

# CUSTOM HOME GUIDE

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## Intro

Consider the Rochester housing market. The last few years have been a period of transition and fluctuation following the recession that we all faced. With the 2014 economy rebound, this region's housing market began to slowly come back as well. The reasons for this are plenty. Our best guess is that, recession or not, people still need places to live. Along with this, the economy has brought a shift in how Americans view investments. What better place to confidently invest your hardearned dollars than where you shelter your family? After an initially quick rise after the recession, many experts



#### Custom Home Guide







predict the Rochester area market will continue to steadily climb.

What does this mean to you, a custom home buyer? Well, first of all, research is now more important than ever. Finding reputable sources to inform your custom home buying decisions is invaluable. We hope you consider this eBook among the resources you trust. It was written in two primary sections-the first offers tips and insight into the five basic steps of building a custom home, and the second focuses on custom home building trends. If you're already a pro and know how to stay within budget, choose a home site and negotiate a contract, by all means skip to part two. If this is your first time building a custom home, start from the beginning of the eBook and make your way slowly through the information.



# PART ONE: CUSTOM HOME BASICS

# Part One: Pick a Budget



#### **Pick a Budget**

Budget constraints come in all shapes and sizes. After working with our clients to build their dream homes over time, we've found this to be even more evident in the last 5 to 10 years. Most people do not have an unlimited budget, and even home buyers who have a generous amount to spend on a custom home eventually reach a place—sooner or later—where spending more simply isn't an option.

Ever heard of budget creep? It's a real thing, we promise. Budget creep is like piling on too much to eat at a meal. You have to stop *somewhere*. These are the most common areas where costs tend to creep past budgetary parameters:

- Land
- Land development costs
- Architectural fees
- Appliances
- Cabinets
- Stairs and rails
- Windows and doors

- Flooring (wood, carpet and tile)
  - Light fixtures
- Plumbing fixtures
- Countertops
- Interior trim
- Landscaping and hardscaping

In order to actively manage the likelihood of budget creep, here's something important to keep in mind: Your budget, the size of your home and the finishes you choose equally affect the total of your custom home budget.

What does this mean? An average custom home costs between \$140 and \$250 per square foot; that large range in cost can

Knowing where you want to invest large square footage instead of highquality finishes or a smaller home with higher-end finishes—is the first step toward battling budget creep. be pretty frustrating. After talking to a homebuilder about what you're looking for in a custom home, you'll begin to notice a sort of triangle of home size versus finishes versus budget.

Professional custom homebuilders will work with the budget you give them, as long as it's reasonably within the price range for the quality and size of the homes they build. Knowing where

you want to invest—large square footage instead of highquality finishes or a smaller home with higher-end finishes—is the first step toward battling budget creep.



# Part One: Pick a Budget



Another way budgets are often obliterated is when you change your mind. Even the most decisive person will find at some point or another that something isn't quite as he or she expected it would be in his or her custom home. The great part about working with a local custom homebuilder is that he or she will be glad to accommodate that change-the unfortunate reality is that it's expensive to be indecisive when building a custom home. We have four



recommendations for how to avoid this kind of surprise:

- Identify where your family spends most of its time (family room, kitchen, outdoor areas, etc.) and eliminate or minimize "zones" in the house that could be wasteful, such as formal dining rooms and formal living rooms.
- 2. Choose to upgrade the areas of your home that are difficult to change at a later date, such as the roof, kitchen cabinets and windows.

- 3. Build a contingency line item into your budget and make it 10 to 15 percent of your home's price.
- 4. Do not let construction begin on your custom home until you have approved detailed drawings with the architect and designer. These drawings should be as precise as possible and include final decisions on every area of the home you intend to customize.







#### Select a Team

Now that you're equipped with some of our best custom home budget advice, let's take a look at our favorite topic: Choosing a builder for your custom home. (Can you blame us?)

Why do we love this topic? Because with an investment as important as your family home, the people who actually build that house can't be just anyone you found in a dated Yellow Pages listing. They should be able to fill the role of trusted advisor, reputable expert and friendly custom home partner. Over the years, we've refined how we build homes to make sure the families we're building for are not only satisfied with their new home, they're proud to live life in it. Here are some ways you can begin the process of finding a team to build your custom home.





#### **Ask Your Friends and Colleagues**

Word of mouth is often the best way to find a reputable homebuilder. Ask your friends and colleagues who they used to build their custom home or renovate their existing home. Were they happy with the partnership? Did their homebuilder provide top-notch customer service coupled with highquality construction?

