





PART II

DURING CONSTRUCTION



OAKS
HILL
Section II

Don't Sweat the Small Stuff

A few years ago, Richard Carlson wrote *Don't Sweat the Small Stuff—and It's All Small Stuff*. In his now famous book, he said, "Often we allow ourselves to get all worked up about things that, upon closer examination, aren't really that big a deal..."

That's not only good advice for life, it's especially important during the homebuilding process. I can assure you, there's going to be a lot of small stuff during the building of your home.

Many people who frequently call their builder's office worrying about minor things make the building process much more difficult, both on the builder and on themselves. A homeowner who worries when a subcontractor is two hours late to the job, or needs to know why a two-by-four has a knot hole in it, or notices some sawdust in a corner of the living room can take the wind out of anyone's sail and cause delays.

Yes, it is important to let your builder know if there are things that truly concern you because your builder wants to provide a complete and pleasurable experience. However, people who view every little thing as a "big deal" and worry about it all (especially those who call their builder daily with their current worry list) are never going to be satisfied.

Jordan was someone who excelled in "sweating the small stuff" during the building of his new home. Throughout the design and contract stage of his new home, Jordan was a delight and seemed to be the perfect candidate for a successful project. The trouble started when his builder mentioned the surveyors were scheduled for Thursday. Even though the survey work didn't need to get done for at least two weeks, the builder wanted to schedule it early so it wouldn't be a critical component in the building schedule.

At 7:00 Thursday morning, it was raining buckets and continued to rain all day. Early Friday morning, before the builder's offices opened, Jordan called because he was worried about the surveyor. The builder explained to him that because of the full day of rain the previous day, the surveyor was delayed by a day. Jordan was stressed. It was the first of many times throughout the process that Jordan was "sweating the small stuff."

A week later, when the material was dropped at his lot so construction could begin, the delivery truck got stuck due to all the recent rain. The builder's office got another call from Jordan wanting to know all the details about why there were tire ruts in his front yard.

The day the foundation man was scheduled, he was delayed because of traffic. Another phone call from Jordan. Once the foundation work was prepared, Jordan called to find out what day the inspection would occur. Once inspection passed, Jordan wanted to know what the inspector said and why the inspection card in the permit box was signed off in black marker instead of blue ink.

After the foundation was installed, there was a bag and a half of mortar left over and two wheelbarrows of sand. Jordan called to ask what was going to be done with the leftover material.

It went on and on and on, throughout the entire job! Jordan continued to "sweat the small stuff." No amount of meetings and explanations could convince Jordan to let the builder do what he had hired him to do. It was counterproductive to the relationship and impeded the builder's ability to execute the job with excellence. The builder spent more time answering Jordan's questions about the small stuff than he did looking for opportunities to build his home in the most efficient and effective way possible.

It's important to know that if you're going to sweat the small stuff (and remember, as Richard Carlson said—*it's all small stuff*), it usually will not help you get what you really want. At the end of the day, you and your builder both want the same thing: a quality, custom home completed on time and within budget. So relax and let your builder worry about the small stuff. In the end you'll be doing yourself a favor.

BOTTOM LINE

Don't sweat the small stuff—let your builder do that.

What Language Are You Speaking?

“I didn't buy this home at a scratch-and-dent sale. See that chip in my bathtub? I don't want it repaired. I want the entire tub torn out.”

Rick clearly was not happy. He obviously had definite expectations and, in his opinion, they weren't being met.

It's imperative to have a clear understanding of your expectations if something is scratched or damaged during the construction process. There are over 100,000 components that go into a new, custom home, and in the process of installation, something may inadvertently get scratched or damaged. I recommend you agree in writing with the builder that if he can bring the damaged item to a new, quality standard, it will be mutually acceptable. If you took delivery on a new car and it had a minor scratch, you wouldn't expect the dealer to replace the entire door or the entire car. Agree on standards with your builder before you begin.

A builder friend of mine was once hired as a mediator to help resolve a conflict between a homeowner and a builder. Instead of going to a jury trial, the builder and homeowner had agreed to binding arbitration. The mediator's opinion would be binding.

When the mediator arrived at the house, he was introduced to Dr. Jones, the homeowner, who was already dressed for work in his medical scrubs. He was then introduced to Mr. Jenkins, the builder, who also arrived dressed for work in his cowboy boots, blue jeans, and a Harley Davidson T-shirt. From the start, the mediator felt they were speaking different languages.

No wonder they had conflict! They came from two different worlds. The doctor was trained in exacting measures. He was trained to do things right the first time—every time. In his world, there were no second chances. A surgeon cannot tell a patient, “Oops, I forgot. I left a scalpel inside your stomach during the operation.” But the builder in cowboy boots and blue jeans was thinking, *What's the big deal? The wall was put on the wrong side of the line. We can move it in ten minutes.*

Years later (and thousands of dollars in attorney fees later) there was the angry homeowner and the frustrated builder, each one looking for something the other could not provide. The surgeon was looking for a deal, and the builder was looking for the opportunity to say he built for a doctor.

