



“Experience the Difference”

BUILDING SUCCESS 101

Q: How do allowances work?

A: An allowance is an amount of money budgeted to cover an item not chosen before the building contract is signed. For instance, if the homeowners need more time to decide what style of cabinets they want, the builder can allocate a dollar amount for cabinets and let the homeowners choose the style later. The builder will set a deadline for every allowance choice. Most jobs have some allowances, but the uncertainty they introduce makes it wise to minimize them.



Forward to Friend

Will Your Custom Home Offer These Benefits?

A roadmap to guide decisions toward the best outcome

Most homebuyers want assurance that their new home will offer a healthy, comfortable environment and lower energy bills, but many don't know what questions to ask the builder to get that outcome.

Help has arrived from Erase40, an organization that wants to guide buyers through the process of evaluating builders and their homes. It has created a useful roadmap called "Five Ways to Think About a House."

Erase40 Executive Director James Geppner believes that, in addition to great design and quality construction, people want homes that offer solutions to real-life problems. He says there are five things people consistently name as the most important attributes of their home: thermal comfort, indoor air quality, noise, energy and maintenance costs, and resale value.

To get at these attributes, his roadmap suggests asking the following questions when interviewing builders and their past clients.

1. How will you ensure consistent temperatures?

Some homes have wide temperature variations from room to room or area to area, but a builder who understands building science can make all parts of the house consistently comfortable.

Your new home should have even temperatures with no hot and cold zones. You shouldn't feel chilled near windows in winter, and the basement (if there is one) should feel dry on a humid summer day. What construction details and mechanical systems will your builder use to ensure this?

2. How will the home provide fresh indoor air?

Your new home should limit your risk of asthma or other respiratory conditions. If you or a family member already have such a condition, the home should limit its effects.

Indoor air quality varies widely. Studies have found airborne pollutant levels inside some homes that are two to five times higher than the outside air. There's no reason for that:

today's mechanical systems can provide a steady stream of fresh air that's cleaner than the air outside.

3. Will the home ensure a good night's sleep?

Stress-inducing outside noises can include loud music, an early morning leaf blower, or a car alarm that goes off just as you are falling asleep. How will the home block these?

Older homes are porous to noise, but well-built new ones are less so. The best custom homes offer nights that are library quiet and serve as a refuge from the surrounding world.

4. Where will your money go?

When you buy a home, you divide your money between two boxes.

The first box is the mortgage—fixed, steady, predictable. When you sell the house, you get this money back, ideally with appreciation.

The second box represents ongoing costs—energy bills, roof repairs, furnace maintenance and the like. Not only is this money gone for good, but these costs are subject to inflation and can end up higher than expected.

How will your builder ensure that the least amount of money possible ends up in the gone-for-good box?

5. What will the next owner want?

What will be important to a future buyer if you decide to sell the home? Besides price, their main concern will be the kind of life the home makes possible.

What's important to them is likely to be what's important to you.

- Protecting their children's health
- Getting a good night's sleep
- Minimizing money worries
- Feeling comfortable and secure

The benefits they want will include safety, reliability, connection and health—to get those benefits, they will probably ask questions like those posed here.

Research has shown that homes offering these benefits sell for as much as 22% above the neighborhood's market rate. Will your home be one of them?

Warm Regards,

Todd

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