

# FINELINE HOMES

## *Steps to Building an Amazing Custom Home*



You're finally ready to build your dream home. You've carefully planned your finances and positioned yourself well. Now as you consider actual the process of building it, you may not know where to begin or whether it's even possible. Building a custom home that fits your budget is a process that involves careful planning and decision making. You'll need to select a site and building team, choose the best materials, and make decisions related to each step of the process. Setting aside enough time for the planning process will make your dream home a reality. It will allow you to customize a home that's uniquely your own. There are many factors to consider when calculating the overall cost of building a home including the price of the lot, the size of the home, and the selection of finishings. Of the new home builders in Calgary, energy efficient home builders help you reduce long-term costs. Green building practices encompass elements of sustainable design, water conservation, renewable energy, and indoor environment systems that conserve energy. If you're looking for a green or eco friendly home builder, Calgary has one of the best. You can have your dream home, custom-built to your specifications, and drastically reduce your impact on the environment at the same time.

Fine Line Homes, your custom home builders in Calgary, created this whitepaper to help you understand the planning, design, and construction process by breaking down each of the steps of building an amazing custom home. The process isn't complicated and it will be exciting and very rewarding. In Calgary, custom homes can be expensive, but there are cost-effective ways to build a beautiful home and your dreams don't have to break the bank. The qualified professionals at Fine Line Homes are available to work with you every step of the way.

# Homesite Selection

*“Selecting a homesite is a critical decision that precedes all design processes”*

— *Chris McLaren*

**S**electing the site on which to build your dream home is probably the most exciting step of the process. You'll have many things to consider. Remember that when you choose a lot you're choosing your future community, and the size of the lot will determine the size of home you can build.

Selecting a homesite is a critical decision that precedes all design processes. Choosing the wrong site will have long-lasting consequences that can be difficult and expensive to mitigate as your home is constructed and throughout its lifetime.

The following are important factors to consider in homesite selection:

**Water supply** - An adequate water supply is an obvious necessity. If the lot uses well water, ask for water quality test results and make sure the amount of water available is sufficient for the number of people (and animals) who will live on the property.

**Water drainage** - To prevent water damage select a well-drained site, avoid marshy areas, and look for the proximity of flood plains. Determine the site's pooling potential so that when spring comes, your home isn't sitting in a pond! A site with good drainage will require little if any grading and well-drained, stable subsoils reduce the risk of wall and foundation cracking. In Calgary, new home builders may provide resources to help you make these determinations.

**Prevailing wind direction and natural ventilation** - Wind currents and air drainage influence the potential for generating electricity and affect heating and cooling requirements.

**Availability of utilities** - Make sure septic, power, and other utilities such as cable and internet are available. Specially engineered septic systems add significant costs, and if home is positioned far from the front of the lot,

bringing utilities to the home can be more expensive. Paving a road or a long driveway will also increase costs.

**Strategic positioning** - Choose a site that will allow positioning of the home with an optimum roof pitch for solar electric panels and for passive solar and thermal utilization. Also consider the position windows to take in particular views. Don't place your home in the most beautiful area of the property. According to Christopher Alexander, coauthor of *A Pattern Language*, one should "Leave those areas that are the most precious, beautiful, comfortable, and healthy as they are, and build new structures in those parts of the site which are least pleasant now." Leaving natural areas as they are preserves habitat for wildlife and reduces landscaping costs.

**Building on a slope versus a flat area of land** - Sloped sites are great for walkout basements. Building on a slope is more expensive initially, but offers the benefits of earth sheltering. This provides energy efficiency, good water and air drainage, and allows flat areas of a site to be used for other purposes. Calgary homebuilders and architects can help you calculate costs, as you consider the benefits.

**Suitability for growing food** - The ability to grow some of your own food has financial, health, and environmental benefits.

You'll have many other things to consider such as access to commuting routes and community services. Depending on your lifestyle, you'll want to consider the location of schools, green spaces, and the proximity of conveniences.

Town and city lots have more architectural controls and restrictions than acreage type lots. When you're ready to make your final decision, your builder and architect can help you determine which type of lot best suits your needs. Making the final decision on homesite selection often helps people accept their dream is about to become a reality. This a very exciting step of the process.