In the end, the mediator provided his written binding judgment, but neither side ended up happy. The sad thing is all of this could have been avoided if they had understood what they didn't know about the other person's point of view.

I suggest you and your builder have your expectations defined and clearly written out before any construction begins. Building a new home involves so many components, and there will be things to deal with all along the way. Be clear how your builder will handle any issues.

BOTTOM LINE

Define the expectations in writing before construction begins.

Eight Common Arguments Builders Have with Homeowners

... and How to Avoid Them



1. Homeowner thinks: You never finished my punch-out, walk-through list.

At closing, the builder and homeowner assemble a walk-through list. You walk through the entire house together to determine if there are any areas or items that still need attention. It's important to have this list in writing and signed by both the homeowner and the builder. If not, the list will never end. Your builder will become frustrated when items are continually added to the list; homeowners will be frustrated because they will feel as though the builder never completed the original list. Get the list in writing and agree that if any additional items arise beyond the initial walk-through, you will create a new, separate list.

2. Homeowner thinks: I didn't think adding two more windows to my new home would be an extra cost. After all, I'm paying a lot of money for this home.

Changes need to be clearly communicated *and* put in writing to protect both parties and the relationship.

3. Homeowner thinks: This is a shoddy builder. I never would've hired him if I had known this. Builder thinks: These homeowners have completely unrealistic expectations. I can never please them.

Before signing a contract, both the builder and homeowner need to clearly outline their expectations. While this may take a little more time, the effort is well worth it. Pen and paper up front can solve a whole host of misunderstandings and "he said/she said" situations down the line.

4. Builder thinks: The homeowner doesn't have sufficient funds to make changes. Homeowner thinks: The builder didn't communicate changes clearly and in a timely manner.

Agree in writing regarding any changes that occur after the contract is signed. I also recommend homeowners pay for changes they want at

the time of the change, not at the end of a job. This will keep all parties on good terms with each other and the homeowner from having any big financial surprises at the end.

5. Homeowner thinks: My builder is not taking my concerns seriously; they are falling on deaf ears.

Have regularly scheduled meetings with your builder to update the schedule, changes, homeowner concerns, and items that the builder needs in order to complete the home. That way, you don't have to feel like you are nagging the builder and he doesn't have to feel like construction is being halted every time he turns around.

6. The homeowner says he spoke to the subcontractor, and the subcontractor said he could do something for the owner without the builder's knowledge.

All communication *must* be communicated through the builder or Construction Manager who is running the job. This will avoid "he said/she said" misunderstandings.

7. The homeowner is speaking to everyone but the builder on matters related to the home or its construction.

Open and honest communication with the builder or Construction Manager is vital, not just with anyone who will listen. Let the builder do what you hired him to do.

8. The homeowner is continually second-guessing the builder and the decisions he is making.

Take time at the start of the project to interview and gain a high level of trust with the builder and his abilities. Also, speak to previous homeowners about their homebuilding experience with this builder.

BOTTOM LINE

Save yourself headaches and heartaches by discussing all eight of these issues with your builder and resolve them in advance.

How Long Does It Take to Build a New Custom Home?

The amount of time it takes to build a new, custom home depends on the size, complexity, and geographic location (what part of the country you are building in).

The time it takes just to complete the architectural plans depends on how timely you make decisions and your availability to meet with your designer and builder for design meetings.

On average, developing a new set of plans that is ready for permitting can take between three and six months. Add one more month for permitting. For a home that's approximately 3,000 square feet, anticipate about an eight-to-ten month construction time, provided the market isn't overly busy and there is a timely response from vendors and subcontractors. If you're building a 6,000-square-foot home, anticipate a construction time of 12 to 13 months. If you have to prepare the lot by removing an old house or taking out trees, add another 3-4 weeks. For a 10,000-square-foot home, add two months to the design time and another six to eight months of construction time.

These estimates assume normal market conditions, which allow for a timely response from vendors and subcontractors.

Also please remember if your selectable items are not chosen on time, this can cause multiple weeks of delays in construction. Change orders will also delay your construction time.

It's important to understand the realistic timeline you get from your builder and the things that may delay a timely completion process. Beware of a builder who promises an overly idealistic timeline just to get the contract. In the end, you'll be stuck with the reality timeline.

BOTTOM LINE

Ask your builder how long the design, permitting, and building process takes and what would cause delays in the process.

Understanding Two Worlds: Yours and Your Builder's

I once talked to a builder friend who built a custom home for a world-class race car driver. The year my friend built the home, his client, Joe, was ranked number one in the world and won the driving circuit for that year.