#### **Start Researching Online**

After asking around, give the Internet the best you've got and start searching for local custom homebuilders. A search might look something like this:

> Custom homebuilder in the Rochester Area

You can add more to that basic search criteria to generate more specific results, such as:

- Testimonials
- EBooks

- Photo galleries
- Awards and accolades

Once you find a builder that looks promising, look for resources they offer. Today's savvy homebuilders understand and respect the fact that home buyers place a premium on self-education. If the site reads more like a sales brochure than a place to educate yourself through eBooks, blogs and photo galleries, it likely won't appeal to you in the first place. (It's also a sign that a homebuilder is disconnected from what home buyers need to make a confident home-buying decision.)

#### **Scope Out Their Style Online**

The Internet is a beautiful thing, is it not? And what better place to start learning about a potential homebuilder than from their online portfolios? Several of the online hubs for homebuilders to strut their stuff include:

- Website photo galleries
- Houzz
- Facebook
- Instagram

After researching online, it's best to choose the top two or three homebuilders within a five-mile radius of where you'd ideally like to build your custom home (this greatly improves response time to your job site, by the way). Reach out to the builders that impressed you the most and ask for a consultation. If possible, bring a written brief of what you're looking for in a custom home to each builder you want to interview, and make sure the homebuilder openly answers any questions you've brought.





# **QUESTIONS TO ASK A BUILDER**

- 1. What can we expect in terms of client-to-builder interaction?
- 2. What is your customer service philosophy?
- 3. What type of warranty do you provide?
- 4. How long have you been building in the Edmond, OK area?
- 5. Can you help find us a lot on which to build our new home?
- 6. How is your fee structure set up?
- 7. How do you handle requests for changes?
- 8. Do you supervise the project yourself or do you have a site supervisor?

- 9. What work does your crew do and what do you subcontract?
- 10. Can you provide a bank reference?
- 11. Can you provide a copy of your insurance certificate?
- 12. What are the major energy-saving features of the homes you build?
- 13. Do you assist with developing architectural plans? Can I provide my own set of plans?
- 14. How and when will the final price for my home be determined?
- 15. What's your process for inspection at key points of construction, at final walk-through and to address any matters that need to be corrected or finalized?







Once you've learned enough about their client service philosophy, are comfortable with their personality and their home-building quality, narrow your search to two builders and:

- 1. Check legal requirements, such as state registration requirements and licenses to operate.
- Confirm their insurance coverage, including liability insurance (in case something goes terribly wrong on the job site) and workers' compensation.
- 3. Interview references.

After completing these three steps, don't feel stuck if you don't like what you hear. Keep researching! Also, receiving an estimate from a homebuilder doesn't mean you're bound to it. A good homebuilder



will likely follow up to answer questions; this is your opportunity to share anything that was confusing or off-putting about the estimate. Builders often use industry lingo unintentionally, which is why we provide a **Guide To Builder Lingo** in the appendix of our eBook.

## QUESTIONS TO ASK BUILDER REFERENCES

- Would you use this builder again even if a competitor's bid came in lower?
- 2. Were the builder and his/her subcontractors easy to work with?
- 3. Did they finish on time and completely?
- 4. Did they finish on budget?
- 5. Did they disappear after movein?
- 6. Was the job site clean?

**PAY ATTENTION:** how a reference answers these questions is almost as important as what they say. If their answers are short and vague, this is a clear indicator the person might have had a negative experience.



# Part One: Find a Home Site



#### Find a Home Site

Knowing that you've chosen a reputable, trustworthy homebuilder is invaluable, though we admit we may be a little biased. Your next steps from here will vary depending upon the builder you chose; however, in general, the next step is to find a home site. The best situation is when the builder can assist you in finding the perfect lot for your new home. Some people make the mistake of choosing the lot for their home before talking to a professional builder. This is one of those situations that falls into what we call a "Buyer Beware!" zone. Why? Here are a few reasons:

- Every property has costs attributable only to that unique property. If the lot slopes from front to back, that has specific costs or vice versa. Will it need retaining walls? Is it vacant? Then there will be impact fees. How large is the water service to the existing house (if there is one)? Depending on the answer to that, governmental fees vary widely and can be quite extraordinary. Is there adequately sized natural gas service or will you have to pay to upgrade the system? A reputable homebuilder can help you answer these questions and quantify the associated costs BEFORE you buy a lot or tear down an existing home.
- Some local jurisdictions have tree ordinances, require separate architectural plan (or civil engineering) reviews or even want to play a role in what your home will look like. It's worth understanding these possibilities early in the process.
- Setback requirements are defined by local zoning law. A builder will be able to tell you the approximate dimensions of a new home that could be built on a specific lot.