# Building Team Selection

*“Look for a well organized organization that communicates well with each other, and with you” – Chris McLaren*

You'll be developing a long-term relationship with your building team and need to be confident they'll work hard to carry out your wishes and work well for you. Look for a well organized organization that communicates well with each other, and with you. Good communication skills will be critical to understanding exactly what you're looking for, both in the design and the construction of your home. Select a team you'll be comfortable working with and be confident they possess the skills to perform high quality work.

## The Lender

Financing is a critical step and you'll need to start this process early. Each person's finances are unique and each lender has different requirements. Begin by talking with your banker. If your bank takes issue with your particular project, speak with a mortgage broker to explore other options. Ask a professional at Fine Line Home builders in Calgary to find out which lending institutions they work with. Some lenders offer more flexibility if you want to build on an acreage type lot.



## The Builder

This is a critical part of your team and will oversee the actual construction of your home. The builder uses a surveyor, structural and geotechnical engineers, and sub-trades hired for the actual construction. The surveyor provides plot plans and layouts so that the home is built exactly where you want it. The engineers ensure structural elements of the home are properly designed and built.

Your builder provides a series of estimate for construction costs.

These estimates are based on bids submitted by subcontractors and material suppliers. Costs should be broken down into line item lists that will make it easy to determine the costs associated with each aspect of the building process.

The following is a list of factors to consider when choosing a builder:

- Range of services offered
- Established local network of sub-trades and suppliers
- Ability to work with a principal and senior employee who can make decisions and give you the attention you deserve
- References to previous clients you can contact

## The Architect

Make sure your architect's design philosophy matches your own. For the design of new homes, Calgary has some of the best architects. Your architect transforms the needs of you, your family, and lifestyle into the design of your home. A successful relationship with your architect is key and the design process truly brings your dream home to life. Calgary home builders have architects they work with and can recommend. Determine whether they're local and understand the climate and materials available. Compare fees and payment requirements, and find out how busy they are so you can be confident they will devote enough time and attention to your project. Review the previous projects designed by the architect and get references to contact previous clients. Your architect needs to be aware of costs, to keep the design within your budget.



## The Interior Designer

Make sure your interior designer is a good listener that understands your unique style and tastes. You can assist your interior designer by collecting images from design or online sources that exemplify your tastes. Choose images that feature the style, look, and feel you want to incorporate within the various spaces of your home. Your interior designer will interpret your personal style and tastes, make suggestions, and then help you implement your selections into each interior space. For custom homes, Calgary has some of the most talented interior designers available.

## Other Consultants

These consultants will assist you with the security, automation, audio, and visual applications in your home. Of the many energy efficient home builders, Calgary has some of the best consultants in the business. Fine Line Homes are energy-efficient, green, and eco friendly home builders that have consultants ready to assist you in modeling your home's energy performance to ensure it's of highest quality. These homes are air tight and extremely well insulated, using energy-efficient systems that will lower your energy consumption and reduce costs. Consultants will provide EnerGuide related testing and certification for your high-performance home. For designing and building green homes, Calgary has some of the best consultants in the business.



# The Building Process

*“This is when the magic begins” – Chris McLaren*

This is when the magic begins. Here you will see your Calgary home builder plans and design take shape, turning the home you’ve been dreaming of into reality.

## Designing Your Home

This is the stage at which a schematic for the design of your home is created. You will design the style and flow of each space to suit the specific needs of your lifestyle. If your tastes are traditional, you’ll design rooms separated by walls and doors. If you prefer a more contemporary style of architecture, use an open-concept design with fewer walls and doors with tall or vaulted ceilings. Consider your personal style and living habits when you determine your home’s basic form. Make determinations based on functionality and relationships between the number of spaces, the size of each space, and the proximity of each space to the others. In the design stage, you’ll make sure that everything has its place and that each space has a look and feel that complements the activities that will occur within it.



Although the architect will visit your site to ensure an ideal connection between your home and the land, good design begins with the inside of the home, addressing the needs of all aspects of your lifestyle. Design spaces based on your daily activities as well as your hobbies and special activities. Consider how your needs will change over time. Do you need that extra bedroom now, or could it be added later?