Early on in the construction process, the builder couldn't understand why it was so unsettling to Joe if things didn't go quite as planned. If a subcontractor showed up a day late, even with a legitimate reason, Joe was upset. The builder began to feel somewhat disconnected with him.

Later that year, Joe gave the builder complimentary tickets to a big race. It was an exciting day with friends, watching the race from noon until 8:00 p.m., filled with the thrill of the race, the crowds, and the cars.

After heading home to bed, my friend woke up the next morning and turned the television on to see the latest report on this exciting 24-hour race. At that moment, the apparent disconnect suddenly made sense. After 21 grueling hours of racing, Joe was leading the race by a mere ten seconds!

It dawned on him at that moment—in Joe's world, ten seconds was everything. The precision required to be a world-class race car driver was very different than the precision required to build a home. To Joe, having a subcontractor show up a day late was incomprehensible. In this 24-hour race, Joe was part of a three-driver rotation. If, during the driver exchange, one driver bumps his knee on the door and loses four or five seconds in the transition, it can cost him the race.

The exacting standards of the construction industry were just *different* than the exacting standards of race car driving. Until that moment, the builder didn't understand Joe's world.

Before you enter into an agreement with your homebuilder, the two of you should seek to understand each other's worlds. If the builder had done this with Joe, it would have saved unnecessary turmoil in the building process.

BOTTOM LINE

*Let your builder know about your world, and
try to understand his.*

Should I Be Afraid of a Change Order?

No, you shouldn't be afraid of a Change Order—if it's done right.

What is a Change Order? Basically, it's a document that's used during the homebuilding process to let the builder know what you want to change from the original design specifications. For example, you may ask for a change because you want a different selection; you've changed your mind about countertops. Originally you wanted tile, but now you want granite. You can also use a Change Order to provide for a more functional use of space.

Your builder may also initiate a Change Order because material is no longer available, shipment delays have occurred, or a new and better product has become available. Sometimes the clients request to make a change in the specifications or just changed their minds.

The change listed on the Change Order must be described clearly with a fully researched price. Your signature will be required with a check paid in full. A change may or may not affect the contract price of your home or the delivery date of the home. But, here's what really matters: You need to know! A Change Order does that.

So even if you initiate a Change Order for upgraded granite countertops and you agree to pay the extra cost, you still need to understand that shipping delays may bump the construction schedule back three weeks. Changes are possible, but they have consequences. The positive thing about a Change Order is everything is written down, you sign it, we sign it, and we're back in business. Nobody is going to hear "but I THOUGHT you said..." Changes are clear and documented and paid up front.

Some homeowners may be afraid of a Change Order because most builders don't process them well. Can you imagine the chaos that would occur if we just proceeded with phoned-in instructions? You don't want to have a conversation with your builder where you both think, "but I'm sure he said..."

Whether the Change Order is a large or small item, it always creates a wrinkle in the construction process. Some section of work has to stop until we know if we need to change direction. We do research, make phone calls, wait for suppliers and contractors to get back to us, and then create a proposal for the change order. This can take days or weeks

depending on the size of the change being made.

A Change Order may be due to a product being discontinued or there may be extensive delays in delivery of the original selection. Occasionally there are shortages of material and the builder may propose using another material in order to keep on schedule. This action would prompt a Change Order for you to review and sign. Remember, the Change Order protects you and gives clear instructions to the builder—it's YOUR home and you remain in the driver's seat.

BOTTOM LINE

Minimize the number of Change Orders by hiring a builder who communicates clearly upfront, before you start building. When a Change Order occurs, make certain a paper trail follows for your protection and the protection of your relationship.

Why Do I Have to Pay a Builder's Margin on a Change Order?

Homebuilders often hear, “Don't builders make enough profit so they can just include the changes as we go along? After all, we're building a custom home and we're entitled to make changes. Otherwise, we would've bought a home from a production builder.”

While this seems like a valid point from a buyer's perspective, most people would be surprised to find out that builders don't make as much money as they think. We always encourage homeowners to work diligently on the front end (before construction begins) so they can keep Change Orders to a minimum. Changes can happen during the construction of a custom home, but you need to be aware of how the process works, the consequences of a change (additional time and cost), and understand the builder's margin.

Custom homes are built with as little as four changes and some with more than 200 changes. It's difficult to gauge how many changes a homeowner may make after signing the contract. Most people start out saying they love their plans and they love everything they've picked out. Yet once construction starts, we may receive nine phone calls requesting 20 changes during the first week alone!

Changes involve a lot of energy and a lot of the builder's team's time. In order to effectively process and execute changes to a custom home, a builder needs to be fairly compensated. The last thing that you want is to have your builder wincing when he looks at his mobile phone when you call. We're not saying that a builder should be able to take a trip to Hawaii because of a single Change Order fee he earns while building your home, but a fair and equitable fee that encourages your builder to work on your behalf for an excellent result is vital to the homebuilding process.

