



Home Buyer's Guide

At Fabian Dinkins Construction, Inc. we believe that building your new home should be one of the most exciting and rewarding things that happen in your lifetime. We are very humbled and honored when someone entrusts us to build their family home and so we try to build it as though it were our own. With the proper planning and preparation, the building process should be a smooth and easy venture. Through our 28+ years in the Marion County building industry, we have learned a lot. This document is being created in an attempt to help educate you on the process and help guide you through this exciting time.

The selection of a builder is a major decision and should be approached in a thoughtful, unhurried manner. Hours invested at this point can save months of time later on. At the initial interview, the most important information you will get is not from brochures, resumes or a sales pitch, but from your own intuition.

ASK YOURSELF if you can trust this person to execute plans for your dream home, likely the biggest expenditure of your lifetime. Is there a natural two-way communication, mutual respect and creative energy? Does the builder have the vision to make your home unique and important? Is his sense of the project similar to yours? Will you have fun together and enjoy this experience? Can you work together for 6 months to a year? If your answers are yes, you've found the most valuable asset – the right chemistry.

There are a lot of fine quality home builders in Marion County, and in an attempt to help you choose the right builder we are outlining some suggestions below.

- The builder should be a member of the Marion County Home Builders Association. This does not ensure quality but most of the builders that are members are professionals with a long-term reputation in Marion County.
- Since you will be working together for several months be sure that you feel comfortable with the builder and that you will have a good rapport with him.
- Ask for references. Get several names of the most recent customers that he has completed homes for. Call the customer and ask for references.
- Visit some current jobsites and look closely at the quality of the workmanship. This will be a good indicator of the quality that you will receive.
- Be sure that the builder has experience in building the type, style and size home that you are building.
- Be sure that prior to contracting you receive complete plans, specifications and a firm price.



- Be sure your builder is a full time builder. He should have a local office, should be well organized and employ an experienced staff. He should also have several years experience in the local market.
- Be sure the builder is the license holder for the firm. (do not contract with any builder who is not licensed). The license is the glue that holds the company together and the builder does not want to risk that license. Many firms use an employee as the license holder. The problem with this is that if a problem arises your recourse is with the license holder. If the license holder is not the owner of the company your avenues of recourse will be limited. You should be absolutely sure that the principal is the license holder. Do not take this for granted.
- Be sure that everything is in writing. This will eliminate the “he said, she said” and everything will be clear and concise.
- One of, if not the most important item, is that when you are comparing proposals from different builders be sure that the comparison is on an “apples to apples” basis. It is very easy to lower the price by using lesser quality material, lesser allowances, omitting some amenities, ceiling height differences, leaving the site conditions open, omitting the permitting, water and sewer or the impact fees and much more. These bottom line variances can appear very drastic but equalizing on the “apples to apples” basis is the only true way to measure the proposals.
- Be sure that your builder is willing to work with you on changes. This is your home and it is your hard earned money and the home should be exactly what you want. Some builders are not receptive to changes and will either not allow them or charge substantial amounts for changes.

What kind of warranty does the builder offer?

- **We offer an extended 10 year structural warranty.**

THE CONSTRUCTION PROCESS

- The development phase can be the most time consuming phase but it is also one of the most important elements. The cost and the time frame will be a direct result of the plan. The builder should be consulted during the design process because his experience can help you with the flow of the home and he will make suggestions that may help you when you resell. Designers do a fine job, but most have never built a home and just because they draw it, doesn't mean it can be built that way. Take the time necessary to design the home as close to perfect for you as possible. If a builder rushes you through the plan phase he probably doesn't have your best interest in mind. This is especially true for two story homes. Time needs to be taken to insure that wall heights are accurate, stairs will work as designed and allowances have been made to accommodate the HVAC ductwork.