Based on your guidance, detailed floor plans are developed. These plans will determine your home’s design dimensions and how the construction process of your home will proceed. It is therefore extremely important to remain thoroughly engaged in this process and this process will require a great deal of your time and energy; but it’s also exciting and rewarding to watch your plans transformed into a home. Your design decisions will initiate the creation of a detailed schematic of the home’s design, which in turn will influence the host of decisions that must be made by the architect and builder. It is critical for you to devote the time necessary to develop a design that you will be happy with and excited about.

Once the floor plan is determined, consider the outdoor spaces you want to create. Consider the details of exterior imagery, roof pitch, and elevation. You’ll need to discuss these features with your architect and builder, since they relate to the operation and performance of the highly efficient, green building, and/or mechanical systems of your home.

## Designing The Interior Spaces



At this stage you select the materials, colors, and finishings that bring the interior of your home to life. An interior designer is very involved at this stage to assure the interior your home is beautiful with the look and feel you envision. All your selections are used to provide you with accurate pricing, and the addition of these details truly makes a home uniquely your own. An interior design professional can also assist you with the design of a functional floor plan and their attention to detail, finishings, and color selection will help you create truly unique and beautiful spaces within your home. Involve your spouse or partner in this process and address their preferences. Also involve your builder, to keep your budget in mind.

## Documentation

At this stage the builder combines the detailed plans with all of your decisions to prepare a final budget. The builder will complete all the documents required by the lender and local authorities. If required for the loan, the builder will write-up the specifications of the land and building plans, and the lender will do an appraisal. If required by the lender, the builder produces documentation showing the home is enrolled in any necessary warranty programs. The builder will negotiate a mutually agreed-upon price for the construction of your home and present you with a construction contract. There are two main forms of contracts, fixed price and cost plus.

A fixed price contract includes all agreed upon work at a set cost. If there are any changes, a change order must be completed and any additional costs are paid. The benefit of this type of contract is you will know the exact cost of your home and can plan accordingly.

A cost plus contract includes you paying for all the labor and material costs plus a percentage or fixed fee for the management of your project. This type of contract gives you more flexibility to make any desired changes, and allows you to supply some of the materials or labor yourself.

Once you decide which type of contract you prefer, the builder applies for the necessary building permits and approval from local authorities so construction can begin.

## Construction

Once funding is approved and your contract is signed, the builder obtains all necessary permits and construction insurance, verifies that sub-trades have met workers compensation or equivalent requirements, and begins the construction of your home.

Inevitably, there will be last minute changes that could not be anticipated during the design process. These changes are documented using change orders. It's very important to be involved in this process; you'll need detailed descriptions and prices for any changes that will occur. This allows you to manage any additional costs appropriately so they don't get out of control.

Ask your builder when walkthroughs are scheduled and take photographs at specific stages of construction. For example, photograph runs of electrical wiring and plumbing before the drywall covers them up. The most important walkthrough occurs after framing and rough-in is complete. This is critical to ensure the flow of the living space and feel of your home is as satisfying as you originally envisioned. The builder will have your cabinets roughly drawn-in on the floors, and all your electrical boxes and recessed fixtures will be in place. This walkthrough allows you to get an overall feel of your new home and make any necessary changes before construction finishing begins. Since the builder is responsible for your safety, it's best to schedule walkthroughs at specific stages of construction, rather than arriving at the site at unscheduled times.



## Completion & Warranty



When your home is complete the local authority will conduct an inspection and issue an Occupancy Permit. This permit states that all work is substantially complete, and that all inspections have been properly completed and signed-off. You will have a prepossession walkthrough, noting any unfinished work or defects.

Any additional work will be completed, at which time the keys can be transferred and you can begin moving in to your new home. Your builder will provide all operating manuals and warranties for the appliances and systems in your new home.

Obtain detailed warranty information and instructions from your builder, and it's very important that you understand your rights and responsibilities. Have your builder demonstrate proper maintenance and operation procedures for all the systems in your new home. Make sure you have contact information for service, and ask your builder if you have any questions regarding your warranty rights and responsibilities.



## Moving In

Settle in to the home of your dreams, which you designed with the help of well-chosen professionals who guided you through each step of the process along the way. Your new home will be unique to you, and will fit the specific needs of your distinctive lifestyle. It will be a place for family and friends to be together, and the place you will call home. Fine Line Homes is here for you. Our qualified professionals are ready to guide you through all the steps of building your amazing custom home. You're entitled to the best we can offer and at Fine Line Homes, we always offer our best.