#### The best situation is when the builder can assist you in finding the perfect lot for your new home.

Jurisdictional requirements for storm water management and limitations on lot coverage should also play a role in analysis of any lot or teardown purchase opportunity.

4. Once you've found a home lot that you think seems great, there are some additional, not-so-glamorous factors to take into consideration, including location, security and HOA fees. When looking at the location, make sure you time things such as commuting lengths to jobs and schools. How long will it take you to get to the grocery store, dentist or doctor? Next think about security—how long will it take police or fire services to reach your new home? What's the distance to the nearest hospital? And finally, the HOA. What is the goal of the community's HOA and its associated fees? Getting a copy of its regulations is highly recommended.



# Part One: Choose a Floor Plan



#### **Choose a Floor Plan**

The second half of this eBook focuses on more details around designing your home, so feel free to jump ahead if you're looking for specifics. In this part of the custom home-building process, you'll be working with a team of designers to develop the plans for your new home and to create the desired feel of the home.

When considering a floor plan, start at a very simple place: your lifestyle, family size and the ages of your children. Families with young children typically find the best floor plan groups all of the private spaces of a home together, whereas teens would probably protest being side-by-side with their parents' master bedroom (and vice versa).

Outdoor living space weighs into a floor plan's viability, only if it's a vital part of your family's socialization. It can quickly become a necessary chore with regular maintenance if its benefits don't outweigh the costs. Remember: an ugly lawn is an eyesore, whether or not your neighbors can readily see it.



When considering a floor plan, start at a very simple place: your lifestyle, family size and the ages of your children.



# Part One: Choose a Floor Plan



#### Assessing the Open Floor Plan

Travel back to homes of the 1950s and 60s and the word "compartmentalized" might be an understated description. Cooking and living areas were designed to be isolated from bedrooms, and the use of hallways was in full swing. Not until the 1980s did the use of half-walls and visual dividers emerge, allowing a family to coexist, even if everyone was absorbed in a different activity. Open floor plans have more or less remained as the foundation of most home designs since. So the real question is, How open is too open?

#### IS AN OPEN FLOOR PLAN RIGHT FOR YOUR FAMILY?

- Be honest: how clean do you keep your home? Open floor plans allow living spaces to visually connect in décor and aesthetics. But if your family tends to be less than tidy, an open floor plan can be an instigator of stress with clutter strewn about for everyone to see.
- 2. Do you have art to hang? Open floor plans typically have fewer dividing walls between rooms, thus minimizing the space a less open floor plan might offer for displaying art.
- 3. Silence is golden unless you have young children, and then it's only a siren calling you to navigate living rooms, bedrooms and bathrooms to find out what is likely going awry. An open floor plan lets parents take care of daily tasks cooking dinner, washing laundry while affording them convenient visual access to the living room, where children might be playing.
- 4. Are you prepared for how quickly noise travels in an open floor plan? Talking on the phone in a room adjacent to a living room with surround sound could prove difficult.
- If "let the sun shine in" is your motto, then an open floor plan is probably a great fit. Natural light is abundant in open floor plans because of the lack of space-defining walls and a reduction in half walls.
- 6. Inviting neighbors over for dinner works much better in an open floor plan. It's not impossible with other floor plans, but the visual connection between kitchen, dining and outdoor dining spaces is unbeatable.



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## Part One: Negotiate the Contract



#### **Negotiate the Contract**

Contract negotiation styles vary depending on who you ask for advice, what they're negotiating and what their goal is in the negotiations. For starters, do your homework, ask questions and only share with trusted advisors the details of your budget, ideas and plans. Here are a few more tips to keep you on the right track:

Confirm building timelines with your homebuilder, as well as how you are responsible for moving that timeline forward.

Make sure the **specifications are clearly delineated in the contract**. This is a highly detailed part of any home-building contract, and you should feel comfortable asking for clarification

Find out on-site work hours for crew members and what steps should be taken if there is an issue on site with

on specifications you thought were part of your contract.

Ask how involved the principals of the company are with individual projects like yours.

your house during construction.



Do your homework, ask questions and only share with trusted advisors the details of your budget, ideas and plans.



