

# Colors and Choices

*As you begin the exciting process of making selections for your new home, consider the needs and preferences of your household-including work, school, hobbies, entertaining, and holidays. What lifestyle changes do you expect over the next 5 to 10 years? Have fun compiling notes and collecting ideas for each area of the home. As you finalize your choices, find the right balance of aesthetics, function, and maintenance for your household. While your builder's specific procedures may vary from this information, in general you should find the following guidelines helpful.*

## **BUDGET**

Every home buyer has a budget, even someone building a million dollar home. Use your budget as a guide to prioritize the details on your wish list. The cost of your home is determined when your selections are complete. Statistics show most home buyers spend 10 to 15 percent more than they originally intended. By setting priorities at the start, you can build the home you want and enjoy peace of mind on move-in day; a mortgage payment you can live with is an important feature.

## **STANDARD FEATURES**

Be certain you understand which items are included in the base price of your home. Builder models almost always showcase some optional and upgrade items. Be clear on what comes with your floor plan and which items offer you additional choices at additional cost.

## **OPTIONS**

The list of optional items builders offer evolve as buyers repeatedly ask for specific items. The builder maintains current pricing of these items for everyone's convenience. Options are items added to the home such as an air cleaner, a deck, or a three-car instead of a two-car garage.

## **UPGRADES**

Your taste or lifestyle may make it appropriate to upgrade some items for your new home. Upgrades are common in carpet, countertops, or bath fixtures. Like options, upgrades offer you the opportunity to personalize a floor plan. You are spending your money on the items of greatest importance to you.

## **CUSTOM CHANGES**

Many builders today will consider changes you might want to make in your floor plan, especially if they are nonstructural-that is they do not affect the load-bearing portions of the home. Be pre-

pared to describe the result you want to achieve to your builder. Alternative methods for achieving the same effect may be available at less cost.

In order to deliver your home as close as possible to the targeted date, your builder orders many items well in advance of installation. Once a particular item is ordered, changes may involve an adjustment in the delivery date of your home and additional costs. Work within the change-order boundaries set by your builder to avoid this situation.

Remember that your new neighbors have this same opportunity and may request features you did not consider. The possibilities are nearly infinite and builders make no claim to have mentioned or offered every possible idea.

Many companies today use computer-aided (CAD). The CAD operator can usually make changes to plans more quickly than a draftsman working manually. However changes are made, existing plans that you might modify are considered to be intellectual property and as such are often copyrighted. Unless you purchase rights to them, the design company retains control of them and only the design company can change them.

## **DESIGN CENTER AND SHOWROOMS**

Whether your builder has an established design center or relies on outside showroom, obtain the address, phone number, name of the person to contact, and hours of operation. Determine whether you can visit to browse. Ask how long the selection sessions usually take and make your appointment for a time when you will not have to rush.

## **SELECTION FORMS**

Either your builder, or the design center (or showroom) will provide you with selection sheets that list the choices you need to make for your floor plan. Plan to finalize your selections within the time frame provided by the builder. Prompt completion of these selections helps prevent delays caused by back orders. Take note of these reminders as you go through this process--

- >Make informed decisions. Learn about the materials and items you are considering. Understand the maintenance you will provide and the limited warranty commitment your builder makes on each choice you make.
- >Be thorough. Complete all blanks on your selection forms. Costly errors can occur because of assumptions and incomplete information.
- >Selections that exceed allowances-such as those for floor coverings, countertops, or light fixtures-will require cash payments upon finalizing your choice.
- >Bring cushions or swatches to showrooms to coordinate colors.
- >View color samples in both natural and artificial light to get an accurate impression.
- >Variation between samples and actual material installed can result from variation in dye lots. Also, over time, sunlight and other environmental factors affect the samples.
- >In covenant-protected communities, your future homeowners association may limit your exterior

choices. Your choices may also be limited by selections your future neighbors have already made.

>Driving through the area to view existing homes is one way to spot exterior color combinations that appeal to you. Selections often look different on a full size home.

>Because no two buyers have the same taste, many builders reserve the right to place a hold on your selections until your loan has been approved and contingencies are released.

>If any selections have been discontinued, the builder will contact you and ask you to make an alternate selection as soon as possible.

>Occasionally a home is already under construction and your builder has made some of the choices for the home.

>Double check all model, style, and color numbers.

>Make sure you put each selection into writing. Both you and your builder should retain copies of the signed selection forms. You may find them useful for matching colors and materials in your home in future years.

## **PRECONSTRUCTION CONFERENCE**

Many builders today offer buyers an opportunity to review their home plans, selections, and changes with the on-site supervisor when selections are complete and near the start of construction. Use this opportunity to confirm that everything you ordered is correctly described in the paperwork.

## **EXPECT VARIATIONS**

New homes are one of the last handcrafted products that today's consumers purchase. They combine art, science, and hard work. Each one is unique and some variations are to be expected. The differences are usually slight and come from several sources.

