

Your Guide to Building a Custom Home



Introduction

At Kenco Construction Inc., we love helping people build their dream homes. There is no greater satisfaction than taking someone's dream from ideas to blueprints to building. Our considerable experience building dream homes for families will ensure that the vision in your head ends up matching where you end up living.

Designing and building a home is a journey--one that ends with a feeling of pride and satisfaction. We are experts at taking you through all aspects of custom home design, from selecting the home site, to figuring out your budget, to choosing a floor plan, to creating unique features in the home. Let us guide you through the process.



We have outlined a strategy for you to follow so you can make sure you understand the building process and will be happy with the final result. If you read the basic steps we will outline in this chapter, you'll walk away with a good grasp of the fundamentals so you can turn your dream home into a reality.





Chapter 1: Building Your New Home

Deciding on a Budget

Building a home from scratch can be an expensive endeavor and most people don't start off with an unlimited budget. The first question you need to ask yourself is how fancy or expensive a house do you want to build? You can go all out and design a multi-level mansion with a pool and tennis courts, or dream up a more modest home that fits your exact desired specifications. Whether you're going all out or not, you'll need to know before you start how expensive a home you can AFFORD to build.

One great way to approach building the best home you can afford is to start from the desired end result and work backwards. Figure out how much liquid cash you can put into your home as well as how much you can put toward monthly payments since you will likely be taking out a loan to finance such a big project. Go speak to a lender who will be an expert at helping you figure out exactly how much you can afford to pay monthly. DO think about financing early in the process and find a lender to work with. This will help you act quickly to get started once you have all your financing figured out.

When planning your budget, you'll first need to figure out all the items that will need to be in it. This includes the big ones, like construction costs, but also all the smaller items such as land costs, decorating, furniture, moving fees, landscaping, and financing costs. Your next step is to assign a value to each of these items. What you DON'T want is to be able to finish the house, but have nothing left over for the final touches, like landscaping and decorating. That's like leaving the icing off a perfectly baked cake.

Deciding on a Budget

Once you've figured out your budget, you'll want to make well and sure that you actually stick to it. Here are some tips for making sure you don't go over budget:

1. **Stick to your guns:** You have to make up your mind about what you're going to spend and then stick to it. Nothing will derail a carefully-planned budget faster than changing your mind mid-project. In a similar vein, you don't want to avoid or put off making decisions at the correct time. Waiting to decide if you will spend on something means that you may run out of money or time before you make that call.

An experienced custom home builder will help keep you on track and let you know when it's time to make a decision. The best time to make decisions is before construction even begins, on things like tile selection, trim, flooring, plumbing fixtures, and cabinets.

Even if you stay decisive, you may find that things aren't turning out quite as you expected or wanted in your new home. But if you work with an experienced custom home builder, he or she will be able to accommodate any changes that need to be made. Costs will be calculated, a change order will be created, and you will know the cost before the work is even started. No surprises!

2. **Plan for contingencies:** This is a major project, and so it's practically guaranteed that you will want to make some changes. To anticipate this uncertainty and be ready for it, make sure to build a contingency line into your budget. You don't have to ever use this money, but making sure it's there "just in case" means that you won't blow your budget. If you don't end up using it, great news! You can add it to another line item in your budget and spend more on something else.



Deciding on a Budget



3. Beware of Scope Creep: This is what happens when the original budget or plan is ignored, and more and more things keep getting added on without adjusting the budget. Beware of the common refrain, “While we’re at it, we might as well...” as this will kill your budget every time. If you do this multiple times, the next thing you know is, you’re over-budget. Yikes!

4. Make Concessions: Contingencies are one thing, concessions are another. This is where you swap one line item for another, or pull some of the budget from one area to add it to another. But you’re not adding more on to the overall budget. What you’re doing is adding or removing things from your “Wish List” once you realize that the budget is shifting. Maybe you saved money on tiles, so now you can spend more on trim. Keep an eye on this list and make sure you know which items are “can’t live withouts” and which are “nice to haves.” You can make concessions on the latter. For example, if waterfall granite counters are a “gotta have” item, then consider carpets in the bedroom rather than hardwood.



Hiring a Home Builder

Ask for Referrals

Asking your friends and family (aka word of mouth) is often the best way to find a reputable home builder. You will likely be able to go and see in person the results of their work. Ask around to your wider network to find out who built or managed the renovations for the homes of people you know, like colleagues and friends. Ask if they were happy with their builder and if they'd recommend them. Would they use them again? Was the customer service top-notch? Naturally you want the answer to all of these questions to be "yes."

