



New Home Quick-Start Guide

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Things to Think About Before Building

Get pre-approved by a local lender that specializes in land/construction loans.	
What is your budget (including the cost of the land)?	
How much house can you afford?	
How much will your mortgage payment be?	
What types of financing are available (arm, Interest only)?	
Ask your banker about single closing or fees for closing.	
What is the required down payment?	

Consider today's cost versus the appraisal market.	
When do you want to start and finish?	
Find out the timeline from accepted offer to move-in date.	
Keep in mind the time to acquire permits.	
Building location: Township/City/Village	
Zoning: County (Your contractor can help)	
Where do you want to build?	
What school will your children go to?	
How long will it take to commute to work?	
Consider the distances to stores, churches and health care services.	
Is it a busy street? Is there highway noise?	
Are there nearby parks?	
What style of home do you like/want?	
How big of a home do you want?	
What are your wants?	

What are your needs?	
What problems do you have in your current house that you don't want to repeat?	
How much maintenance do you want?	
Think about resale - are you designing to appeal to the masses or are you building just for you?	
How long do you plan on staying in your home?	
<p>Think about Universal Design:</p> <ul style="list-style-type: none"> • Expecting another child • Changes in family mobility • Health issues • Aging parents <p>*Today nearly 83% of the population lives beyond the age of 65</p>	

What to Look For When Selecting A Lot

Do you like the building site, the views, sunlight and breezes?	
Check with zoning to confirm you are able to build.	
Will your home fit?	
What is the grade of the lot?	

<p>Are there any lien, right-of-ways, easements, covenants, or other deed restrictions or encroachments on the property?</p>	
<p>Review the plat map or certified survey map for:</p> <ul style="list-style-type: none"> • Setbacks • Shape • Size 	
<p>Does the site have access to electrical, natural gas, water or sewer?</p>	
<p>Has as a perc test been completed?</p>	
<p>Is there a septic design?</p>	
<p>Has the lot been tested for radon?</p>	
<p>What's the long-range land use plan?</p>	
<p>Are there costs that could take away from your home budget? Example: Mill Rate x Assessed Value of Home - A \$400,000 home in Madison: \$24.23 x 400 = \$9,692</p>	

Building Rural vs. Suburban

Rural		Suburban	
Well		Water	
Septic		Sewer	
How long does your driveway need to be and what will it cost?		Existing curb and gutter	
Are there any common facilities (water, septic, road, etc.) or common property that you will need to manage?		Neighborhood restrictions: <ul style="list-style-type: none"> • Cost • Size • Style • Fences • Landscaping 	
Neighbor's land use		Timeline to build	

Building on a Budget

Decide what's important to you:

- Cost
- Finishes
- Size/Square Footage
- Architecture/Design
- Design and Layout
- Function vs. square footage
- Think about how you will really use the space
- Spend time planning
- Be open to suggestions
- What can you upgrade later?
- Leave your basement unfinished

- Be realistic and honest with the budget and scope of work
- Preliminary scope
- Control estimate
- Capitalize on current interest rates

Things that can add to the cost of a home:

- Style of the home
- Exposed/walk-out basements
- Number and size of windows
- Landscaping
- Retaining walls
- Patios
- Topography
 - Fill
- Masonry
- Details
- Materials

How to Select the Right Contractor

Questions to ask during the selection process:

	Contractor #1	Contractor #2	Contractor #3
1. How long have they been in business?			
2. Are they licensed and insured?	Y N	Y N	Y N
3. Are they LEED certified?	Y N	Y N	Y N
4. Are they members of industry associations?	Y N	Y N	Y N
5. Does their staff receive annual training?	Y N	Y N	Y N
6. Do they offer any kind of warranty?	Y N	Y N	Y N
7. How do they handle allowances and change orders?			
8. What services do they offer? <ul style="list-style-type: none"> • Design • Permits • Financing • Construction 			
9. Do they have a process in place? <ul style="list-style-type: none"> • Design • Communication • Production • Warranty issues/questions 			
10. Do they have experience in your type of project?	Y N	Y N	Y N
11. What is their availability?			

Check References:

- Ask for a list of past customers

Contact industry associations:

- MABA (608) 288-1134

Check online reviews:

- Angie’s List
- Better Business Bureau
- Facebook
- Google

Alternative Energy Sources

(Up to 30% tax rebate of install cost until 12/31/2016)

- Geothermal
- Solar
- Wind

Resources for Inspiration

- www.houzz.com
- www.porch.com
- www.homeadvisor.com

Frequently Asked Questions

- How long does it take to build a home from start to finish?
- How much will it cost per square foot?
- What causes delays?
- What if I have changes?
- How do I get started?
- What should I sign?
- Do I need a contract?



Whether this will be your first new home experience or you've been through it all before, Brio Design Homes will help you with questions and considerations that will ensure a smooth process from start to finish.