- The estimating phase usually takes about 2 ½ weeks. This allows ample time to get subcontractors and suppliers to submit their proposal and to get any clarifications they need to accurately complete your proposal. This also gives the estimator time to qualify the subcontractor and supplier proposals (actually count the correct number of plumbing fixtures, be sure the bids match the specifications, actually count the number of doors etc.).
- Once the price has been fine tuned and agreed to, the contract documents can be prepared. Be sure not to give a substantial deposit at this time. Deposits vary from builder to builder but most will require only a small deposit, if any at contract time. Another deposit is usually required at loan closing or permitting and then the builder will work with your lenders draw schedule for the balance.
- While your lender is processing your application and appraising your new home the builder should be working on the building permit. The permitting process usually takes about three weeks after the plans are complete, which usually coincides with your loan closing.
- The construction time for a custom home is typically 6 to 10 months depending on the complexity of your home.
- Upon completion of your home your builder should give you a close out package. Included in this package should be a list of your selections, a list of the major subcontractors and suppliers, warranty information and information on maintenance of the products in your new home. The builder should also perform a walk through inspection with you prior to your occupancy.

Major Design Decisions

SITE SELECTION

The site conditions can drastically affect the overall project cost. The topography (slope), the amount of clearing and the soil conditions are some direct items that can alter the overall cost. Whenever possible, have your builder analyze your site prior to purchasing the lot. Bad soils must be addressed in order to properly account for this condition. Many builders will simply add a small amount of fill and commence construction without bringing the condition to the attention of the homeowner and it will not be visible to either the homeowner or the building inspector. But sooner or later the condition will cause major structural problems that are much more expensive to remediate after the fact rather than to account for ahead of time. The main problem in our area is caused by gumbo clay. This clay expands when wet and contracts when dry, this is the movement that causes the structural problems. The gumbo clay will also alter the requirements for proper installation of your septic system. The amount of clearing can also be a major cost and your builder should meet you at your home site prior to estimating your job so the cost reflects the amount of clearing you desire. On a heavily wooded lot this is not an exact science but your builder should be able to closely estimate the cost. Another cost related to your site is the utility costs, water and sewer verses well and septic, underground versus overhead electric, etc. If you are building in a subdivision with deed restrictions you should supply your builder with a copy so he can account for some of the specific requirements of your subdivision.



ROOM SIZES

Room size is very important and it may not be something that you can grasp. You can simply ask your builder to show you a home that has rooms similar in size to the ones on your plan. Your builder or a local office supply store should have a furniture template that is the same scale as your floor plan. You can use these furniture cutouts to arrange the furniture in your plan. By doing this you can determine if you need any floor outlets, if the windows are located in the proper places, and you can determine if the lights, cable TV outlets, phone outlets and other electrical outlets are located in the proper location.

FINISHED FLOOR ELEVATION

The height of your finished floor can affect the cost of your home. The height is usually defined by the number of courses. A course refers to the height of each course of block (8"). You should communicate to your builder your desired floor height. It is not unusual for a builder to quote a lower price than another builder with the intention of a lower finished floor elevation. But be careful, it is expensive to raise the height of your home, especially after the fact with some builders. Be aware that if the clearing, floor height and fill are shown as allowances, you can be in for a surprise that can cost you thousands of dollars.

FRAME VS. BLOCK CONSTRUCTION

Block is the predominate type construction in our area. There is not much cost difference between block and frame construction, depending on the exterior finish. The perception is that the block home is stronger and more resistant to termites. Code changes have been implemented since hurricane Andrew that require both types of construction to be engineered to sustain the same wind loads. The frame home will use a pressure treated plate to protect against termites. Something that we promote is "tubes in the wall". This is not for termites but rather for household insects. The tubes are installed inside the walls and are activated from a junction box on the exterior of the home. You don't have to be home since the treatment is from the outside. The service is done quarterly and the annualized costs is the same as most monthly services. The biggest advantage to a frame home is the insulation value in the walls. A frame home will typically have R11 insulation in the walls where a block home typically has a foam insulation with an R4.3 value. However, most builders install the foam insulation first then install a ¾" furring strip over the insulation. This added air space gives the assembly close to an R8 factor. Frame construction makes changes in exterior walls easier. Most two-story homes will be constructed of block on the first floor and frame on the second floor. You will find that a lot of homes constructed of block will have the interior walls of the rear porch constructed with wood. Since the rear porch is where the majority of the glass is installed the wood framing allows for innovative designs.