Research Online

You're probably already familiar with the term "Google it." Most home builders these days have websites, with photo portfolios and have social media profiles. So any savvy builder should have an online presence. So starting your search online is a useful approach. Your search terms might look something like this: - "custom home builder Medicine Hat" and "New home builder Medicine Hat"

You can also add on more specific search criteria, such as "testimonials" and "photo galleries." Testimonials are key once you find a home builder who looks good--make sure to read these or ask for them. For the same reason you ask for recommendations from friends, testimonials provide great insight into a home builder's reputation and the quality of their work.



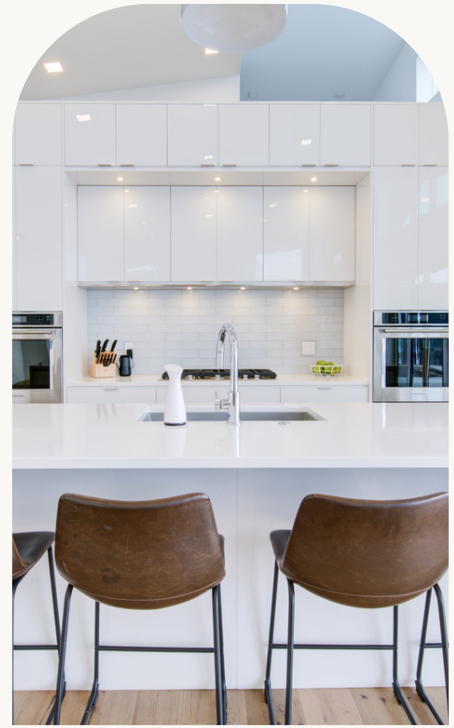


Determine Their Style

Once you've found a reputable and qualified builder, you'll next want to make sure that their style is compatible with your vision. A good builder should have experience with a lot of different styles. Make sure to check out the photo gallery on their website to see the breadth of styles and showcase their product. You can also find photo galleries for builders on sites like Houzz, Facebook, and Instagram.

After doing your online research, it's a good idea to pick out your top two or three home builders for consideration. Reach out to your favorite builders and request a consultation. Some suggested items to bring to the meeting include your dream home wish list, and a list of questions for the builder. Make sure to ask each builder the same questions so you can make a good comparison before making your decision.





Here's a list of suggested questions for the builders:

- What can we expect in terms of client to builder communication?
- What is your customer service process?
- What type of warranty do you provide and how do you execute it?
- How long have you been building in the Medicine Hat area?
- Do your services include helping you find a lot?
- How do you handle change orders?
- How often would you meet with us on-site to review the project?
- Do you supervise the project yourself or do you have a supervisor?
- What work is done by your crew and what do you subcontract out?
- Can you give us a mortgage lender referral?
- Can you provide a copy of your insurance certificate?
- What energy-saving features do you offer for homes you build?
- Do you assist with developing plans? Can I provide my own set of plans?
- How and when will the final price for my home be determined?
- What's your process for inspection at key points of construction, at final walkthrough and to address anything that needs to be corrected or finalized

Once you've learned enough about their client service philosophy, feel comfortable with their personality, and their home-building quality, you can move onto interviewing their references.

Here's a list of suggested questions for the references:

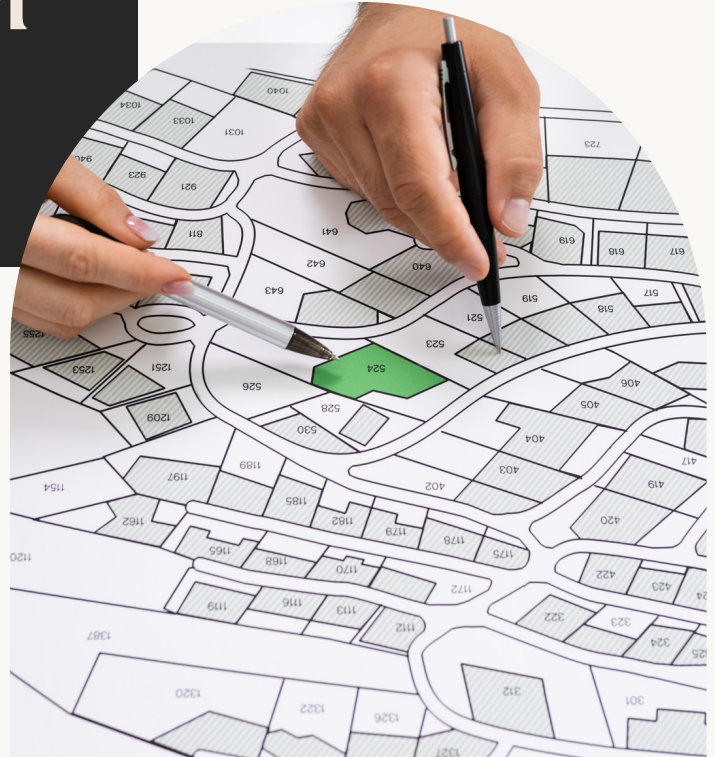
1. Would you use this builder again?
2. Did they meet regularly (once a week) on-site to review the project, answer questions, keep things on track?
3. How was the builder's customer service?
4. Did they make creative suggestions along the way to enhance the project?
5. Did they finish on time?
6. Did they address warranty items in a timely manner?
7. How is the quality of your home?

