



Home Building GUIDE

Dream Home Floorplan

A struggle in house shopping is learning to overlook parts of properties that may not speak to you. Some buyers experience regret when a new-to-them home's layout or features aren't quite what they were expecting.

Building a new home gives buyers the opportunity to build a structure that works for them.

AN IDEAL LAYOUT

The layout of your home should be convenient to your family, feature enough rooms to provide personal space for everyone, and plenty of area for gatherings and entertainment. An open floor plan typically has one central room, sometimes called the great room, which includes the kitchen, living room and dining room. Talk to local builders about the trends in your area.

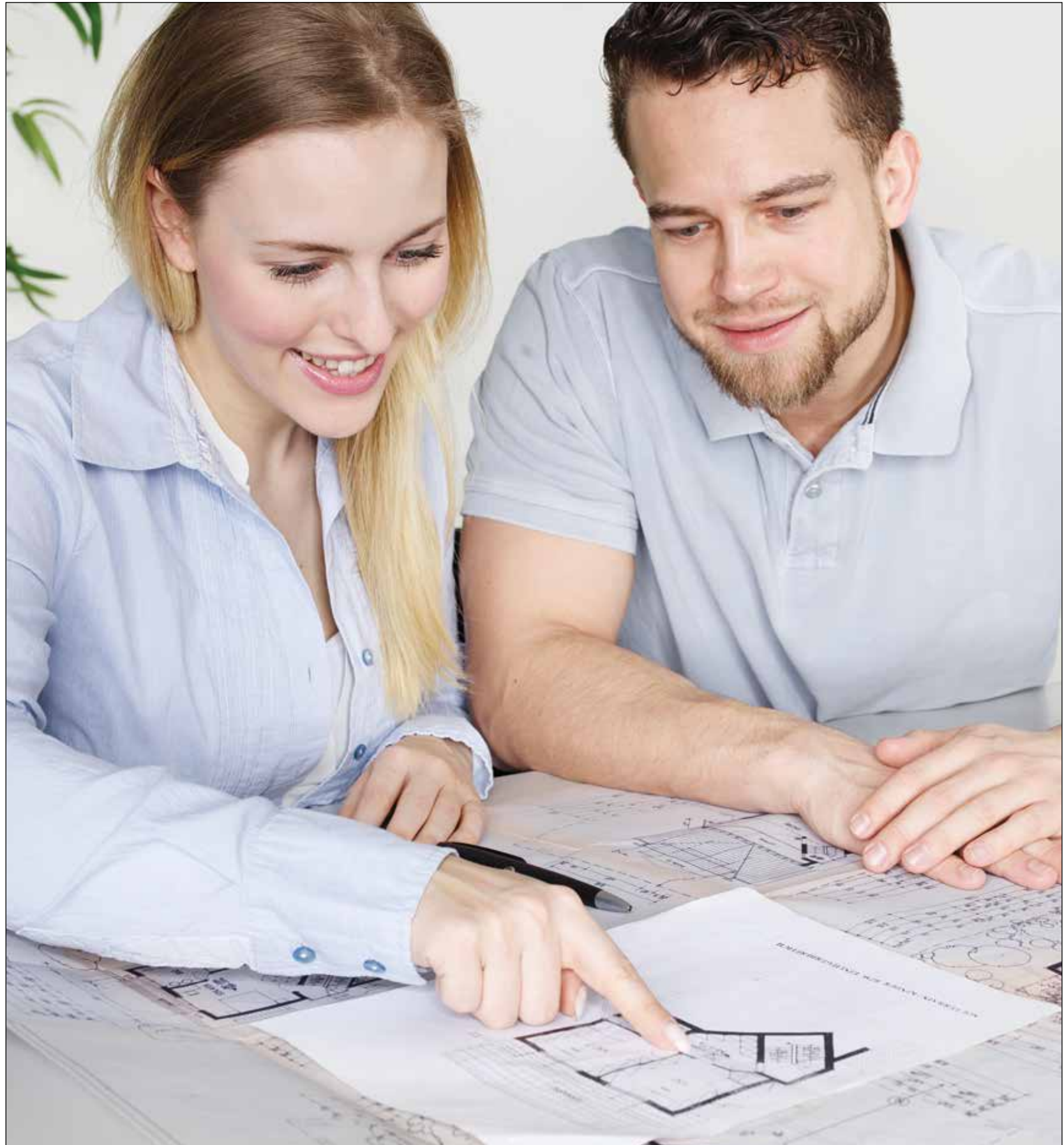
When deciding how to make the most use out of floor space, consider functionality, amount of furniture you have and lifestyle.

BUILD TO FIT YOUR FAMILY

Building your own home gives you the opportunity to plan your space for growth. Especially if you are creating your forever home, you should leave room to expand in case your family grows.

Consider designing a convenient layout to keep the rooms for young children close to the master bedroom. If you are building a two-story home, include safety features like banisters and railings around staircases.