**REGULATORY CHANGES.** City or county agencies frequently update their codes or regulations in the interest of health and safety. Your builder must comply with these legal requirements. The same floor plan may be constructed slightly differently in each of two jurisdictions or at two different times within the same jurisdiction.

**INDIVIDUAL FOUNDATION DESIGNS.** Because of variations in soil conditions between lots, your foundation type may be different from your neighbor's or that of the same home in another neighborhood.

**CHANGES IN MATERIALS, PRODUCTS, AND METHODS.** Builders, trade contractors, and manufacturers work continually to improve methods and create better products. Your purchase agreement requires that any substitution of method or product be of equal or better quality than that shown in other homes.

**NATURAL VARIATIONS.** Your home is assembled by dozens of trade contractors. Seldom to do exactly the same individuals work on every home, and even if they did, each one would still

be unique. The exact placement of switches, outlets, registers, and so on will vary slightly from the model and other homes of the same floor plan.

## **CHANGE ORDERS**

Though you invested considerable thought making your new home selections, some refinements may come to mind as you watch your home take shape. The earlier in the process you request any desired changes the more time, money and aggravation you save. If you are thinking of requesting a change in what you originally ordered, discuss it immediately with your builder. Stay within the builder-provided schedule of cut-off dates for changes to save time and money. Keep these points in mind regarding change orders-

>To start construction, the builder communicates with 35 to 50 suppliers and trade contractors. Changes in the original information often result in conflicting information circulating in the field; this situation can lead to errors, delays, and added costs.

>Your selections become part of the orders your builder sends to trade contractors and suppliers. For your protection and theirs, changes without written authorization from the builder are prohibited.

>Pricing the change can take from a few minutes to a few weeks. The builder must collect information from every trade affected by the change. You naturally will want to know the cost in time and dollars before finalizing the decision. Meanwhile, work continues on the home.

>Taking completed work apart adds days and dollars.

>Expect to pay for change orders when you approve them. You can request that these amounts be credited at closing if your permanent loan allows for the higher total.

>Document any change on a change order form. When signed by all parties to the purchase agreement, a change order amends this agreement, including delivery date and price. A well-written change order documents several important points-

>Detailed description of the change

>Days added to/deleted from the schedule

>Construction loan interest for days added to the schedule

>Cost of material and labor

>Credit for items deleted, if any

>Restocking fee, if applicable

>Builder administration fee

## **SELECTIONS YOUR BUILDER MAY OFFER**

## **EXTERIOR STYLE**

- >Exterior elevations
- >Finish material (siding, stucco, brick)
- >Colors
- >Garage door style
- >Front door style
- >Patio
- >Decks

## **ENTRY DOOR**

- >Sidelights
- >Wood, fiberglass, metal
- >Glass inserts

## **STAIR RAIL**

## **NOOK DESK**

## **MEDIA PREWIRE**

## **FIREPLACE OR WOOD-BURNING STOVE**

## **HOME OFFICE WIRING**

## **CLOSETS**

- >Organizers
- >Double rods

## **GARAGE**

- >2- or 3-car
- >Side entry
- >Extra storage
- >Insulation and finish

## **BASEMENT**

- >Plumbing for future bath
- >Phone and electrical for future use

## **CEILINGS**

- >Coffered or tray
- >Flat

## **WINDOWS**

- >Grids or clear glass
- >Wood
- >Viny
- >Single, double, triple glass
- >Low e-glass
- >Skylights

## **DRYWALL FINISH**

- >Flat or textured
- >Square or rounded corners

## **INTERIOR TRIM**

- >Paint or stain
- >Crown mold
- >Chair rail
- >Built-ins
- >Door style

## **COUNTERTOPS**

- >Laminate
- >Tile
- >Marble or manmade marble
- >Granite
- >Edge detail
- >Tile Backsplash

## **CABINETS**

- >Wood or laminate
- >Knobs and drawer pulls
- >Glass doors
- >Roll-out shelves
- >European (concealed) hinges
- >Recycle bins

## **FLOOR COVERINGS**

- >Carpet
- >Hardwood
- >Tile, slate, brick
- >Resilient

## **LIGHT FIXTURES**

- >Hanging
- >Ceiling
- >Recessed cans
- >Indirect
- >Under cabinet

## **PLUMBING FIXTURES**

- >Faucets
- >Spa
- >Sinks and tubs
- >Water heater capacity
- >Recirculating pump

## **APPLIANCES**

- >Range, cooktop, grill
- >Oven
- >Microwave
- >Dishwasher
- >Disposal
- >Compactor
- >Instant hot water
- >Water filter
- >Refrigerator
- >Freezer
- >Washer-dryer

## **HEAT SOURCE**

- >Gas forced-air furnace
- >Heat pump
- >Hot water heat
- >Radiant heat

## **AIR-CONDITIONING**

## **WHOLE-HOUSE FAN**

## **AIR CLEANER**

## **HUMIDIFIER**