



## Where Do I Start?

Many people tell us that they would like to build a home but do not know where to start. Well the simple answer is start at the beginning. The beginning for any building project is the land. Before you can fully design a home, you must have a specific site. You can make some decisions about how many bedrooms and baths you require and the general size of home you want, but the actual home plans must be created around a specific site. Oh sure, you can pick out a plan from a magazine, but that is sort of like buying a "one size fits all" set of seat covers. It sort of fits, just doesn't look all that great.

### Choosing your Land.

Before you rush out and start looking at every piece of land listed in the newspaper or real estate MLS, you can save yourself a lot of time spent driving around by eliminating the land that does not fit in your budget. To determine your land budget, decide how much you are going to spend on the whole project. If you decide that the maximum you want to spend on a new home is \$200,000, the land should not cost more than about \$50,000 to \$66,000, 25% - 33%.

### Paying for your Land.

OK, once you find a piece of land that you like and it fits your budget, you have to figure out how to pay for it. Cash is nice, but maybe not realistic. Land loans are expensive and if you are planning to build right away, a waste of money. A better option is to have the seller allow an extended escrow, 60 - 90 days or to carry the land loan for a short term, three to six months. This will allow you time to hire an architect or designer and generate a set of building plans. Once you have plans, even preliminary plans, we can appraise your proposed home and fund both the land and construction costs with one loan.

### Preparing to Build Your Own Home.

As you can imagine, this process needs to move along at a pretty fast clip to save money. We suggest that you invest some time in educating yourself by attending our "Housebuilding and Remodeling" course. It is never too early to learn. Our classes will help you to better understand and to think critically about house building. Better information = Better decisions.

## Construction Sequence

You may be wondering what's involved with being an owner builder, how the project would actually go. Here's an overview of the construction sequence of events. The following sequence for a typical construction project is offered as a guide only. Your project may vary and could contain different tasks.

### Site work

- *Survey of lot lines.*
- *Staking of grading perimeters by the surveyor Rough grading of building pad.*
- *Grading of driveways or roads.*
- *Utility installation*
- *Electrical*
- *Telephone*
- *Cable TV*
- *Water Sewer*

### Foundation installation

- *Provide fresh water source and portable toilet facilities.*
- *Layout and chalking foundation on lot.*
- *Plumbing trench layout by plumber if slab foundation.\**
- *Digging of footings, piers and plumbing trenches.\**
- *Setting of forms and steel.*
- *Placement of main electrical ground and conduit if underground electrical service. Electrician may also setup temporary electrical service at this time.*
- *Placement of sewer line under footings*
- *Building department inspection.*
- *Layout of hold down bolts and straps by framing contractor.*
- *Pouring of concrete footings and stemwalls.*
- *Placement of gravel, vapor barrier, sand and slab reinforcing.*
- *Building department slab inspection if applicable.*
- *Pouring of concrete slabs.*

### Floor framing

- *Delivery of floor framing lumber, mudsill, posts, girders, joists, and blocks.*
- *Install mudsill.*
- *Install posts and girders.*
- *Install joists.*

### Under floor plumbing

- *Install DWV (drain, waste, and vents).*
- *Install water supply lines.*
- *Insulate all hot water lines.*
- *Install gas lines.*
- *Cap and fill all lines for test and inspection.*

### Under floor HVAC

- *Install all under floor supply ducts.*

### **Under floor Electrical**

- *Install any floor plug conduits.*

### **Building department "Under floor inspection".**

- *Inspector signs for floor framing, rough plumbing, rough HVAC, and under floor Electrical.*

### **Floor insulation**

- *Insulation installed Building department inspection.*

### **Wall Framing**

- *First floor lumber load is delivered, subfloor, plates, studs, headers, and any cut blocks.*
- *Subfloor laid.*
- *Walls are chalked on the subfloor and plated.*
- *Walls are framed and stood.*
- *Frame is plumbed and lined.*

### **Second Floor Framed**

- *Second floor frame load delivered, beams, joist, subfloor, and hardware if required.*