We don't encourage or discourage our homeowners to make changes. Being available to give professional counsel when questions about changes occur is our duty and responsibility. We're motivated to give our homeowners a great experience.

We once built a home for a corporate executive. John was a great client and a great guy. Our contract agreement outlined that he would provide his own refrigerator. Near the end of construction, John asked if he could

use my supplier to purchase the refrigerator at my cost. Since we had a strong relationship and my focus was on serving, we allowed him to select the refrigerator. We had it delivered and only requested reimbursement of the cost of the appliance, without charging him a builder's margin.

In our original agreement, one of the items that this homeowner valued was an extended warranty, which we provided. Approximately fourteen months after John moved into his new home, the seal on the refrigerator failed and water leaked onto the hardwood floor, causing the floor to warp. When we contacted the appliance company, they indicated that the refrigerator was out of warranty and, since the home was still in warranty (because of the extended warranty period we had provided), we had an obvious problem.

Not only did we have to pay to repair their refrigerator, but we also had to pay for repairing the kitchen floor and sanding and finishing the entire floor in his home because the new finish didn't match the original finish in the rest of the home.

We learned a valuable lesson from that experience. If changes occur that deviate from the original contract agreement, then a builder's margin must be charged to compensate fairly for the time, energy, and risk associated with items that may need to be addressed at a later date.

BOTTOM LINE

Agree in advance what the builder's margin will be on Change Orders. Decide what you want before construction begins, and if a change occurs, you'll have a mechanism that provides for a win/win situation.

How to Make Your Builder Love You

We've built a lot of homes, and we've worked with some really great people and some very difficult people. Our most successful projects have been the result of developing strong relationships. Here are some tips on how to have a successful construction project and make your builder love you:

- **TELL THE BUILDER WHAT HE'S DOING RIGHT.** One particular homeowner found something good to say every time we spoke. Yes—*every time*. Nick didn't do this in a patronizing way; he gave me and my team genuine compliments. He looked for and commented on the positive aspects in our relationship and the services we were providing. Nick also shared his concerns with me. I would do anything for Nick and still would to this very day, more than five years after completing his home.
- **CLEARLY COMMUNICATE PROBLEM AREAS.** If something is bothering you about your new home construction process, clearly communicate what concerns you without anger or a condescending attitude. Give your builder an opportunity to make it right. A demonstration of a great builder is how well he handles problems.
- **CLEARLY COMMUNICATE YOUR EXPECTATIONS.** Be forthright and share with your builder what you really value and tell him what is important to you. If you're clear, you'll probably get what you want.
- **LET YOUR BUILDER DO HIS JOB.** We've been hired by homeowners in the past who seem to be agreeable, only to find out later they wanted to control the entire process and hover over us. Behavior like that makes our entire team reluctant to make a decision for them.

- **THINK WIN/WIN.** Builders are regular people just like your next door neighbors. They generally don't make as much money as people imagine, and most builders really want to do a good job. Work toward amicable solutions.
- **REMEMBER TO SAY THANK YOU.** Builders are people too, and everyone likes to hear a thank you for a job well done.

BOTTOM LINE

Follow these helpful hints and your builder will love you.

Why You Shouldn't Use Friends as Subcontractors

“I have a friend (or a brother-in-law) who is willing to do the tile work in my new home for a discounted rate. I'd like to use him and save some money.”

Most quality custom home builders have learned the hard way that it's not a good idea to allow homeowners to use friends or relatives for subcontracting work on the house during construction. Frequently it turns out to be a disaster for both the builder and the homeowner. Here's one example of why:

Scott wanted to use his friend's custom cabinetry shop. Scott knew the friend well and had spoken to another friend who was pleased with the cabinetry from this particular company. The builder didn't want to allow it, but also didn't want to anger his client so he agreed to let Scott use his friend's cabinet company.

The builder was promised the cabinet work would be completed by a specified date, but the cabinets were not installed on time. In fact they were delayed several times and eventually caused a two-month delay in the construction schedule. In the end, Scott and his family moved in without any cabinet doors on the face of the cabinetry in their entire home and then waited an additional two months to have their job complete. That didn't even take into account the lost momentum or additional cost in interest carry, overhead, and other expenses as a result of the delay from the cabinet shop.

When you hire a builder, I strongly encourage you to allow your builder to do what he does best. When you visit a dentist, you expect him or her to be trained and equipped to do the job efficiently and effectively. You wouldn't think of bringing your own tools or materials, handing them to your dentist, and asking if you could save money on a filling because your neighbor or friend is in the dental supply business. You wouldn't take a steak to a restaurant and ask them to cook it for you so you could save a few dollars on the meal.

