Custom Home Building

A Buyer's Guide

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We Want to Build - What's the First Step?

Building your custom home is always an exciting time, whether it's your first or fifth home. But where do we start? Do we need a design? Should we have a lot picked out first? What about an Architect? What about a builder? These are all good questions and they will all need to be answered in time. But, what is square one? Your budget! Nothing else matters if you can't afford it or don't want to pay for it. We all know that cash is king but the reality is that most people finance their new construction. To help with determining your budget, talk to some of the lenders in your area that specialize in new home construction loans. They will help you establish what you can qualify for.

While you are going through the qualifying process it's very helpful to be connected with a builder that you feel comfortable with. Lenders want to know your builder before the construction loan is finalized. They want to know that your builder has a track record; that the project will be completed per plan, within a reasonable time period, and within the allotted budget.

Most people don't have a complete set of working drawings yet because they've just taken the first step, applying for a loan; to see how much money they are qualified to borrow. If they haven't already done so, this is when I see a lot of people start a scrapbook, make lists, clip magazine photos and search the web for ideas. An experienced builder can help you make decisions or compromises and he can reign you in when you stray too far from the budget. You, along with your Lender and Builder are determining how much money you have to work with, and you are starting to conceptualize your new home. Soon it will be time to bring a Designer or Architect into the mix.

Building Green – Pick a Shade

This topic deserves an entire book. What is a totally Green building? Ask ten people and you're likely to get ten answers. Some would say it's a "net zero" home, which is a home that produces as much energy as it uses on an annual basis, leaving a zero carbon footprint. Energy efficiency is one aspect of a green home, but there's more. The quality of the interior environment, health & comfort, water efficiency, waste reduction, optimal operation, minimal maintenance, and the list goes on. You see, there really are a lot of choices when it comes to building Green. You need to find your shade of Green.

For most people, building a "Net Zero" home blows their budget out of the water. So what's the cost verses the payoff? That's usually the first question I'm asked. The short answer; Passive solar designs are cheaper than active solar.

Continued on page 3

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Know Your Builder

Do you need to like your builder? Well, you should be able to connect with your builder on a personable and communicative level. What does that mean? You don't need to share the same political or religious views, but you better be able to communicate effectively with each other. Sometimes the best attempts can fall short. I often use the example of the black and white spotted dog: A good friend of mine asked me to find a black and white spotted puppy for his daughter. I searched the internet, Animal Control Center, Craig's List and more until I found the cutest little Dalmatian puppy you ever saw. I was bursting with pride when I went to present this precious little puppy to his daughter. I didn't understand the look of disappointment on her face. I looked up at her dad, "She wanted a BLACK dog with WHITE spots." Lesson: Sometimes you THINK you're saying and hearing the same thing, when you're not!

So communication is at the top of the list. Know that you are entering into a relationship with someone. Your builder needs to know how to talk with you, and more importantly, how to listen. Building your new custom home can often be stressful. It's my job to shield my clients from the stress and inevitable problems that arise during the day-to-day construction process. My clients have their own issues to deal with. There are many decisions to make and many of them involve a lot of money. That alone can be stressful. I have walked away from jobs when I felt the chemistry was just not there. You should do the same.

Every state has an agency or department that licenses and regulates building contractors. Check their record. Another good resource is the National Home Builder's Association (NAHB) which has many local chapters, and the Better Business Bureau. But most importantly, your builder should have testimonials from previous clients. Check their website. These are good starting points, but the most telling is your face to face meeting. When you do meet, trust your judgment. Remember that you and your builder, whomever you choose, will be entering into a relationship that will last for the duration of the construction process and beyond. So yes, you should like each other.

Finding Your Lot

- **Cost**
- **Location**
- **Topography & Access**
- **Utilities**
- **CC & Rs**

Finding your dream home location can be an arduous process. You will need to understand the bullet points above before you "write the big check". Seeking professional help can potentially save you a lot of time and money. No, I don't mean find a good shrink. Find a good Real Estate professional or Building professional. Most Real Estate pros know worthy builders and vice versa. Unless you are a land expert yourself, you should seek the advice of someone who is knowledgeable and reputable in the business.

For more in-depth coverage go to:
www.SunsetCustomHomesTucson.com

Which Comes First, Builder or Architect?

So, you found out how much money you have to spend. Now what? It's the old "Chicken and the Egg" dilemma. Which came first? The Builder or the Architect! You will find real life examples to support either side of that argument. Let's look at it objectively. An Architect's primary strength is design while a Builder's primary strength is construction. While an Architect concentrates on art, form and materials, a Builder will concentrate on practical experience, time-tested techniques and cost. The bottom line is that both bring valuable and essential contributions to the table.

I have a friend who spent over thirty thousand dollars on a design that she couldn't afford. She was forced to make compromises and pay to redraw the plans. She relied on her designer's estimates to build, and those estimates fell way short. A lot of time and money could have been saved if she would have brought a qualified builder to the table in the beginning. It is critical that you establish your budget first, and then develop your design within that budget. After all, this really should be a team effort.