INSULATION

We have already discussed the wall insulation in the previous paragraph. The ceiling insulation should be R30. Flat ceilings are typically blown while vaulted and cathedral ceilings should use batt insulation. The Florida energy code requires an infiltration package around all exterior wall penetrations and now requires fire caulking on all openings in the top plates of the walls. If you want your garage ceiling insulated you should let your builder know since this is not typically done. Also if you want sound insulation in any of your interior walls you should let your builder know. This is an item that we always discuss with our customers.

WALLS AND CEILINGS

Almost all homes use drywall for the walls and ceilings. But be careful, drywall can be different. We use a special ceiling board for our ceilings; this is made stronger and is more resistant to sagging.

Most builders will use “greenboard” in the wet areas of your home; while this is the industry standard we use “durarock”. Durarock is a cement board and is a superior product to the greenboard. If wallpaper is going to be installed it is standard to leave those areas smooth. The normal ceiling finish is knock down while the standard wall finish is an orange peel texture. We encourage rounded corner bead to be used when it matches the home design. This is an added expense but it adds an elegant look to your home. Because of the excessive humidity we don’t encourage drywall on any exterior ceilings.

FOUNDATION

There are typically two types of foundations, footers and monolithic slabs. The typical footer is 8 inches deep and 16 inches wide with two reinforcing bars of steel. Our standard footer is 10 inches deep and 20 inches wide with three bars of reinforcing steel with additional footing added to the outside corners. We also extend our exterior footers two feet in each direction for additional support. Even larger footers can be required from time to time based on the floor plan or the supporting soils. When the lot is fairly level a monolithic slab can be used. This is a slab that is poured the same time as the footer. A monolithic slab costs almost the same as a three-course foundation cost but saves a few days time. We really have no preference as to the strength.

Cost Consideration

COST

The typical custom builder works on a margin of 10-15% of the sales price of the home. Because we have one of the oldest track records in Marion County and a sterling credit rating we would love to tell you that our purchasing power allows us to purchase items at a much lower cost than others. In reality, the building industry is a very competitive industry and most credit worthy builders pay about the same price for the goods and services that they purchase.



- If there is a cost variance it is typically because one builder is using inferior quality services or products. If different builders were bidding on the same home with the exact same finish schedule and the same level of quality the bids would probably have no more than a 1 to 2% variance. The problem is that this will never happen. Each builder will include different items in the home as standard and their subcontractors and suppliers will have different quality levels than the other builder, which make a very real difference in the price. This makes comparing builders prices almost impossible.
- The important point is to find a builder that you trust.

There are numerous “profit centers” that some builders will take advantage of. Be sure that the price you are paying is the same price that your builder is paying on items such as light fixtures, cabinets, appliances as well as other allowance items.

CHANGE ORDERS

Unfortunately no matter how much planning has been done, changes will occur. Most will be in the selections that you make. For example when you go to the tile showroom, you will see a lot of inlays, borders and designs that probably were not accounted for in the pricing. They will be selections that you want and will cost extra. The change order process should be clearly understood prior to contracting with your builder. All selection based changes should never be authorized unless both the builder and you have executed a signed change order. Most builders have a change order fee for simply processing the change order and a builder fee added to each change order. The best way to avoid change orders is to make your selections ahead of time. If you select your cabinets, tile, flooring, paint, interior trim etc. prior to estimating, your proposal will be very accurate. Most owners do not have the time to do this ahead of time and must rely on their builder to include adequate allowances. The builder should let you know how much certain items will cost if overruns occur for example, the cost for additional depth per foot on your well, the cost per square foot for additional concrete etc.