The principle is no different in homebuilding. If you use friends or your own business contacts, it will disrupt the smooth flow of work and communication of what an experienced builder does best. It could also

produce conflict and put strain on your personal relationships. Trust your builder. He has vendors, subcontractors, and a labor force already in place that he works with on a regular basis.

BOTTOM LINE

Hire a competent builder to do the building; save your friends for the housewarming party.

The Top Eleven Mistakes Made by Homeowners

1. *Purchasing a lot that is “affordable.”*

Solution: Remember: location, location, location. Purchase the most expensive, valuable lot you can manage, even if it means waiting on some finishes or amenities in your home. (See chapter 6 for more on this topic.)

2. *Trying to build a custom home without a professional builder.* Building a custom home is more complex than most people realize. It takes skilled professionals years to learn the business and even then changes in the industry, materials, and codes make it difficult to keep up.

Solution: Find a competent builder you can trust. Negotiate a reasonable fee for his services and hire him (see chapter 3).

3. *Purchasing a ready-made plan thinking it will save you money.* Building someone else’s design or dream (especially one that was designed for someone in another city and state) may not be the wisest choice.

Solution: Have your home custom designed to fit your lot size and your family’s lifestyle.

4. *Choosing a builder primarily because of price.* The expression “you get what you pay for” applies to the homebuilding process. If you’ve heard horror stories about people’s experience with their builder, it usually can be attributed to someone trying to get a deal.

Solution: Your home is a major investment. Make an informed, purposeful, thoughtful decision, and don’t be lured by the lowest bid (see chapter 17).

5. *Biting off more than you can chew.* In an appreciating market, the rise in value can cover this mistake, but in a flat or declining market, it can be disastrous.

Solution: Know what you can afford and stick to your budget (see chapter 23).

6. *Hiring a builder when your gut instinct tells you not to.*

Solution: After careful research and comparing builders, go with your instinct, not the discounted price (see chapters 4 and 28).

7. *Making choices for your home that only you love, but everyone else hates.*

Solution: Get good counsel from your builder, designer, interior designer, and real estate professional before you make your decisions (see chapter 14).

8. *Expecting workers to be on your job every day from 7:00 a.m. until 4:00 p.m.*

Solution: Recognize that some days no work is scheduled at all because inspections may be taking place or rain has caused a change in the schedule (see chapter 31).

9. *Underestimating the importance of making all selections before construction.*

Solution: Make all selections prior to construction and enjoy the building process (see chapter 22).

10. *Homeowners giving direction to subcontractors on the job.*

Solution: Communicate only with the Construction Manager or builder. The Construction Manager is the only person on the job who has *all* the information related to your project. Subcontractors have only one piece of the puzzle. You can visit the job site during scheduled appointments with the Construction Manager who can answer your questions and explain what you will be seeing.

11. *Not understanding the “Change Order” process.*

Solution: Discuss the builder’s Change Order process with him and be sure you are clear with how it works. Cooperating fully with this process will go a long way toward your enjoyment of the whole project (see chapter 36).

BOTTOM LINE

Avoid these common mistakes and you’ll be way ahead of the game.

Should I Hire an Independent Building Inspector?

Sometimes homeowners choose to hire an independent building inspector during the building process of their new home, but that decision can be a double-edged sword.

On one hand, if the building inspector's intent is to genuinely help the process by effectively communicating what he observes, it can really aid in the process of completing a new home. On the other hand, a building inspector who tries to justify his fee by searching for insignificant things can add confusion and even create an adversarial relationship between the builder and the homeowner. When this happens, nobody wins.

We don't discourage our homeowners from hiring an independent building inspector. We think it's important for them to be fully comfortable with the building process. After all, they are investing a lot of money in their new home. If the homeowners can clearly define in positive terms what they want the inspector to do, the inspector will know we're not in an adversarial position. We will all be on the same page, working together to create a beautiful home.

Much of what is noted by a private building inspector is already being handled by the builder or the required local, county, and municipal building inspectors at code inspections. Hiring the private building inspector may be additional cost without any real value added to the homeowner.

Homeowners who live out of town, out of state, or even out of country from their homebuilding site may want to hire an inspector to watch over the construction process. This is a different assignment. To achieve the desired results, it will be important to choose a building inspector who understands the difference and does not try to create an adversarial situation. A good choice here can make or break a situation. We look for people who understand the "we're-all-on-the-same-team" mentality (and a lot of people don't). We're all on the same side; we all want the same thing. We all want a beautiful home, built to the highest standards. Our goals are not opposite yours or the inspector's. Understanding this is crucial. Be sure you are not hiring someone who feels the need to justify his fee.

For any homeowner, if you are feeling uneasy about your builder, then you should question why you are hiring that builder in the first place.

BOTTOM LINE

If you hire an independent inspector, make certain he is helping, not hindering, the building process.