Parents with small children can also benefit from including a mud room in their design plans. Using a dedicated area to maintain important items that kids need can cut down on clutter.



Buying Land

The first step of new home construction is finding the right plot of land. While the process can be tedious and frustrating, it's important to keep a level head and not rush into a decision.

A qualified Realtor can make the process much easier. Together, you can work through any land easements, zone restrictions or environmental issues that may hold you up from buying the perfect piece of land.

LOAN PROCESS

Acquiring a loan to pay for land is not as easy as being approved for an existing home. Land alone doesn't offer a lender any collateral if things go south with a client. Instead of attempting to find funding for the lot alone, it will be easier to apply for a construction loan or to save and buy the land with cash.

Investopedia defines a construction loan as a short-term loan used to finance the building of a home or another real-estate project. They are typically considered risky by lenders and may carry higher interest fees than traditional loans. It is easier to obtain this type of loan because a bank will have collateral once the home is in place.

SURVEY AND TESTING

Before investing in a plot of land, you must hire an expert to analyze both the livability and take a survey to make sure the property lines are where the seller is advertising.

Here are a few of the tests you will want to make sure are administered:

- **Environmental Tests:** An expert will test the soil for contamination from a previous user. Former sites of auto shops or gas stations can leave the dirt beneath in poor shape for residential construction.

- **Property Lines:** These tests are especially important for vacant lots in busy neighborhoods. Over the years of your potential property sitting unoccupied, a neighbor may have haplessly constructed a fence or another structure on your side without even noticing.

- **Utilities:** Don't forget that building a home may require running water, electricity and sewer connections. You should be prepared to cover these extra expenses and add them to your building plans.



Building in a Flood Zone

If you are planning to construct a home on a flood plain, there are many safety factors to consider so you can avoid serious damage. The most common suggestion to escape the dangers of becoming a flood victim is for the building to be removed from the flood zone.

While there are obstacles, building on a floodplain is not impossible. The main factors banks and lenders will look for is if the structure is raised above the 100-year FEMA base flood elevation. But what does that mean to someone in the process of building?

UNDERSTANDING BFE

According to FEMA, the base flood elevation is defined as the computed elevation to which floodwaters are anticipated to rise during a 100-year flood. It is the regulatory requirement for the elevation or floodproofing of structures.

Enlist the help of a land surveyor or civil engineer to find the elevation in your area. Taking proper steps to build your home outside of these levels can have a big impact on being approved for a loan and lower the price of flood-insurance premiums.

FREEBOARD FOR EXTRA PROTECTION

While the base flood elevation is the recommended level for homes to be built on, FEMA also suggests working freeboard into your plans when constructing in a flood zone. This is a term used to

describe a factor of safety that exceeds base flood elevation and above the one-percent annual chance flood level. Basically, it means building higher than the base flood elevation, which can lessen damages that may occur from flooding caused by wave action or when bridge and culvert openings become blocked by debris.

CONSIDER FLOOD INSURANCE

Even after you have built your home with protection to avoid general flooding issues, you may still find peace of mind by acquiring a flood insurance policy. In fact, federally backed banks in the United States may require a lender to acquire this specialty insurance if a home they are lending money for is in a floodplain.

FEMA offers the following tips for flood insurance:

- Flood insurance covers almost all flooding conditions.
- Premiums can be reduced if proper mitigation measures are taken.
- Insurance can cover both structures and contents, if your policy allows.



Build a Smart Home

Modern appliances are making it possible to stay connected to your home, even while you are miles away. The ability to check in on your property enhances security, improves efficiency and can put your mind at ease. If you are in the process of building a new home, consider investing in smart appliances.

INTERACTIVE APPLIANCES

It's important to remember that most smart devices require a solid internet connection to work properly. It is a good idea to have your internet provider perform an inspection of your home to get the best internet service for these features.

Voice-activated lights: With the help of smart devices and virtual assistants, you can activate them with your voice or a smartphone. It's a great safety system for people who arrive home when the sun is down.

Washer and dryer: These machines are staples in most households. Did you know that you can find models which connect to your smartphone to display the progress of each cycle and allow you adjust for extra time?

EFFICIENT APPLIANCES

According to the U.S. Department of Energy, as much as half of the energy used in your home goes toward heating and cooling. You can drastically cut the costs of utility bills and your carbon footprint by investing in a new, efficient climate control system. Look for the Energy Star logo to receive awesome efficiency and even rebates towards your purchase.

A programmable thermostat is also a great way to cut costs. When you invest in one that is connected, you can monitor the temperatures in your home and adjust them from a smart device. Visit your local home improve-

ment store for some great, easy-to-install options that meet your needs.