Make sure to pay attention to *how* your reference answers each question; this is almost as important as what they say. If they are short and their answers come off vague, they might have had a negative experience. Don't be afraid to dig a little deeper.



Selecting a Site

Now that you can rest assured that you've chosen a reputable, trustworthy home builder, you can move on to the next step: choosing where your home will be built. It works best when the home builder can assist you in choosing a home site and finding the perfect lot. People often rush into this and choose a lot for their home without talking to a professional home builder. This is a bad idea for a few reasons:



1. Each lot is unique and has costs attributable only to that property. We call these impact costs or fees. Is there a slope to the lot--from front to back or back to front? Will it need a retaining wall? Is it a "walkout lot?" What are the building restrictions in this particular area? If it is a lot in an older area, is the water and sewage adequate or will it need to be upgraded? An experienced home builder can help you answer these questions and quantify the associated costs before buying a lot or tearing down an existing home.
2. There are also tree ordinances to consider--some local jurisdictions require permits before you can remove trees or replace them later. Some may also require architectural plan reviews, or even expect to play a role in what your home will look like. You must understand such restrictions and requirements early in the process.
3. Local zoning law determines setback requirements. A good builder can tell you the approximate dimensions of a new home that could be built on a specific lot. It always works best when the builder can help you find the perfect lot for your new home.
4. You'll also have to make sure to analyze jurisdictional requirements for stormwater management and limitations on lot coverage with respect to any lot or teardown purchase opportunity

Choosing a Floor Plan

Building a new house is a once-in-a-lifetime endeavor. So it's crucial to get the floor plan right the first time. You probably already know what you want in the main layout of your home, but might not have considered all the details that will be involved. A good home builder will be able to help you navigate any confusion and develop a floor plan that's right for your family. They may already have wonderful floor plans that you can then customize to fit your family and lifestyle. Here are some things to keep in mind when creating your floor plan:

- Style: traditional, contemporary, Cape Cod, Tudor, Craftsman, etc.
- One-story or two-story
- Total area of livable space (square footage)
- Number of bedrooms and bathrooms, and the number and types of gathering spaces (living room, den, family room, formal and informal, etc).



You'll want to consider your number of family members, lifestyle, and ages of family members when making these decisions. Keep an eye toward your future needs as well. While your kids are still living with you, a two-story may seem like the most practical option. But if they'll be leaving home soon, you may regret having to climb stairs to get to the master suite as you get older. Don't forget to think through ALL the details (big and small) before making final decisions about your living space. They all add up to become what makes a house a home.

- Outdoor living spaces - porches, covered patios, and decks
- Private spaces - den, media room, office, hobby room
- Eating spaces - large eat-in kitchen vs. formal dining room
- Other amenities: high ceilings, large windows, fireplaces, window seats, second-floor laundry, mud room, three-car garage, etc

Try to figure these things out when you're still in the planning stage because it's less expensive and easier to incorporate ahead of time. Also choose a plan that suits the area in which you are planning to build.



Assessing the Open Floor Plan



The open floor plan trend is one that is not going anywhere anytime soon. The definition of “open floor plan” is a space that has few or no dividing walls between them. This usually includes the main “open” areas of the home--living room, kitchen, and dining room. This gives the feel of an open, flowing layout instead of so many individual rooms in favor of a communal living space. Let’s look at the pros and cons of the open floor plan and if it’s right for you.

The benefits of an open floor plan is that it creates a feeling of space, light sociability, and fluidity that people love. The downside is they can reduce privacy and quiet spots, and there are no longer so many walls for furniture or hanging artwork.

