

Ask yourself how much space you need. Do you want acres of land surrounding your home or a smaller yard that requires less maintenance?

Do you have enough room for your home and other outdoor buildings, such as a garage or workshop? Even if you are not planning to construct these extra structures initially, it is a good idea to have ample space in case you decide you want them down the road.

Give yourself enough space to add on to your home. If you plan to have a large family, you might want to add extra rooms in the future.

When designing a build, you should already have in mind which area of the home you would add to, if needed. Make sure there is plenty of extra land near this part of the home and that it is suitable for building.

THINK CONVENIENCE

Will your new home be located close to the places you frequent? How close will your new home be to your workplace, favorite stores and emergency services? How long of a commute are you willing to make each day? Building close to your workplace can save you money in fuel costs.

Living miles away from a town that offers grocery stores or gas stations can be easy with proper planning.

KIDS

If you have children, you should research the school district in the area where you plan to build. If you are planning to make this a forever home, ensure your children will be receiving an exceptional education in a safe school district.

Know the Pros You Need

Many different professionals are required to turn your ideas into the home of your dreams. Learn how each worker's significant role will ultimately impact the finished product you will soon call home.

LAND SURVEYOR

The first step to building a new home is choosing a land plot. A surveyor will ensure the spot you decide on is suitable for a structure. Approval will depend on slopes, risks of flooding or underground issues that may be hazardous. They also will tell you exactly where your property begins and ends.

ARCHITECTS

Before construction begins, you need to have a solid blueprint of your home's design. An architect will determine the best way to build and make the best use of the existing space. They ensure that the house flows smoothly, providing for good traffic, function and accessibility of the home. Be sure to tell them exactly what you want so they can create the perfect design for you.

CIVIL ENGINEER

These engineers review the home during construction. They will ensure your home is being built to local building codes and assess the structure's integrity. Don't be surprised to see civil engineers dropping in from time to time; it's in your best interest as they make sure the building plans are being executed correctly.

CARPENTERS

The people responsible for the framing of your home are called carpenters. They are also in charge of finishing all woodworking in your home, such as cabinets, doors and window frames.

ELECTRICIANS

It is crucial that a licensed electrician installs the power to your home. They begin staging electrical boxes and running wire once the framing is completed. After the walls are finished, they then cover the boxes with plates and perform a thorough test to ensure everything is working properly.

CONTRACTORS

The overseer of the construction of your home is your general contractor, who will hire other construction teams to complete designated projects, including roofers, carpenters and general laborers.

DESIGNERS

While not responsible for the integrity of construction, interior designers offer tools to make your house a home. Landscape design can be just as important and beautiful as your home's interior.

One or Two Stories?

A decision that everyone building a house must make is how many stories they want or need. Both one- and two-story homes have great advantages and disadvantages. There are a few things to consider before you decide on which one is right for you.

Getting the most value is crucial when it comes to home building. Two-story homes typically cost less per square foot. This is because building up is cheaper than the excavation, foundation and roofing costs for the same square footage of a single-story home.

TWO-STORY HOMES

Besides costing less to build, a two-story home typically uses less fuel to provide heat. They feature fewer outdoor walls and less roofing to change the inside temperature, resulting in great energy savings.

Another bonus to building a two-story home is having more room on your property to construct other buildings or use more landscaping options. Designing this type of home also gives you more attachment points to build an attractive deck and space to add an addition later. However, there are a few downsides to consider in a two-story home.

The stairway will take up a considerable amount of floor space. There also is the fact that the stairs will not always be easy for you to climb up and down. If you're planning to make this a forever home, remember that aging or injuries can sometimes render the second floor useless without the installation of an electric lift.

SINGLE-STORY HOMES

A single-story home can be more accessible and safe for families with small children. Children are often tempted to conquer a staircase, resulting in injury.

Designing a single-story home also gives you more options as far as ceiling height or adding skylights. You also can create more unique floor plans since you will not be facing height restrictions for the structure's integrity.

Single-story homes also are the safer option in case of a fire emergency. Occupants can quickly access an escape route without the worry of being trapped on a second story.

You won't need to worry about mobility as aging or injuries occur, either. Single-story homes are typically wheelchair accessible throughout the entire home.