### **Second Floor Wall Framing**

- *Second floor wall lumber delivered, plates, studs, beams, headers, and any cut blocks.*
- *Walls are framed and stood.*
- *Frame is plumbed and lined.*

### **Roof Framing**

- *Roof lumber load is delivered, ceiling joists, rafters, blocks, and sheathing.*
- *Ceiling joists are installed.*
- *Rafters are erected.*
- *Roof sheathing is installed.*

### **Windows and Exterior doors.**

- *Windows are installed.*
- *Doors are installed in the frame where required for the installation of the siding.*

### **Siding and Trim**

- *Siding and trim lumber delivered, including shear wall plywood and building paper or wrap.*
- *Shear wall plywood is installed and nailed.*
- *Building department inspects nailing on shear walls.*
- *Building paper is installed.*
- *Siding and trim installed.*

### **Top out Plumbing**

- *DWV is installed to all fixtures and vents are extended through the roof sheathing.*
- *Water lines are roughed in to all plumbing fixtures.*
- *Bath tubs are set except for whirlpool type tubs.*
- *All in wall shower valves are installed.*
- *Gas lines are installed to all gas fixtures.*
- *Condensation drain lines are installed to any air conditioning air handlers.*
- *Showers are hot mopped for tile.*
- *Drains are filled to the top of the roof vents, tubs and shower pans are filled with water.*
- *Gas and water lines are pressured to insure no leaks and for inspection.*

### **HVAC Topout**

- *Rain gutters are installed on roof.*
- *Roof flashings are delivered to jobsite for roofer to install.*
- *Ducts are installed for supply and return air.*
- *Any air handlers in the attic are installed.*
- *Thermostats are located and wired.*
- *Bath vents and kitchen vents are installed.*

### **Electrical Rough in**

- *Electrician walks through house with owner to verify location of all plugs, switched, and lights.*
- *House is boxed in.*
- *Wiring is pulled.*
- *Lowvoltage systems are installed, television cable, telephone lines, and any computer cabling.*
- *Main and sub electric panels are made up except for circuit breakers.*

### **Rough Frame inspection**

- *This is the big inspection. Building inspector signs off all rough work.*

## Wall and Ceiling insulation

- *Building inspector signs off insulation.*

## Drywall

- *Drywall is installed and finished. Nailing inspection is required in some areas.*

## Garage doors installed.

### Finish carpentry.

- *Interior doors and trim are delivered into locked garage including shelving, base boards, windowstools and any crown moldings.*
- *Finish carpenter installs all interior trim.*
- *Cabinets are delivered and installed.*

## Interior painting

- *Kitchens and baths are undercoated and enameled.*
- *Balance of walls are painted.*
- *Wood work is either painted or stained and finished.*

## Ceramic Tile and countertops are installed.

- *Appliances or a template for the appliances which set in the counters must either be on site*
- *Floor tiles are installed.*

## Finish Plumbing

- *Plumber sets all fixtures, tubs, valves, sinks, lavatories, and water heater.*
- *Water is on and the system is ready to use.*
- *Gas lines are pressurized for final inspection.*

## Finish HVAC

- *All finish grills and registers are installed.*
- *Air conditioning compressors are installed.*
- *You must provide a concrete pad for the units.*
- *Thermostats are set on the walls.*

## Finish Electric

- *Light fixtures are installed with bulbs.*
- *Appliances are wired.*
- *Switch and plug plates are installed.*

## Exterior Flat work.

- *Concrete driveways, patios, walks and any others are poured.*

## Finish flooring

- *Hardwood floors are installed.*
- *Carpet installed.*
- *Carpet installers remove the interior doors and place them in the garage.*

## Finish Hardware

- *The finish hardware is installed by the finish carpenters, door locks, bumpers, towel bars, paper holders, house numbers.*
- *Appliances are secured in place.*

## Final inspection.

- *Building inspector issues a certificate of occupancy.*
- *File notice of completion.*
- *Either the title company or the county recorders will record this notice.*

## Move In!

This list and many other helpful forms are all included in our "[Construction Management Forms on Disk](#)"

Don't forget to join our [Nailing List](#) to keep up with our latest classes and products!