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# PART TWO: DESIGNING A CUSTOM HOME

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#### Part Two: Custom Home Trends



#### **Custom Home Trends**

Whether it's your first time to build a custom home or you could pick backsplash finishes with your eyes closed, choosing the design of major zones of your new home is what most people consider the "fun" part. Fun or overwhelming, it helps to get insight into classic home design and emerging trends to see where your style fits in. Before diving into room-by-room design specifics, let's look at trends on the horizon for 2018:

- Affordable technology is in sight. Get ready to see more homebuilders partnering with cutting-edge technology firms that let you control your lighting, locks, security and temperature remotely from a device such as an iPhone or an iPad.
- Water and energy efficiency is built into new homes. Green home building is now everywhere. You'll be hard-pressed to find a builder that isn't looking for multiple ways to offer more sustainable building practices and materials.
- 3. Neutral colors abound. Repainting and wallpapering every two years is out, and picking transitional colors for walls is *oh-so-in*. Look for blue-grays and complementary neutral yellows along with a smaller portion of whites, beiges and creams.
- Outdoor living rooms are becoming more functional and seen as less of a luxury and more of a necessity. Perhaps this is because of shrinking budgets for dining out, and perhaps people like offering a more personal environment for entertaining guests.



# Part Two: Kitchens





# **Kitchens**

With the formal dining room minimized in many cases, custom home buyers are drawn to layouts that capitalize on this extra space. Having become the nucleus of the home, it's not unusual now to find kitchens with sinks and stove burners that face toward nearby gathering spaces. One of the more extravagant splurges we've heard about in kitchens is the steam oven, which uses steam to retain the foods' natural moisture. Some home buyers request separate full-sized refrigerators and freezers, warming drawers, and slowclose doors and drawers as integral to the kitchen plan.



# Part Two: Kitchens





#### **CUSTOM KITCHEN TIPS**

#### Keep these ideas in your back pocket when it comes time to design your custom home's kitchen.

4.

- Give your kitchen more warmth and personality by incorporating one creative element.
- 2. Consider extending your cabinets to the ceiling and avoid having dustcollecting shelf decorations.
- Don't fill your kitchen full of stuff time will naturally do that for you.
- Avoid stainless-steel overload by using cabinets or cabinet fronts to hide appliances.
- Bigger isn't always better. The concept of a well-designed kitchen filled with thoughtful details is on the rise!
- Let yourself breathe in your kitchen. Not every wall in the kitchen needs a cabinet or storage element.
- 7. If you're going to invest in an upgrade, keep kitchen cabinets at the top of the list. Cabinets should be strong and sturdy, not to mention capable of keeping up with your family's use.
- Make sure there's a place to set dishes as they're coming out of the oven by incorporating countertops



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#### Part Two: Bathrooms



#### **Bathrooms**

Whether you're designing a bathroom to become an oasis away from the world, or measuring how many of your children can be tossed into an extra large tub, bathroom design matters. Do you desire a separate toilet room? A separate vanity from your spouse's? Consider the use of pocket doors that slide into the wall rather than swinging doors to efficiently use space—these are just a few places to start. However, when bringing symmetry and balance to a bathroom, it's best to begin by choosing a defining element in the space; this could be the wall color, tile choices, a vanity sink or a luxurious tub. Identify just one of these elements and build around it.

#### Top trends for bathrooms include:

- Even more neutral wall colors
- Calmer spaces and less extravagant "express yourself" design
- Flexible design replacing sharp, tight spaces
- Careful use of wallpaper on accent walls
- Larger shower spaces



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# Part Two: Outdoor Living



## **Outdoor Living**

Interested in creating a livable outdoor space in your custom home? Join the club. The popularity of outdoor living has exploded in the last five years, prompting many home owners to prioritize and customize to accommodate their family's lifestyle and entertaining preferences.

A recent survey by the American Society of Landscape Architects identified some of the top trends for sprucing up the outdoors. At the top of the list were gardens and landscaped areas, seating and dining areas, and outdoor kitchen and entertainment spaces. The survey also revealed that the most popular outdoor structures were terraces, patios and decks. Since many of the popular outdoor living elements can be easily built in after a custom home is finished, let's focus on one area of outdoor living that's much easier to incorporate during the building of a custom home: the outdoor kitchen.



The popularity of outdoor living has exploded in the last five years, prompting many home owners to prioritize and customize to accommodate their family's lifestyle and entertaining preferences.



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# Part Two: Outdoor Living



The same good design principles that apply to indoor kitchens also apply to outdoor ones. The interplay of the refrigerator, grill, cooktop, sink, prep counters and storage it's essentially all the same. The one thing to keep in mind about outdoor kitchens is that appliances, countertops, etc., are all exposed to extreme weather. Also, running pipes for utilities such as water can be a challenge if you choose to add an outdoor kitchen after your custom home is built.