How To Maximize Your Valuable Investment






You know how you feel when you drive a new car out of the showroom? You don't want any dust, dirt, or stains to ruin the beautiful seats on the inside or paint on the outside. You keep the interior clean and regularly wash and wax the exterior to keep it spotless. A little preventative care can go a long way in preserving the life of your new car. The car manual provides a maintenance plan that highlights key times to perform routine care in order to keep the engine running smoothly and the rest of the car performing at its peak.

Do homebuilders provide a similar maintenance plan to new homeowners, letting them know what regular care should be given to their new home? Not usually. But they probably should. After all, a new home is one of the biggest investments most people make during their lifetime. So it's wise to take care of it from the start. A little planning and elbow grease will go a long way toward keeping your home clean, maintaining its value, and avoiding costly repairs later on. If you're not that handy around the house, you might want to consider hiring a professional to tend to things that need cleaning and maintaining. This will be money well spent.

Here is a home maintenance plan with some suggestions for maximizing enjoyment of your new home and maintaining its value.

- **REGULAR WASHING:** Just like a new car, your new custom home needs a regular washing too. Try to pressure wash the exterior at least twice a year; four times a year is best. The exterior paint, stucco, brick, siding, or other components will not only maintain a better look but will last longer as well.
- **FLUSH THE AIR CONDITIONING CONDENSATION LINE:** This preventive maintenance measure costs only pennies, but has real, lasting value. Flush the air conditioning condensation line with a cup of bleach twice a year to avoid algae buildup and blockage. This simple preventive step will save you the stress of your line becoming backed up, allowing water to pour through the dry wall. If you ever see water dripping from any outside emergency drain

line, call your A/C contractor or your builder immediately.

-  **CLEAN THE GUTTERS AND THE FILTERS:** Have your home's gutters cleaned at least twice a year to avoid leaf buildup. Also be sure to change (or clean if they are reusable) your air conditioner's filter every three months. A clean filter helps your unit run more smoothly and saves you money on your electric bill. A clean filter also increases the life of your air conditioning unit. Nothing is more frustrating (not to mention costly) than having to install a new air conditioning unit in the middle of the summer. Your A/C company can set up and schedule a periodic maintenance program to monitor and replace your filters.
-  **REPLACE WITH FRESH BATTERIES:** Daylight-savings time is a great reminder for this step. In the fall and spring, when you adjust your clocks, replace the batteries in your smoke alarm. As an extra note, be sure to check your irrigation clock every few months to ensure proper operation.
-  **AVOID ABRASIVE CLEANERS ON HARDWOOD:** If you have hardwood floors, it's important to keep them clean in order to extend their beauty and life. However, be careful to never use wax or harsh cleaners on your hardwood floors. The chemicals could permanently damage the flooring and result in a costly fix.
-  **GARAGE DOOR SAFETY REMINDERS:** Two important things to keep in mind if you have a garage door opener. First, never remove the garage door obstruction sensor. This safety feature is designed to prevent the overhead door from coming down on a child or animal and injuring or killing them. Check the sensor every few months to make sure it is working properly. Second, it's important to never try any type of garage door spring maintenance or adjustments by yourself. If the tightly coiled spring somehow comes off, it can cause serious injury. Always hire a trained installer or maintenance professional to assist you.
-  **GRANITE SURFACES:** Clean your granite surfaces with an approved

granite cleaner or just plain water. Harsh chemicals or abrasives will destroy the beauty of your granite's finish. You can use a recommended sealer on these surfaces if you choose to enhance and seal your countertops for years to come.

- **CHECK AND RESEAL:** Check the exterior of your home twice a year for any signs of expansion or contraction. Cracks may allow water to seep in causing extensive damage to the interior walls. Caulk cracks and seal wood to prevent future problems.
- **TILE AND STONE:** Ceramic or porcelain tile surfaces are very durable and are easiest to maintain for main flooring and bathroom areas. The grout joint between the tile can sometimes be a problem maintaining. We recommend that you upgrade your grout material to an epoxy base grout or have the grout joints sealed with a high quality sealer. Ask your builder or tile contractor what products are the best to use on these areas.
- **BATH TUB, TOILET SEATS, SINKS AND PLUMBING FIXTURES:** Be aware that these finishes and surfaces can be scratched easily. Never use abrasives or harsh chemicals on these surfaces (they will dull your finish over time).
- **STONE SURFACES:** Travertine, limestone, granite and marble are popular surface materials to use in today's new homes. Although the beauty of these products can add to the design value of your home, they also require high maintenance. These types of surfaces are very soft and porous. We recommend our clients upgrade these areas and have them sealed once every two years to prevent staining and color wear.
- **HOT WATER HEATERS:** Check your hot water heater regularly for leakage and water temperature settings. You should flush your hot water heater once a year to remove sediment that builds up at the bottom of the heater. Check your exterior hot water drain and blow off pipes protruding outside for water leaking. If you can see water coming from any of these emergency drain lines, shut off the water

valve to the hot water heater and call your builder or a plumber immediately for advice.

