



Your Dream Home Blueprint

A beginner's guide for homeowners ready to build their first custom home



DREAM



DESIGN



BUILD

PREPARING YOUR BUDGET

Determine Your Budget

Action Items:

- ☐ Evaluate your savings and financing options.
- ☐ Consult a financial advisor to assess your budget.
- ☐ Determine your budget floor and ceiling to guide your planning. (SEE CALCULATORS)
- ☐ Ask a realtor to help you determine the home values for your neighborhood.

Pick Your Favorite Style of Home and Features

Action Items:

- ☐ Create a Pinterest board or folder with home styles that appeal to you.
- ☐ List the features and rooms you want, such as open-concept kitchens, number of bedrooms, etc.
- ☐ Start a "Dream Home" file with pictures, lists, and notes to inspire your architect.

Outline Your Preliminary Budget

Action Items:

- ☐ Meet with your bank loan officer to discuss financing options and loan pre-approval.
- ☐ Consider all costs: land purchase, construction, permits, and essential utilities.
- ☐ Plan for additional expenses such as landscaping, interior design, and emergencies. (Note: if you can, ask for the contractor to install water and electrical in specific areas of your property. This will help you better maintain your property and provide utilities for any future buildings you want like workshops, greenhouses, etc.)
- ☐ Revise and confirm your budget ceiling based on complete cost considerations.

BUILDING YOUR TEAM

Hire Your Architect

Action Items:

- Research local architects with experience in your style and budget.
- Arrange interviews, ask for portfolios, and request references.
- Select an architect whose vision aligns with yours and offer them your "Dream Home" file. These pictures will help you communicate your dream to them.
 - Separate pictures into
 - o Plan A – your dream home ideas
 - o Plan B – ideas you will accept that could save money.

Hire Your Contractor

Action Items:

- Request recommendations from your architect or trusted friends.
- Interview contractors and ask for detailed estimates.
- Look at their previous work to see if it is similar to the kind of work you want done to your home.
- Verify the contractor's credentials and reviews, then finalize your choice with a contract.

List of keyword searches to find a general contractor:

(The term “general contractor” is used by a lot of types of contractors. Roofing contractors, foundation contractors, heating and cooling contractors. In order to find actual General Contractors who manage construction projects in your area, use Google Maps along with the following keywords or type the name of your city or county after each keyword:

builder home builder residential contractor residential home builder
custom home builder home developer local home builder modern home builders
traditional home builders luxury home builders affordable home builders
custom built homes build on your lot build on your land custom home construction
log home builders modular home builders energy efficient home builder
custom built home high end builders semi custom home builders

KNOW YOUR LIMITATIONS AND CONDITIONS

Know the Limitations on Your Land

Action Items:

- ☐ Call your county zoning department, give them the address of your site and ask them if there are any laws that you need to know about that will affect your design plans.
- ☐ Obtain a land survey to understand boundaries and obstacles.
- ☐ Ask your realtor to provide you any environmental regulations that could affect your plans.

Familiarize yourself with what is expected to obtain a building permit.

Action Items:

- ☐ Go to your county website and print out all county records for your site.
- ☐ Print out the county records map of your site. This should include your property records number or PLI Number
- ☐ Contact your city or county building department** and explain your project to them; ask them for a list of what needs to be included in a permit package.

COMMON MYTHS DEBUNKED

- **MYTH 1: GENERAL CONTRACTORS ARE ALWAYS LOOKING TO SCAM YOU.**

- o **Truth:** On average, contractors charge a fee between 10-20% over the cost of materials. A good contractor will know what products are on the market and be able to recommend different ones that are within your budget. What you pay for finish materials is your responsibility.

- o In order to avoid costly add-ons to your project, asking your designer to note specific products on the drawings and provide specifications if needed will help you keep the general contractor on track with what you intend to spend.

- **MYTH 2: ARCHITECTS WILL CHARGE YOU MORE BASED ON PROJECT COSTS.**

- o **Truth:** Architect fees are determined and agreed upon prior to starting the project. In residential home design, that fee on average is between 5-20% of the construction cost if the homeowner knows what that will be. If they do not, an architect can charge based on the comparable home values. They can also charge a flat fee or by the hour.