COST PER SQUARE FOOT

- Cost per square foot is probably the most commonly asked question of builders. An accurate cost per square foot is impossible to give until the plan is decided upon, finishes are agreed to and the home site has been evaluated.
- Each and every home is different and the items included or not included make a major difference in the cost per square foot. There are probably over 10,000 variables that will impact the square footage cost due to home design, specifications, site conditions and much more.
- Typically as the square footage rises, (assuming the same specifications are used) the cost per square foot will be reduced. This is because the same home, built on the same lot with the same quality will have the same amount spent on the landscaping, impact fees, driveway, appliances, pool, garage, and many more items. As the square footage increases those common costs will be spread over more square footage, which will reduce the cost per square foot.



- The fact is that there are many areas where square footage can be added quite inexpensively. Your builder should be happy to point out these areas to you.
- Many builders offer a low price per square foot with minimal specifications for the home assuming that the buyer will upgrade to their expected quality level once the home has been started. This is not comfortable on either side of this type of “surprise”. These type builders normally use these items as “profit centers” at your expense. Since change orders are after the contract most are not covered under your mortgage and will require 100% to be paid out of pocket. That is another reason that complete and accurate specifications and allowances are included up front and not after the fact.
- If there is a major difference in another builder’s cost per square foot for the same home you can be sure that there is a difference in the quality, features and finishes included.

A/C, Heating & Electrical

HEATING AND COOLING

Heat pumps are the most common type of systems used in our homes today. Where natural gas is available a gas furnace combined with an electric air conditioner is a good alternative. Our area has high relative humidity and must be accounted for in designing the system for your home. Most people feel comfortable in temperature between 76 and 78 degrees with the relative humidity below 55%. As the humidity increases the temperature must come down to feel the same comfort. To ensure proper humidity control, the system must be designed to match the heat load. Conditioned air is distributed through the home using a system of rigid and flexible ductwork. Ductwork is a circulatory system that uses supplies to force air into the rooms and returns to complete the cycle back to the air handler. Typically the cost to heat and cool your home runs about 40 to 45% of your energy cost. There are numerous enhancements that will increase the efficiency of your system. You should discuss them with your builder or your builder’s subcontractor to evaluate the return on your additional investment. Some examples of system upgrades are: improved efficiency (SEER), improved air filtration system, programmable thermostats, zoning, ultraviolet light and heat recovery units.

ELECTRICAL

All homes have to be wired to the national building code. This code specifies the maximum spacing between outlets and must be adhered to. If you want additional outlets added you should identify them. The builder should specify the type of switches that are going to be used and the size of the main breaker in the panel box. If you have specific needs or future needs, be sure that they are incorporated into your plan. We realize that a one-dimensional plan is sometimes hard to visualize and when the house is under construction you may want to relocate items such as TV outlets and phone outlets. We request that you do a walk through with us and our electrician prior to starting the electric so the TV and phone outlets etc. are located where you want them. If the number or outlets remains the same but the location changes there will not be any back charge, if the changes are identified prior to installation.



Water & Plumbing

SEWER

When building in an area that has a central sewer system you have no choice but to hook into that system. When sewer is unavailable a septic system must be installed. The county health department issues permit for the septic system and will size it according to the soils profile. Satisfactory soils pose no problem but when unsuitable soils are encountered the septic system can become expensive (mound systems, engineered systems, lift stations and dosing pumps). Your builder should locate the septic system so it doesn't affect a pool or circular drive.

WATER

When a central water system is available you have to get your domestic water from this source. If your deed restrictions do not prohibit it, you may wish to install an irrigation well. Again this is an additional up front cost but can turn out to be a substantial savings in the long run. Most wells are estimated to a depth of 100 feet. Since no one can predetermine the depth necessary to reach potable water your builder should let you know the additional cost per foot if the well depth has to exceed the 100-foot allowance. When sufficient water is reached there is no guarantee of the purity of the water. A test should be performed and the water analyzed. If a filtration system is requested your builder can recommend a supplier to you. The location of the pressure tank should be specified. It can be located at the well, in the garage or buried in the ground.