ADDED SAFETY

Even new homes are subject to the

risks of catching fire. According to the National Fire Protection Agency, three to five home fire deaths result from fires in homes with no smoke alarms. Take advantage of new technology

that allows detectors to sync with one another. Install them in each bedroom or other areas where your family congregates. If one senses trouble, it will alert all connected devices.



Built-In Pest Control

Pests such as termites and cockroaches can mean big trouble for homeowners. Protect your investment with built-in pest control, which makes it easier for exterminators to make sure bugs stay out.

HOW IT WORKS

To achieve the best results from built-in pest control, you should hire a professional to install it during the construction phase of your home. A technician connects a network of tubes that wind between the walls in your home and ultimately connect to a service port outside.

At this connection point, repellent is injected through the maze of tubes. Since the chemicals are contained and hidden in the walls, it lowers the risk of a pet or small child getting to the poison. Under your service's recommendations, a technician will make visits to your property to push air out of the tubes and re-inject the chemical.

A big advantage is how nonintrusive the visits are. Since the service port is easily accessible outside, you won't need to shift your schedule to make sure you're home during pest treatments.



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PREVENTING PESTS

According to the National Pest Management Association, termites alone cause more than \$5 billion in property damage annually, a cost that is not typically covered by insurance.

In addition to these wood-dwelling pests, the NPMA says other serious dangers can occur when insect management is ignored:

- Cockroaches are known to spread 33 kinds of bacteria, like E. coli and salmonella, six types of parasitic

worms and seven kinds of human pathogens.

- 97 percent of allergists believe a pest-free home is an important step in preventing asthma and allergy symptoms.

- One in five Americans have had a bedbug infestation in their home or knows someone who has encountered them in a home or a hotel.

The dangers can be devastating to your health and home. Installing built-in pest control during construction is

a beneficial defense in keeping your house free of an infestation.

APPEAL TO FUTURE BUYERS

If you decide to sell your home, a built-in pest control system will appeal to buyers. Non-intrusive protection from pests that really works, is something everyone can be excited about. Talk to your local pest control companies about whether a built-in system is right for you.

Impact-Rated Windows

A big decision in the home-building process includes the location and type of windows you'll be using. Your windows will let the sun shine in and also help regulate the temperatures inside.

You may also benefit from impact-rated windows. They are especially important in climates haunted by hurricanes and other strong storms. In fact, they are required under certain building laws in some states. Even if you don't live near a coastal region, impact-rated windows provide awesome benefits to homeowners across the country.

WHAT'S THE DIFFERENCE?

Impact-rated windows are built to hold up during intense pressures and being battered by debris. They feature a shatter-resistant glass which is fastened to a heavy-duty frame. An impact-resistant glaze containing polyvinyl butyral and two layers of tempered glass are added.

If the windows become compromised due to an impact, they are designed to hold the shattered pieces by sticking to the film, similar to safety glass in a car. When windows are damaged during the high winds of a wind storm, the drastic difference in may lead to a collapse or a roof to be blown off.

SECURITY BENEFITS

Impact-resistant windows are great tools to add more security to your home. According to the United States Bureau of Justice Statistics, a



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common type of home burglary is forcible entry. One popular entry point is a bro-

ken window. With the extra durability offered from impact-rated windows, you

can dissuade an easy entry from a potential burglar. Don't let the home you worked so

hard to build be compromised by someone who doesn't belong there.

Do You Need a Security System?

A new home may invite the curiosity of people with bad intentions. Since the process is visible to the public, thieves can watch from a distance to gauge what valuables may be inside. It is important to gain extra protection from a professional home security system.

BENEFITS OF A PROFESSIONAL SYSTEM

Of course, the most important reason to install a security system is for yourself and law enforcement to be alerted if trouble ensues, but there are other great benefits when adding a security system to your new home.

Remote access to your home is a great advantage when keeping your property safe. If you are alerted to a break-in while you are away, you will have digital proof of which belongings were stolen, which will make filing a claim with your homeowner's insurance much easier. Speaking of insurance, check with your provider about discounts when your home is protected.

Aside from theft, other major concerns are problems associated with fire or gas leaks. Ask your home security representative about installing smart alarms that will notify you and the proper officials when they detect smoke or carbon monoxide.

Make sure you make it obvious that your home is protected by a security system. Most companies urge you to leave their sign on your property. Sometimes, that is enough to deter a burglar before they even attempt to make an entry.

BURGLARY STATISTICS IN AMERICA

If you are still on the fence about installing a security system in your new home, consider these statistics from the Federal Bureau of Investigation's Uniform Crime Reporting Statistics:

- There are roughly 2.5 million burglaries annually, 66 percent of those being home break-ins.



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- Police solve only 13 percent of reported burglary cases due to lack of a witness or physical evidence.
- Only 17 percent of houses have a

home security system. Homes without one in place are 300 percent more likely to be burglarized.

Your family and new home deserve

the sense of security that a state-of-the-art system provides. Check in with your local provider to enhance your safety today.