

Now is the Time

With residential construction on the rise, now could be the perfect time for you to build your dream home.

With mortgage rates still considered to be historically low, it could be more affordable than you think. Building a new home is an exciting experience that brings about some serious challenges. But much like most major life decisions, a little preparation can go a long way in determining if you will be successful in your endeavor.

WHAT TO CONSIDER

One of the greatest benefits to building your own home is the freedom that comes with it. You're not restricted to an existing home's floor plan or set-up, so you can design your home with the open kitchen, high ceilings, large master suite and ample closet space you've always wanted.

But while you add features and amenities to your wish list, it is important to remember there is a price tag attached to each of them. One of the first steps to building a new home is meeting with your local banking representative or



mortgage consultant. They will look over your finances and help you put together a strategic plan that can set you up for a responsible, cost-effective build.

KNOW THE PROCESS

Before taking the leap, educate yourself on exactly what goes into the construction process of building a new home. Bring up each of the following aspects when going over initial plans with your contractor or architect.

- Site preparation, grading

and readying for electrical and water hookups.

- The foundation or basement.
- Framing encompassing exterior walls, interior walls, windows and doors.
- Exterior brickwork or siding.
- Heating, ventilation and air conditioning (HVAC) system.
- Rough and finish electrical work.
- Rough and finish plumbing.
- Drywall, sheetrock and

interior brickwork.

- Painting.
- Interior trim and cabinetry.
- Countertops.
- Flooring and carpet.
- Driveway and walkways.
- Landscaping, trees and plants.

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