PLUMBING

Selections of your plumbing fixtures will greatly effect your cost. If possible, you should visit showrooms suggested by your builder and make your selections so your proposal reflects your actual selections. There are a wide variety of styles and finishes and each bathroom can be different. Even in real expensive homes standard fixtures are the norm in the utility room. We normally install cultured marble or cast iron tubs but steel and acrylic are also available. The commodes are normally a two piece elongated model. The lowboy one-piece toilets are normally \$500 to \$600 more expensive and are usually a value judgment on your part. All the water lines used to be copper and we were very reluctant to make a change. But soil conditions, water quality and the quality of copper have led the industry to install CPVC waterlines. The CPVC doesn't corrode, is not affected by electrolysis or soil conditions and is far less prone to leaks. It has become a far better product. We still install copper for customers that request copper.



Exterior Details

EXTERIOR

The most common exterior finish used today is a textured cement finish. Other popular finishes are stone, brick, simulated siding or a combination.

- Textured cement finish: this can be installed over both block and frame walls. It will work equally well on either surface. Banding, quoins, mantles and columns can be added to enhance the design. The common finish is a trowel finish but a sand finish is also available.
- Brick: the cost of a full brick house is fairly expensive and because of this we see brick used in a combination with siding or a textured cement finish. Brick is fairly maintenance free and seems to never go out of style.
- Stone: the latest trend has been to install synthetic stone. Unless you know that it is synthetic it is hard to tell it from the real thing. The synthetic stone is more uniform and can be ordered with corners and pre-made caps. The cost can be more expensive than some real stone but the deciding factor is the appearance that you are trying to achieve.

Siding: most of the siding used today is simulated. Hardee is the most common. This siding is fairly easy to maintain when properly installed and comes with a long warranty. When installing siding over block construction some framework will be required in order to have a material to attach the siding to.

ROOFING

There are numerous types of finished roofing products and the decision is usually based on a financial or an aesthetic basis. Some of the various materials are listed below.

- Standard shingles: this is a three-tab shingle that will appear flat. These shingles come in many colors and the color selection, contrary to popular belief, has little effect on your utility bill. If these are the desired shingle they should be ordered with a fungus resistance built into the shingle.
- Architectural shingles: these shingles show a dimensional look when installed. They come in numerous colors and fungus resistant is the type we recommend. These shingles have limited warranties between 30 to 40 years.
- Metal roofing: this has become very popular recently. Although the initial cost is substantially more the limited warranty is normally for 50 years. There are different types of installation, the standing seam with hidden fasteners is the best but also the most expensive. The standard installation is an exposed fastener system. (Some subdivisions prohibit metal roofs). The metal roofs come in numerous colors and styles to match your plan.



- Tile: the tile roof comes in various designs such as flat, s shape or a Spanish style. Today's tile is made of a composite concrete material rather than clay. If you choose a tile roof it is important to see a house that has the tile installed so you can view the finished product. The trusses must be designed for the additional weight load.

LANDSCAPING

Included in your contract should be allowances for landscaping, sod and irrigation. You should approve the landscape plan prior to installation and it is preferable for you to meet with the landscaper so he can get a feel for the plants and layout that you like. Even though these are normally allowance items you should be sure how much is allocated to each item and they should not be lumped together. There are two types of sod commonly used in our area. Bahia sod requires minimal care. Bahia sod will tolerate the heat and drought very well. St. Augustine or Floritan sod is the preferred sod in this area. The Floritan sod does require more maintenance and watering and prefers sunny areas as opposed to shady areas. This sod will require an irrigation system to be installed in order to have any type of warranty. A lawn maintenance agreement is highly recommended in order to maintain a healthy lawn.

GUTTERS

Gutters are not normally included unless the owner specifically asks for them. Where a pool enclosure is attached to the house a gutter is normally installed. If there is a question whether or not an area needs to be guttered we suggest that we wait until the roof is dried in so you can get a true feel for the water flow, then gutters can be added where needed.

