



READY TO GET STARTED?



Build Your Dream Home In 10 Simple Steps

1 TALK TO A LENDER

If you plan to obtain a loan in order to build your new home, then it's best to find out how much you can get approved for before selecting a home design. Knowing the financial information before you start looking for land or a home will keep you from selecting something out of your budget and turning a great experience into a major disappointment. Financing the home you plan to build is somewhat different than financing the purchase of an existing house. You're going to need thousands of dollars for land, labor, and materials. Chances are, you're going to have to borrow most of it. Therefore, you will probably need to obtain a construction loan. This is a short-term loan to pay for building your house. When the house is completed, the loan is paid off in full, usually out of the proceeds from a long-term mortgage loan taken out on the finished property.

2 DETERMINE YOUR NEEDS

Selecting the right home plan for your needs and lifestyle requires a lot of thought. Your new home is an investment, so you should consider not only your current needs, but also your future requirements. Versatility and the potential for converting certain areas to other uses could be an important factor later on. Although a home office may seem unnecessary now, this extra working space may be ideal in years to come. Home plans that include flex spaces or bonus rooms can really adapt to your needs in the future.

3 CHOOSE A HOMESITE

The site for your new home will have a definite impact on the design you select. It's a good idea to select a home that will complement your site. This will save you time and money when building. You can also modify a design to specifically accommodate your site, although it will most likely make your home construction more costly than selecting a home plan suited for your lot right from the start.

For example, if your land slopes, a walk-out basement works perfectly. If the land is wooded, or has a lake in the back, an atrium ranch home is a great style that can take advantage of the surrounding backyard views.

Some important criteria to consider when selecting a homesite:

- What improvements will have to be made to the site? (utilities, sidewalks and driveways)
- How convenient is travel from the lot to work, school, shops, etc?
- What zoning requirements and property tax amounts will be assessed when purchasing the lot?
- What are the soil conditions at your future site?
- Make sure the person or firm that sells you the land owns it free and clear.



4 SELECT A HOME DESIGN

With over 18,000 home plans from the best architects and designers across the country, houseplansandmore.com includes the best variety of styles and sizes to suit the needs and tastes of a broad spectrum of homeowners.

5 GET THE COST TO BUILD

Once you feel you have found “the” home, order an estimated cost-to-build

report for the exact zip code where you plan to build before you buy the plans. Requesting this custom cost report will help educate you on all costs associated with building your new home.

This report will give you insight regarding the material and labor cost associated with the home you love. The report allows you to both choose the quality of the materials and select options in every aspect of the project, from lot condition to contractor fees.

This report is vitally important as it will allow you to successfully manage your construction budget in all areas, clearly see where the majority of the costs lie, and save you money from start to finish.

The cost to build report will help you determine the overall cost of your new home, especially when considering the 5 Major Expense Categories involved in the build:

- Land
- Foundation
- Materials
- General Contractor's fee - The total labor cost will generally run a little higher than your total material cost, but it's not unusual for a builder or general contractor to charge 15-20% of the combined cost for managing the overall project.
- Site improvements - Don't forget to add in the cost of your site improvements such as utilities, driveway, sidewalks, landscaping, etc.

6 HIRE A CONTRACTOR

If you're inexperienced in construction, you'll probably want to hire a general contractor to manage the project. If you do not know a reputable general contractor, begin your search by contacting your local Home Builders Association to get references. Many states require building contractors to be licensed, and if this is the case in your state, the building contractors licensing board is another referral source.

Finding a reputable, quality-minded contractor is a key factor in ensuring that your new home is well constructed, and is finished on time and within budget. It can be a smart decision to discuss the plan you'd like to build with your builder prior to ordering the plans. They can guide you into choosing the right type of plan package option, especially if you intend on customizing the design.

7 CUSTOMIZE YOUR HOME PLANS

Sometimes your general contractor may want to have control over making the modifications you want to the home you've selected. Other times, they want to receive the plans ready to build. In the latter case, we offer home plan modification services that let you customize your home plans before giving them to your builder. Please see houseplansandmore.com for specific information on the customizing process, and how to get a free quote on the changes you want to make to a home before you buy the plans.

