



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 and 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 (conventional arm, conventional fixed, interest only construction loan)?	
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: <ul style="list-style-type: none"> • 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?	
Think about universal design: <ul style="list-style-type: none"> • Expecting another child • Changes in family mobility • Health issues • Aging parents 	

What to look for when selecting a lot

Do you like the building site, views, sunlight and breezes?	
Check with zoning to confirm you are able to build.	
Will your home fit?	
What is the grade/exposure of the lot?	
Are there any liens, right-of-ways, easements, covenants, or other deed restrictions or encroachments on the property?	

Review the plat map or certified survey map for: <ul style="list-style-type: none"> • Setbacks • Shape • Size 	
Does the site have access to electrical, natural gas, water or sewer?	
Has as a perc test been completed?	
Is there a septic design?	
Has the lot been tested for radon?	
What's the long-range land use plan?	
Are there costs that could take away from your home budget?	

Building rural vs. suburban

Rural		Suburban	
Well		Water	
Septic		Sewer	
Power lines		Electric service	
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

<p>Decide what's important to you:</p> <ul style="list-style-type: none">• Cost• Finishes• Size/square footage• Architecture/design• Layout/function• Energy efficiency	
<p>Consider things that can impact the cost of a home:</p> <ul style="list-style-type: none">• Style of the home• Details and materials• Exposed/walk-out basements• Number and size of windows• Landscaping (retaining walls, patios, etc.)• Topography (fill)• Masonry• What can you finish or upgrade later?• Capitalize on current interest rates• Alternative energy sources (tax rebates may be available)• Utilize natural lighting	
<p>Be realistic and honest with the budget and scope of work</p>	
<p>Be careful of hidden costs</p>	

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:

- Madison Area Builder's Association (MABA) (608) 288-1134

Check online reviews:

- Better Business Bureau
- Facebook
- Google

Resources for inspiration

- briodesignhomes.com
- naturalelementhomes.com
- houzz.com
- pinterest.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?
- Change orders?



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.