Is an open floor plan right for your family? Consider the following:

- Are you an art lover? Open floor plans typically have way less wall space for hanging because there are fewer dividing walls between rooms
- Young children in an open space means that you can keep track of what they’re up to more easily. Silence is never good with toddlers, but an open floor plan means you can keep an eye on them while you cook dinner, wash dishes, and fold laundry. Keep an eye on the kids while still getting stuff done--pretty ideal!
- But here’s the downside to an open floor plan and kids--sound carries! You’ll hear everything and it’s also hard to have a phone conversation in the kitchen while the living room TV is playing.
- The natural light streaming into your open floor plan is glorious. No other floor plan lets the light stream in quite like this. The lack of space-defining walls means that less light is blocked.
- Entertaining in an open floor plan feels cozier. You can talk to your guests while still cooking dinner. It’s also great to have the visual connection between living room, kitchen, and dining room.

Negotiating the Contract

The home builder will nearly always prepare the contract. Make sure that detailed construction specifications are included as well.

If anything in the contract isn't clear to you, make sure to have the home builder or your professional advisor explain it to you. Here are some of the basic elements that should be in the contract:

1. Property description
2. Amount of contract
3. Financing terms
4. Start and completion date plans
5. Allowances
6. Change orders
7. Exclusions
8. Authorized delays
9. Drawings
10. Detailed specifications
11. Substitution policy
12. Access to the property
13. Inspection procedures
14. Dispute resolution procedures
15. Warranties





Chapter 2: Designing a Custom Home

This is the part that people tend to look forward to the most--getting to design the overall look and feel of the house while getting obsessive over all the little details. It can be intimidating too. Most people end up asking themselves "where do I start?"

Designing an entire home from top to bottom means endless decision-making amongst endless options. You can easily get stuck in overwhelm. To help with this process, here's a list of tips designed to help you navigate through this process a bit more easily.

But first, here's an overview of current home design trends to get you up to speed:

- Affordable technology - Home automation is a trend that's not going to go away any time soon. Home builders now partner with cutting-edge technology companies to control lighting, temperature, locks, security, televisions, music, and more. All from a smartphone or tablet.
- Green homes - You hear the words "eco-friendly," "eco-sustainable," and "green" thrown around a lot in regards to home design. Almost every new home now has water and energy efficiency built into it. Home buyers look for this, but many building codes now make it a requirement. Sustainable building practices may include installing energy-efficient windows, walls, and heating and cooling equipment. Installing solar paneling to save energy and cut down on costs is also popular.
- Quartzite countertops - This natural stone is popular because it's virtually indestructible. It also resembles marble, which is still popular but is more easily damaged and stained.
- Vinyl plank flooring - Imitating tile or hardwood is the newest trend in flooring. It's the go-to for many home builders because it's less expensive and wears better than the real thing. Vinyl plank flooring can be found in either traditional tile sizes or long, linear planks. It's also very versatile, because it's available in many colors and textures. It's great for high-traffic areas like hallways, central rooms, and areas exposed to moisture.

· Storage - This is no longer a “nice to have” but more of a necessity for homeowners these days. Homeowners are more likely to reduce the dimensions of a bedroom in order to have enough closet space. Pantries in kitchens are back in vogue, often called the “butler’s pantry.”

· Neutral colors - Nobody wants to repaint or wallpaper every two years, which used to be the norm. Nowadays, people would rather pick neutral paint colors that fade well and are easy to touch up. Look for grays and complementary neutral palettes like whites, creams, and beiges.

· Outdoor living areas - Outdoor spaces are now built to be functional and seen as more of a necessity than a luxury. These spaces have expanded beyond the usual porch or deck and now include outdoor kitchens and fire pits. Another nice thing about them is that they had more living area without adding on square footage

Designing Your Kitchen

The kitchen is arguably the most important room in your home. It’s the central hub where everyone gathers to eat, cook, talk, and lounge and it’s the heartbeat of your family. You want it to be as warm and inviting as possible, but also highly functional. It won’t do to have a kitchen that’s so cramped that only one person can use counter space at one time, or without adequate seating.

The kitchen has evolved into more of a family room--kitchen hybrid. It’s where everyone still gathers at parties, and where family and friends congregate over a great meal or to cook or prepare food together. In most cases, they have eliminated or replaced the classic dining room in a house, because not everyone wants that more formal type of eating space.

To accommodate this trend, kitchens are now being designed with this greater functionality in mind--there needs to be enough space to accommodate people. There also needs to be a more open feeling to create that warm and inviting flow. Some great design elements to create this feeling, include spacious islands with stools to sit on, advanced technology, and even an office off the kitchen. Many kitchens are now designed with sinks and stove burners that face toward nearby gathering spaces.