- o The cost of the build will be as economical or expensive as what the architect believes you want based on what you share with them. If the design is costs more than you want to pay, the answer is not find another architect. The answer is to modify the design.

- **MYTH 3: YOU DON'T NEED AN ARCHITECT FOR A GOOD DESIGN.**

- o **Truth:** Architects and designers provide expert knowledge of design, the available products, and the building codes your home must comply with. They know what a permit office and a contractor will need to approve the design and build it. A good designer will also pay close attention to how you describe your lifestyle, take into account the size of your family and if you plan to live in the house for a short period or long-term. They will plan storage into the design in ways you may not have thought of. Help determine the location of a home on your site that will aid in reducing dependence on electricity and make the most of the views.

- **MYTH 4: I HAVE TO HIRE A LICENSED ARCHITECT TO DESIGN MY HOME.**

- o **Truth:** While hiring a licensed architect can bring professional assurance and creativity to your project, on residential designs, most jurisdictions will allow a non-licensed, trained designer with a background in architecture for custom projects to prepare your design plans for permit and construction. These designers come with knowledge and expertise comparable to a residential architect, but typically charge a lower fee.

SCREENING LIST

General Contractor

Office Name:
Address:
Phone Number:
Loan Officer Name:
Email Address:

General Contractor

Office Name:
Address:
Phone Number:
Loan Officer Name:
Email Address:

General Contractor

Office Name:
Address:
Phone Number:
Loan Officer Name:
Email Address:

Architect/Designer

Office Name:
Address:
Phone Number:
Architect/Designer Name:
Email Address:

Architect/Designer

Office Name:
Address:
Phone Number:
Architect/Designer Name:
Email Address:

Structural Engineer

Office Name:
Address:
Phone Number:
Engineer Name:
Email Address:

Structural Engineer

Office Name:
Address:
Phone Number:
Engineer Name:
Email Address:

Structural Engineer

Office Name:
Address:
Phone Number:
Engineer Name:
Email Address:

APPROVED CONTACT LIST

PERMIT OFFICE

County/City Office Name:
Address:
Phone Number:
Permit Officer:
Email Address:

Realtor

Office Name:
Address:
Phone Number:
Realtor Name:
Email Address:

Bank

Office Name:
Address:
Phone Number:
Loan Officer Name:
Email Address:

General Contractor

Office Name:
Address:
Phone Number:
Loan Officer Name:
Email Address:

Architect/Designer

Office Name:
Address:
Phone Number:
Architect/Designer Name:
Email Address:

Structural Engineer

Office Name:
Address:
Phone Number:
Engineer Name:
Email Address:

Property Tax #:

Property Address

SCREENING LIST

General Contractor

Office Name:
Address:
Phone Number:
Loan Officer Name:
Email Address:

General Contractor

Office Name:
Address:
Phone Number:
Loan Officer Name:
Email Address:

General Contractor

Office Name:
Address:
Phone Number:
Loan Officer Name:
Email Address:

Architect/Designer

Office Name:
Address:
Phone Number:
Architect/Designer Name:
Email Address:

Architect/Designer

Office Name:
Address:
Phone Number:
Architect/Designer Name:
Email Address:

Structural Engineer

Office Name:
Address:
Phone Number:
Engineer Name:
Email Address:

Structural Engineer

Office Name:
Address:
Phone Number:
Engineer Name:
Email Address:

Structural Engineer

Office Name:
Address:
Phone Number:
Engineer Name:
Email Address:

APPROVED CONTACT LIST

PERMIT OFFICE

County/City Office Name:
Address:
Phone Number:
Permit Officer:
Email Address:

Realtor

Office Name:
Address:
Phone Number:
Realtor Name:
Email Address:

Bank

Office Name:
Address:
Phone Number:
Loan Officer Name:
Email Address:

General Contractor

Office Name:
Address:
Phone Number:
Loan Officer Name:
Email Address:

Architect/Designer

Office Name:
Address:
Phone Number:
Architect/Designer Name:
Email Address:

Structural Engineer

Office Name:
Address:
Phone Number:
Engineer Name:
Email Address:

Wishing you great success
on your project! If you
designer, give us a call!

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Property Tax #:

Property Address