#### **OUTDOOR KITCHEN TIPS**

- Observe the traffic flow between your indoor and outdoor kitchens. It's likely to have more of an impact than you realize—whether you're taking food prep plates outside or delivering beverages, carefully planning the space between your two kitchens is vital.
- 2. The easier it is to clean an outdoor kitchen, the more you'll use it. So choose countertops that aren't highly porous, such as limestone, and avoid tile countertops, which take a beating in extreme thawing and freezing patterns. The best option is cultured granite with UV

stabilizers. Also, for flooring, opt for a sealed paver or flagstone over concrete.

- 3. Consider incorporating an anchor element, such as a fireplace, pergola, arbor or canopy.
- 4. Be practical in the placement of necessary utilities such as gas, water and electric.
- Creativity is never wasted on outdoor kitchens—think outside the box to find ways to extend the seasonal use of the entertaining space with heaters, shades or a covering from rain.



# Part Two: Media Rooms





## **Media Rooms**

In the past few years, there's been a joke going around about the price of movie tickets—*\$16 to sit through a disappointing movie in uncomfortable chairs with static rippling through the audio bites? I might as well build my own theater!* It's not too far-fetched to assume that most people have thought once or twice about pairing the theater experience with the comforts of home. But where to start?



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#### Part Two: Media Rooms



Building a custom home provides the perfect opportunity for checking "in-house media room" off your bucket list. Even if your budget prohibits incorporating all the bells and whistles prior to move in, there are a few things you can design into your custom home up front so that it's ready for a media room when the funding becomes available:

- Develop a floor plan that has a rectangular room and plan to place the screen or monitor along the shortest wall for the best sound projection. (Square rooms tend to distort the sound quality.)
- Build a room with no windows, if at all possible.
  Windows tend to disrupt sound quality, not to mention they can let in light that interferes with the screen or monitor. (If a window or two are absolutely necessary, we recommend finding black-out style window treatments to seal out light.)
- Avoid building a media room with concrete walls. (It seems like a no-brainer, but we had to put that in there!) Regular drywall is sufficient for media rooms, though to make it more sound-proof, consider a few options like acoustic wall panels.
- 4. Use wall-to-wall, well-cushioned carpet in the media room—most likely your kids and their friends will be using the floor. Not only will high-quality carpeting be more comfortable, it will also help to control ambient noises.



 Choose "reflection-fighting" eggshell and flat paints for the room in the darkest, most neutral hue you can tolerate. Strong colors such as red and blue often cause ambient light to interfere with screens.

Building a custom home provides the perfect opportunity for checking "in-house media room" off your bucket list.





Appendix



Don't stay in the dark on builder slang. This is your Guide to Builder Lingo.

**Construction administration:** the management of home building once physical construction begins; usually carried out by your builder or general contractor.

**Conceptual design:** a preliminary drawing or sketch that's short on detail and is designed to give you an initial overview of the plan for the house; it may even be done freehand.

**Construction drawings:** drawings that contain all the information necessary for the actual building of your home. Unlike the conceptual drawings, these plans represent the final design. It's what your builder will use to construct your home.

**Context:** refers to how a home fits its surroundings, including the home's style, size and proportion, along with the materials being used.

**Design development:** the process of selecting materials, integrating systems (electrical, plumbing, HVAC, etc.) and describing details needed to complete the job.

**Juncture:** how materials intersect to hold up your home. Ex: a solid juncture between siding and windows will prevent leaking.

**Program:** the elements a home owner wants and needs and is willing to pay for in a custom home.

**Scale:** how the sizes of different architectural elements relate to one another—both internally and externally. A huge garage that dwarfs the main house would be an example of poor scale. It also refers to how a home's size should be consistent with its surroundings.

**Schematic design:** more precise sketches than the conceptual designs described above.

**Structure:** refers to the specific components that support a home (such as beams, joists, columns, rafters and footings); can also refer to how a space is organized.

**Spatial organization:** how rooms or spaces in a home are arranged. Sometimes people talk about the "flow" of a home instead.







#### **About Gerber Homes & Additions**

Since 1950, Norman and Bruce Gerber have been building custom homes for families with quality, care, and experience. These principals are the foundation of our company, Gerber Homes. Founded in 1981, Gerber Homes has been a long-time leader in the Greater Rochester area, regularly ranked among the "Top 5" builders by the Rochester Business Journal.

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