While this maintenance plan is not comprehensive, it does include some of the most important items every homeowner should do to protect their investment. Your home may have some additional needs to consider.

Why not take this maintenance plan and find a creative way to remind yourself to do these activities. Perhaps you could write reminders on your wall calendar, schedule them into your Day-Timer, or set up reminders that will pop up on your computer. However you decide to do it, these regular maintenance items will maximize your home's value and maintain its beauty for years to come.

BOTTOM LINE

Keep up with routine maintenance and cleaning around your house or consider hiring professionals to protect your new home investment.

What Can I Expect After I Move In?

Imagine it's been a few months since your custom built home was completed. You've moved the furniture in, decorated your favorite spots with mementos and other personal belongings, and even hosted a few housewarming and dinner parties. Your home is the envy of the neighborhood and your friends marvel at the attention to detail and excellent craftsmanship. But there are no perfect homes, and a fact of new home construction involves the foundation settling and minor cracks appearing. Many of the cracks appear because your home is adjusting to temperature and humidity changes—builders can't build your home under factory-controlled conditions. So don't panic when minor cracks appear. This is completely normal!

To help ease your fears, here's a list of common situations that occur in new homes. Builders are often asked these questions (and plenty more) from panic-stricken homeowners who fear their perfect home is now laden with problems. Remember, thousands of components were used to put together your home over an extended period of time, so settling and minor adjustments should be expected. A good builder will address your concerns promptly and work with you.

So what can you expect?

- **CROWN MOLDING CRACKING:** This is very common and there's no way around it. Expect to find minor cracking and separation in your crown molding, especially in two-story homes. Settling, heat expansion, and contraction will occur as your home acclimates to the new temperature conditions inside from running your air conditioner and heating systems. This *does not* mean there is anything structurally wrong with your home. Cracks in your crown molding actually look worse than they really are. A qualified handyman can caulk these minor cracks within minutes, and after the repair you shouldn't be able to tell there was ever a crack at all.
- **GROUT CRACKING:** Another common spot to find minor cracking is in the tub and shower area. You may notice cracks appearing along the grout lines between tiles or in the corners of the tub or

shower. Again, a handyman with the appropriate sealant can take care of this. It's a good idea, however, to add the sealant quickly to prevent moisture from seeping behind the tile and causing further damage.

- **HARDWOOD EXPANSION AND CONTRACTION:** If you have hardwood floors professionally installed in your home (not constructed from a pre-fabricated kit), you can expect to find some minor cracks appearing over time. The hardwood acclimates to the temperature of your home (again due to cool air and heat) after installation and the wood planks will expand and contract. This is normal! It's best to allow the wood to expand and contract for at least six months so it completely settles before making any repairs. A professional installer or handyman can putty in the minor cracks.
- **DOOR ADJUSTMENTS:** Even doors and door-frames will need time to adjust to the temperature after a new home is finished. The doors, locks, door handles, and deadbolts may need some minor adjustment. This is completely normal.
- **CRACKS IN THE SIDEWALK, DRIVEWAY, AND GARAGE:** It is not uncommon for minor cracking to occur along concrete sidewalks, driveways, and even inside the garage. Expansion and contraction also happens here because of the varying temperature conditions that the concrete is exposed to. As long as you don't notice a difference in the height of the concrete on either side of the crack, don't worry. These cracks are normal. It does not mean that there is anything wrong with the concrete foundation. Typically cracks in concrete are not mended unless there is a height difference between the concrete on either side.
- **RECEPTACLE NOT WORKING:** If a receptacle (wall plug) in the bathroom, kitchen, garage, or in the home's exterior mysteriously stops working, don't be alarmed. It may just be a tripped circuit. The current electrical code requires builders to put in a receptacle called a GFI, or Ground Fault Interrupter. This measure is added for your safety to prevent accidental electrocution. These receptacles have an internal trip circuit built in that acts as a safety mechanism when

there is water and electricity coming in contact. If there is an electrical surge, the receptacle will trip the GFI and automatically cuts off the electricity. Since four or five receptacles can be located on one circuit, it may be necessary to reset it. You'll need to look for a small button on the receptacle and push it. The button is usually located on the bottom or near the bottom of the receptacle site. If your receptacle continues to trip on a regular basis, call your builder or electrician to check out the problem.

This is by no means a complete list of situations that may occur after you move into your home. If you have a more specific question or situation, contact your builder to determine the best approach to fix the problem.

BOTTOM LINE

Some settling is likely to happen after you move in to your home, and some cracks may appear. Don't panic. The fix is usually easy, and it doesn't mean you have a defective house.

Is Going “Green” the Way to Go?