EXTERIOR DOORS

We recently changed our exterior doors from metal to fiberglass. The fiberglass is a stronger door and is more resistant to damage than the steel door, it is also better insulated. It is a little more expensive but will earn its' keep over the long run. We have also changed from the traditional wood brick molding to a sturdy foam brick mold that has the same profile but is more resistant to water damage. Of course we still install wood doors and metal doors at the owners request. We get a lot of questions about the difference between sliding glass doors and French doors. The selection usually depends on the home style and budget. The French doors are more expensive when all the components are calculated. (paint, interior and exterior trim and locks) If sliding glass doors are selected we recommend stacking the doors behind the wall where possible, this really opens the room to the exterior. There are numerous selections for both doors – clear, various grill styles, interior blinds etc.



WINDOWS

Our most common window is a single hung, insulated aluminum window. These windows come in hundreds of various sizes and shapes to match your elevations. Again with most items there are upgrades to consider such as Low E glass, tinting, etc. Tinting and Low E glass again is an extra expense initially but is a more efficient product and therefore will be a savings in the long run. On some of the larger custom homes, at the owner's request we will include wood windows by Pella, Anderson, Peachtree or another supplier. There are also numerous types of windowsills and your builder should discuss these choices with you. Some of the style windowsills are standard marble, cultured marble, wood sills or wood sills with casing for the windows.

SKYLIGHTS

While skylights are still a popular selection, solatubes are the most popular natural light source that we are using. The standard skylight is 2 foot by 2 foot or 2 foot by 4 foot. The chamber can be expanded to a larger size depending on the truss plan. The solatubes come in 12, 16, 20 and 24 inch round style. The solatube is more efficient, less susceptible to leaks, has a finished look on the ceiling and does not have a long visible tunnel. Because of its' flexibility, solatubes can be used in locations that skylights can't be used.

POOLS

There are numerous designs and features for every pool. We prefer that our customers meet directly with the pool contractor to select the features they want. We work with two competent pool builders who will be glad to help you design your pool. Our preference is to schedule the pool subcontractor so we can coordinate the jobs completion but to have the owner contract direct with the pool contractor. Since we don't have the ability to service the pool we feel that we should not be paid a builders fee on this particular item. By contracting directly with the pool contractor you will save 10 to 15%. Most pools are now 3 feet deep on each end and 5 to 6 feet deep in the middle. This is a very functional pool but does not allow for diving. Insurance costs have virtually eliminated the diving board anyway. Having adequate deck space is an important feature to consider when designing your pool. The deck material can be brick pavers, flagstone, acrylic knockdown, etc. The acrylic knockdown is the most popular and usually continues from the deck area and covers the rear porch. You may want planter areas designated in your deck area. Be sure that these don't encroach into your lounging areas. Another important item to remember is to have a sprinkler located in the planter area and possibly a light or a conduit for a future light. When designing the pool, consider the view that you will have from every opening that faces the pool. If you want a spa, waterfall or another feature be sure it is placed for maximum impact.



Interior Details

APPLIANCES

The appliances are another item that will greatly affect your cost. Stainless steel, sub zero refrigerators and other selections can surprise you in cost if you are not aware of the prices. Again if possible you should select your appliances so that your appliance allowance exactly reflects your selections. Most people don't have or do not take the time to select them ahead of schedule so they must rely on the builder to include sufficient allowances based on their discussion with the owner during the specification process.

FIREPLACES

There are two kinds of fireplaces. The first is the conventional fireplace but with the invention of the prefab fireplace, it has almost been abandoned because of the cost. The second type fireplace is the prefab fireplace and it comes in 36, 42, and 48 inch models. With the addition of brick, stone, tile, marble or another finish the prefab fireplace emulates the conventional fireplace. The prefab units can be wood burning or gas burning. The gas fireplace is very desirable because of its' convenience. There is no wood to be stored or brought in, it is easy to start, it is an immediate on and off. You can turn it on for a short period of time that you would not normally start a wood fire because you would have to leave it burning and you do not have to clean out the ashes. Recently some fireplaces have been replaced with entertainment centers but they are still a popular feature.