8 ORDER HOME PLANS

Once you've found the home and are ready to order blueprints, we recommend reviewing the plan packages below before you order.

- **5-Set Plan Package:** Includes five complete sets of construction drawings. Besides one set for yourself, additional sets of blueprints will be required for your lender, your local building department, your contractor, and any other tradespeople working on your project. Please note: These 5 sets of plans are copyrighted, so they can't be altered or copied.
- **8-Set Plan Package:** Includes eight complete sets of construction drawings. This package is especially helpful if you will have multiple tradespeople working on your build, and need more than 5 copies of the plans. Please note: These 8 sets of plans are copyrighted, so they can't be altered or copied.
- **Reproducible Masters:** One complete paper set of construction drawings that can be modified. They include a one-time build copyright release that allows you to draw changes on the plans. With this release, you, your builder, or local design professional can make the necessary drawing changes without the major expense of entirely redrawing the plans. Easily make minor drawing changes by using correction fluid to cover up small areas of the existing drawing, then draw in your modifications. Once the plan has been altered to fit your needs, you have the right to copy, or reproduce the modified plans as needed for building your home. Please note: The right of building only one home from these plans is licensed exclusively to the buyer. You may not use this design to build a second or multiple dwelling(s) without purchasing a multi-build license.
- **PDF File Format:** This is our most popular plan option because of how fast you can receive them), and their ability to be easily shared via email with your contractor, subcontractors, and local building officials. The PDF file format is a complete set of construction drawings in an electronic file format. It includes a one-time build copyright release that allows you to make changes and copies of the plans. Typically, you will receive a PDF file via email within 24-48 hours (Mon-Fri, 7:30am-4:30pm CST), allowing you to save money on shipping. Upon receiving the plans, you can visit a local copy or print shop and print the number of plans you need to build your home, or print one and alter the plan by using correction fluid and drawing in your modifications. Please note: These are flat image files and cannot be altered electronically. PDF files are non-refundable and not returnable.



- **CAD File Format:** This package provides the actual computer files for use with AutoCAD, or another computer aided design program. CAD files are the best option if you have a significant amount of changes to make to the plan, or if you need to make the plan fit your local codes. If you purchase a CAD File, you or a local design professional can modify the plans electronically in a CAD program. This makes making changes to the plan easier and less expensive than using a paper set of plans when modifying. A CAD package also includes a one-time build copyright release that allows you to legally make your changes and print multiple copies of the plan. Please note: CAD files are non-refundable and not returnable.
- **Mirror Reverse Sets:** Sometimes a home fits a site better if it is flipped left to right. A mirror reverse set is simply a mirror image of the original drawings, causing the lettering and dimensions to read backwards. Therefore, when ordering a mirror reverse set of plans, you must purchase at least one set of the original plans to read from and use the mirror reverse set for construction. Some plans offer right reading reverse for an additional fee. This means the plan has been redrawn by the designer as the mirrored version and can easily be read.
- **Additional Sets:** You can order additional sets of a plan for an additional fee. A 5-set, 8-set, or reproducible master must have been previously purchased. Please note: Only available within 90 days after purchase of a plan package.
- **2" x 6" Exterior Walls:** 2" x 6" exterior walls can be purchased for some plans for an additional fee.

Another helpful component available for many house plans is a material list. A material list includes not only a detailed list of materials, but it also indicates where various cuts of lumber and other building components are to be used. This will save your general contractor significant time and money since they won't have to create this list before building begins.



9 ORDER YOUR MATERIALS

You can order materials yourself or have your contractor do it. Nevertheless, you will want to personally select many of the materials that go into the construction to ensure you thoroughly enjoy your new home. Today, home improvement stores offer a wide variety of quality building products. Only you can decide what specific types of windows, cabinets, bath fixtures, etc. will make your new home yours. Spend time early on in the construction process looking at the materials and products available.

10 MOVE IN!

With careful planning and organization, your new home will be built on schedule and ready for your move-in date. Be sure to have all of your important documents in place for the closing of your new home. With that, you'll be ready to move in and start living your dream!