Today many builders and home buyers are concerned about preserving the environment. With increased attention on the condition of our planet, “green building” has become a sought after choice for homeowners.

But what does green building mean? In its simplest terms, green building is making your home more environmentally friendly. It means increasing your home’s efficiency so it makes better use of things like water, energy, temperature control, and construction materials. It’s about using resources effectively so you reduce the impact of your home on the environment.

While building an environmentally friendly home sounds good to most people, they usually want to know two things: what can I do and how much will it cost me? Let’s address the last question first.

You may have heard that building green is more expensive. While that may be true in some instances, it doesn’t have to be. In today’s market some elements of green building can cost more initially, but many do not, and some even cost less. Factor in energy savings over time, and the increased durability of many of the green building products and any additional up-front cost becomes much easier to justify. Also, many mortgage companies now offer reduced mortgage rates to homes built green.

To answer the other question, let’s take a look at a few things you can do to make your new home more environmentally friendly.

➤ **HEATING AND COOLING EQUIPMENT:** One of the most important things you can do to make your home more “green” is to carefully consider your choice of heating and cooling equipment. The heating / air conditioning system should be built and installed with the highest SEER (Seasonal Energy Efficiency Ratio) rating possible. The greater the SEER rating, the more energy efficient your unit will be. The system should also be sized appropriately to effectively cool or heat your home without being oversized. In fact, it is often better to err on the side of being undersized by half a ton than oversized. (Note: A “ton” is a unit of energy used to measure output. Typically you need about one ton of output for every 400 square feet of your home.) Many builders don’t

recommend that you oversize the tonnage of your home's AC system. The most efficient homes often run on a system designed to be 10 percent smaller than typical installations. A good air system should also be installed with as few bends and connections in the duct work as possible so as to minimize the risk of gaps and voids.

➤ **INSULATION:** If it's within your budget, one great option is to have your home insulated with a foam product. When installed correctly, foam can be quite effective. On top of the good R-values (a term used to measure how well insulation resists the flow of heat or cold through it), foam can fill cracks and crevices in ways that traditional insulation can't. If a foam product can't be used, great care should be exercised to make sure the installation is done to eliminate as many gaps and penetrations as possible.

➤ **HOME ORIENTATION:** Reflective Kool plywood on the underside of the roof decking will keep your attic 30 degrees cooler. To reduce energy loads, it's important to design and position the house in such a way as to minimize exposure to the hot sun while taking advantage of cooling breezes. Whenever possible, the front door or the house's longest wall should be set to within 5 feet of true south. It may also be important to landscape in such a way to create wind breaks for the home or create shade to increase efficiency. Good window placement can increase natural light while reducing the need for electric lighting.

➤ **WINDOWS AND DOORS:** Windows help make a home beautiful, but they can also waste a lot of energy if they let in heat in the summer, cold in the winter, and drafts anytime. To get more energy-efficient windows, select ones with good insulation values. Some have special coatings that can help repel heat. Others are double- or triple-paned which helps insulation. Some energy-efficient windows have non-toxic gas between the panes such as argon or krypton that provide better insulation than air. Even the window frames can effect how efficient they are. For example, aluminum frames typically provide lowest insulation level. Wood, vinyl, and fiberglass are better. Warm-edge spacers are even better. Certain

window coverings like reflective blinds and shades can also generate incredible savings on energy usage. When it comes to doors, make sure they have a tight fit and use excellent weather stripping. Some new door frames include a magnetic strip that creates a tighter seal and reduces the amount of air that leaks out. Some of the best core materials for a door include fiberglass and foam. If a door has glass, it will be more energy efficient if double or triple-paned insulating glass is used.

➤ **ROOFING AND EXTERIOR PAINT:** Consider using reflective roofing and lighter exterior paint colors. These two items offer a cooler home by reflecting the sun’s rays rather than absorbing them. Roof choices (reflective) and lighter paint colors can create double digit drops in exterior surface temperatures, which can result in greater energy savings.

➤ **BUILDING MATERIALS:** Choose to use “earth-friendly” products and building materials whenever possible. Typically, these include:

- products made with recycled content
- products that conserve natural resources
- products that avoid toxic emissions
- products that are rapidly renewable such as bamboo, cork and straw.

➤ **WATER SYSTEMS:** Consider installing tankless and “point-of-use” water heating systems. These systems do away with the traditional standing hot water tanks and more efficiently heat water for the home. They are also more cost effective.

➤ **APPLIANCES:** Consider installing “Energy Star” rated appliances. Energy Star is a program backed by the government that identifies products with high energy efficiency. These products often last longer and are more economical to operate than non-Energy Star rated appliances.

BOTTOM LINE

Building an environmentally friendly home can not only save you money over time, but also helps save the environment. But keep in mind, incorporating green features into your home early is critical to its success.