I have emphasized the importance of communication in past articles. It is absolutely vital that your Team communicates effectively among each other. Or you risk wasting precious time and money, not to mention unmet expectations. It can be an exciting experience when the right people are assembled. Sometimes interior designers are also called into the effort, usually after the structural elements are completed. Put the right Team together and it will be a positive experience for you too. It puts a smile on my face to watch my client's ideas develop onto paper and into real life.

Building Green – Pick a Shade- *continued from page 1*

Why? Because you take advantage of the Sun's energy through the design of the structure itself and its orientation on your land. No moving parts. Your floors, walls, windows, roof, etc. ARE your passive solar system! Keep in mind, your local climate is of utmost importance. In colder climates you want to collect, store and distribute heat. In hotter climates you want to insulate, reflect and shade the heat.

Technology is moving along at a very rapid pace, which means active solar products and systems are getting better and cheaper. They are certainly worth considering. Solar panels (Photovoltaic Electrical Power) and solar thermal water heaters are the most popular systems on the market.

Building green has many faces. There is a myriad of theories, formulas, factors, coefficients, methods, products and practices that are all woven together along with Mother Nature in a very complex synergy. There are literally hundreds of ways to be energy conscious when it comes to designing and building Green. Your builder or architect can help you decide what shade of Green fits you and your budget.

Glossary & Resources

Energy Related Definitions:

1.) Passive Solar - designs collect, store and then distribute solar energy with no moving parts, no electrical or mechanical appliances. It is respectively where and how you place and use your windows, walls and floors, so they can take advantage of the Sun's energy in your local climate.

2.) Active Solar - designs convert the Sun's energy into another form of energy using electrical or mechanical equipment. The solar energy is usually converted to electricity or heat. Photovoltaic (electricity generating) panels are a prime example.

3.) Photovoltaics - convert the Sun's radiant energy into electricity.

4.) Solar Thermal Energy - is simply collecting and storing the Sun's energy as heat energy.

5.) Carbon Footprint - is the measurement of all greenhouse gasses your home produces directly and indirectly. These gasses are primarily Carbon Dioxide and Methane and are expresses in tons or kilograms. Other products (cars, jets, trains, factories, etc.) have a carbon footprint.

6.) Energy Star - is an international standard for rating the energy efficiency for consumer products. Devices carrying the Energy Star logo, such as computer products and peripherals, kitchen appliances, buildings and other products, generally use 20%–30% less energy than required by federal standards.

7.) LEED - Leadership in Energy and Environmental Design (LEED) Green Building Rating Systems. The nationally accepted benchmarks for the design, construction and operation of high performance green buildings. The LEED for homes certification is quite complex and is bases on a point system, the minimum being 45 points, the maximum being 136 points. These are the LEED for Homes Certification Levels and the points needed: Certified (45-59), Silver (60-74), Gold (75-89) and Platinum (90-136).

8.) SEER - Seasonal Energy Efficiency Ratio is the efficiency rating of air conditioning units. The higher the number, the more energy efficient the unit operates.

9.) AFUE - Annual Fuel Utilization Efficiency is a rating system used for residential furnaces, most often run on gas, but sometimes oil, propane, or electricity. The US Environmental Protection Agency uses strict guidelines, including the AFUE before a furnace can earn the "Energy Star" rating. Look for the Logo.

10.) R-Value - is a measure of "thermal resistance", a fancy word for insulation. In determining the thermal efficiency of your walls and ceiling, look for the R-value. The higher number is better.

11.) Windows need a special section. They can be your leading cause for wasted energy-NFRC-National Fenestration Rating Council is a non-profit public/private collaboration that provides contractors and homeowners with standardized, unbiased methods of comparing various brands and types of windows. There is a label on each of your new windows, and those numbers actually mean something worth knowing:

a. U-factor - Is a measure of heat transmission due to a temperature difference. The smaller the U-factor, the less heat is transmitted. The lower number is better.

b. Solar Heat Gain Coefficient - Is a measure of the rate of solar heat flow through the window. The lower a window's solar heat gain coefficient, the less solar heat it transmits through the glass. In hotter climates you want this number to be lower. In colder climates you may want it to be higher.

c. Visible Light Transmittance - This value is a measure of the fraction of visible light that passes through the window. As your heat gain goes down, so does your visibility. The use of double or triple pane, glass can keep heat gain down while maintaining higher visibility.

d. Low-E Coatings - Low emissivity coatings reflect radiant infrared energy (heat) and reduce ultraviolet transmissions, which can cause fading of fabrics and other furnishings. They also reduce visibility. The lower number is better.

e. Air Leakage - This rating is a measure of the rate of air infiltration through the window. The lower number is better.

More definitions at: www.SunsetCustomHomesTucson.com

Resources:

US Green Building Council	**www.usgbc.org**
US, EPA, Green Building	**www.epa.gov/greenbuilding**
US Department of Energy	**www.eere.energy.gov**
Green Building	**www.greenbuilding.com**
National Association of Home Builders	**www.nahb.org**
Southern Arizona Home Builders Assoc.	**www.sahba.org**
Arizona Registrar of Contractors	**www.azroc.gov**
Better Business Bureau	**www.bbb.org**

David Glinski has been in the building business since he founded and managed Tree House Woodworking Cooperative in 1972. Today he is president of Sunset Custom Homes Inc.; a successful custom home builder in Tucson, Arizona, incorporated since 1992.

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