Here's a checklist to keep in mind when designing your kitchen:

1. Add one creative element to create personality or a theme
2. Consider cabinets that go all the way up to the ceiling for more storage and less to dust
3. Don't put a bunch of "stuff" in it...your kitchen will naturally acquire things over time
4. Use cabinets to encapsulate appliances if you don't want too much counter space taken up.
5. Huge kitchens aren't always necessary...instead, focus on function and cozy details
6. Allow for "clean space"--not every wall has to be filled with a cabinet or appliance
7. When it comes time to remodel or upgrade, focus on the cabinets. They need to be sturdy and functional, but tend to break down over time. They should also look nice!
8. Plan for enough counter space! It's never good to not have places to put hot food as it comes out of the oven or plates for serving



Designing Your Bathroom

You'll need to think about what type of bathroom you want to have before you start planning the design. Some people want their bathroom to feel like a spa-like retreat, and others need a giant tub that all the kids can fit into for bath time. Bathrooms are no longer meant to be just functional spaces--now they're designed as much for luxury as convenience.

Some of the basic things to consider: do you want his and her sinks? The toilet to be into its own room? A free-standing tub? Pocket doors rather than swing doors for more space? There are lots of elements to consider..

The key thing is that you organize the design to fit your daily rhythms. Consider how you want the bathroom to be laid out as well as how much storage you'll require. It may make sense to design a bathroom with open storage where you can display linens and towels on built-in shelves, or you may want closets and cabinets. You can display other items that are both decorative and useful on vanities or shelves.

Here are some top trends for bathrooms to consider in your design:

- Neutral colors like grays and whites. Old school subway tile is popular.
- Separate room for the toilet
- A spa-like atmosphere
- Luxurious heating touches like radiant floors and towel warmers
- Showers with built-in benches
- Free-standing tubs and undermount sinks



Kitchens and bathrooms matter hugely to potential home buyers. These are usually the first two rooms that are looked at, so if you're going to splurge, these are good choice.

Designing Outdoor Spaces

It's very popular these days to treat patios and the backyard as extended living spaces. Many homeowners now prioritize this area as part of their ideal home design, and work to make it an extension of their family's lifestyle. It has transformed into an entertainment space during the warmer months.

Some of the areas most focused on for outdoors include the yard and garden. Landscaping, full seating and dining areas, fire pits, outdoor kitchens, and dining spaces are all designed with care. People are also considering extended spaces like terraces, patios, and decks. The good news is most of these can be added on after the rest of the custom home is built.



The exception is if a home builder desires an outdoor kitchen--if this is the case, it must be planned for while the rest of the house is being built. It must be carefully designed the same way an indoor kitchen would be. You need to consider how the grill, cooktop, refrigerator, prep counters, and storage fit together.

There are some challenges, however. Like running gas lines and pipes to utilities like water can be difficult to work in if the outdoor kitchen is added after the house is built. Also, appliances and counters can be exposed to extreme weather and get worn down faster. A covered patio for this area can help extend its life.

Here are some tips to consider when designing outdoor kitchens:

1. Consider the traffic flow between your indoor and outdoor kitchen. You'll be prepping food, carrying plates and utensils, condiments, etc, back and forth. Make sure there aren't steps and other obstacles in the way.
2. Make sure it's easy to clean, otherwise it may not get used. Avoid porous countertops (like limestone) or tile, which can be damaged by extreme weather. A great option is cultured granite with UV stabilizers.
3. Consider where you will place necessary utilities like gas, water, and electricity.
4. Get creative and think about ways you can use the space year-round. Heat lamps, shades, and rain cover all help .



Designing Your Home Office

More and more people are now self-employed or have flexible work schedules where working from home is common. So a functional work space in the home is desirable. The whole family may also use such a space for homework, paying bills, quiet reading time, or organizing schedules. Why not make this space both functional and stylish?

Here are some tips to consider when designing home offices:

1. Choose a part of the house that is on the quiet side, for minimal distractions and maximum privacy.
2. Good lighting, storage, and organization are extremely important.
3. Get the most comfortable office chair you can find--you'll be spending a lot of time there.
4. Match it to the style of the rest of your home.
5. Choose an open plan so it can be adapted to what your family needs--a space can be designed so that it works just as well for homework as regular jobs.
6. If you add a television and sofa, the space can double as a den.

About Kenco Construction Inc.

If you'd like to bring your vision for a dream home into reality, the experienced home builders of Kenco Construction in Medicine Hat are here to help. We will work closely with you to determine your needs and desires, and you can count on us to follow up with you even after construction is complete.

Whether you have already got plans in hand or you are unsure how to begin, we invite you to visit our office to get started. You can also reach us by phone, or email us using the eform on our website



Home at last!

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Thank You!