INTERIOR DOORS AND TRIM

There are numerous selections for interior doors and trim and these selections can drastically affect the price. The most popular door is the masonite panel door. There are about seven different styles to choose from. If the trim package is stained the most popular door is a pine panel door but a flat panel birch door is more economical. Depending on ceiling heights, an 8-foot door may be desired. Door casing should be selected so the price will reflect what you want. Some of the casing styles are clamshell, colonial, baby Howe and large Howe.

The most common in the industry is probably colonial, our standard is baby Howe. Forethought should be given to the door casing when designing your plans so the returns accommodate the selected casing. Door hardware comes in many finishes and different styles. The most popular style is a lever lock. Some people like pocket doors but our experience leads us to believe that if the door is one that will be used often a swinging door should be used. Pocket doors do have their place such as doors that will not be opened very much or in areas where swinging doors will interfere with the flow of traffic.

Just as casing is available in many styles baseboards also come in many different styles and sizes. Whenever the wall height is taller than 8 feet we use a 5 ¼" baseboard. The style should be selected prior to estimating so the price reflects your selection.



Crown molding and chair rail are some additional trim features that are popular. The crown comes in different sizes and profiles and can also be multiple pieces. If crown is desired the location and style should be specified.

FLOORING

Wood floors or simulated wood floors are very popular. Pre-finished, finished in place or simulated wood flooring should be selected based on your budget, the usage and the placement of the floor. The maintenance will vary depending on your selection.

Ceramic tile is the floor of choice in wet areas such as bathrooms, utility rooms and kitchens. Tile is installed over concrete slabs and these slabs are subject to cracking. We take every precaution to minimize the cracking and always install a suppression system over any visible cracks. We suggest PRP underlayment because it will guarantee against cracking, but it is an additional cost. Allowances can vary from builder to builder. A small allowance makes the bottom line cost look good but greatly hampers your selection.

If the tile is installed on a diagonal pattern, if diamonds are installed or other designs are selected the labor cost will increase. The tile allowance should be based on a square foot price and not a lump sum price. This should be further broken down into labor and material.

Carpet selections can vary greatly. It is important that your builder matches your allowance with the caliber of your home. This allowance should be based on a square yard price that includes carpet, pad, tack strip and installation.

PAINT

Paint quality will vary from builder to builder. The paint installed should be straight out of the can and not diluted with water or mineral spirits. This will ensure uniform quality and will allow for easy touchup. If you want washable paint this should be specified. If the walls and the ceilings are the same color it is less expensive because it will save the labor involved in cutting in the walls to the ceiling. Most homes however have one color for the walls, a white ceiling and another color for the doors and trim. If multiple colors are desired this should be specified at the selection process prior to estimating the cost of the home. The quality of the exterior paint and the proper preparation is very important.

Garages & Attics

GARAGES

Garage doors come in numerous sizes. When the plan allows we recommend an 18-foot door instead of the standard 16-foot door, we also recommend an 8-foot tall door instead of the standard 7-foot tall door. Some plans call for two separate garage doors. This design may be because of aesthetics and can work very well but realize that two doors require two operators and entering into a 9 foot wide door can be more difficult than entering an 18 foot door.



The typical garage door is metal and can be insulated if requested. We normally float the interior block smooth then texture it to match the drywall so when painted you can not tell the block from the drywall. If the budget allows we recommend sealing or staining the garage floor. This gives a finished look to the garage and almost eliminates dust in the garage.

ATTIC SPACE

Most homes will include an attic ladder into the attic. The attic space will normally accommodate light storage. If more storage space is desired the trusses should be designed for the additional storage. If the trusses are not designed for the additional storage the building inspector will not allow flooring in the attic.