

TIPS ON NEW HOME CONSTRUCTION

by

DAVE BREWER HOMES, INC.

Creating your dream home should be one of the most exciting and rewarding experiences of your life! This can easily be accomplished with proper planning and preparation. In an attempt to help guide you through this exciting project we would like to pass on some ideas, tips, and more that we have learned after helping our customers create over 1100 custom homes in Central Florida.

CHOOSING A BUILDER

The majority of custom home Builders in Central Florida are excellent Builders. In choosing a Builder I would suggest you consider the following in your search.

1. Is he a member of the Home Builders Association of Mid-Florida? Most builders who belong to this organization are professionals with a long term reputation in the community.
2. If the home is custom and the builder is located in Orange, Seminole, Lake or Osceola County is he a member of the Master Custom Builder Council? This is a self policing organization with membership consisting of long term professionals in the industry. In order to be a Master Custom Builder the builder must comply with the following requirements:
 - a) Agree to having his credit checked twice yearly and credit reports must be good.
 - b) Provide satisfactory references from 5 previous customers.
 - c) Must be the licensed contractor for his firm.
 - d) Must be recommended by two Master Custom Builders.
 - e) The principal must be a resident of Orange, Seminole, Lake or Osceola Counties.
 - f) Must be a full time Custom Home Builder specializing in single family custom homes and/or Remodeling

g) Must agree to attend regular continuing education courses and agree to abide by the Master Custom Builder Code of Ethics.

3. Look closely at the homes the Builder has completed and has under construction. Do they represent the workmanship you desire?

4. Request the names of several of the most recent customers he has completed homes for. Call the customer and ask them for their recommendation.

5. Has he furnished you with complete plans, detailed specifications, and a firm price for the home?

6. You should feel comfortable with the Builder and have a rapport with him.

7. The builder should have experience in the size, type, and price range of home that you are contemplating. Ask to see homes he has completed in this area or price range. You may only be able to view the homes from the street, but this should tell you about his experience and the type of homes he builds. Each builder employs trades people to create your home. If a Builder builds predominantly lower priced homes he will normally use the same trades people for your home. If a builder builds predominantly executive homes he will use trades people who are experienced primarily in that quality of home. This is very important since the quality of your home will be only as good as those who helped create it.

8. Is he a full time home builder? Does he appear organized? He should present you with plans, specifications, etc. that appear professional. Does he have an office and an experienced staff?

9. Put everything in writing. There will be no disputes if it is in writing and signed by both parties.

10. Your builder should be licensed by the State of Florida. This requires a three day grueling examination plus evidence of past experience and expertise in the field he is building in. The state requires the builder to renew this license on a regular basis. He must provide the state with current financial information, insurance certificates, etc. Do not contract with any Builder who is not licensed.

You should make sure that the principal or principals of the company are the license holders for the company. I would ask to see the license for the company and be absolutely sure that the principals are the license holders and not an employee. Do not take this for granted!

10. Call the Better Business Bureau and ask for references.

11. When comparing proposals for homes it is essential that you compare apples to apples. It is easy to lower the price by using lesser quality material, not including amenities, ceiling height differences, leaving soil problems open, and much more. You should carefully compare, item by item, what is being proposed. If there is a large variance between two builder's prices for a similar home the difference will almost always be the quality!

CHOOSING A DESIGN

If you are having a custom home built, the Florida home is quite different than the home you probably now live in. The Florida home lives out the rear of the home with as many rooms as possible opening to the rear where the pool becomes the focal point of the home. Try to design the main living areas of the home with either access or a view of this pool. Also, many people like to see the pool from the front door.

Most Florida homes are single story, but we are beginning to see more 2 story homes. However, the single story has been the most popular. Most Florida homes are a split bedroom plan with the master suite on one side and the secondary bedrooms on the other side of the home. It usually has an access from the pool area to a bath.

I would suggest that you look at as many completed homes as possible to get a feel for the Florida home. The builder will also have many different floor plans he has designed in the past that you might view, offering you the flexibility to make changes to fit your needs and lifestyle.

You can also design the home from scratch using the builder's designer or services. This process will be much easier if you prepare a "must have" want list of the items that you would like in your dream home. By showing the builder/designer floor plans of homes that appeal to you he can then combine various elements of those homes such as baths, living areas, kitchens, etc. to fit your needs. The first meeting should be held at the homesite and the home designed to maximize the sites assets and minimize any liabilities the site may have. You should choose your focal point which may be the pool, a view such as a

golf course, water, or a special tree. The home should be built around this focal point with every room having a dramatic view.

If you do decide to design from scratch, choose your builder first then work closely with the builder and his professional design team to be sure the home is the latest in innovation, fits your needs and desires, and can be built within the budget that you have established.

Over the years we have seen many people who consulted an architect first. Many architects design very few true custom homes and the end result is not what the customer expected nor wanted. Most spend tens of thousands of dollars on design plans and many frustrating months only to find that the home is hundreds of thousands of dollars over their budget or the design is really not that great. Your dream home will truly be your dream home if you choose an experienced builder first, making him the horse and the designer the cart.

Most Builders offer the services of an interior decorator to help choose the interior and exterior colors and finish materials for the home. This person can make the experience of building your new home a pleasure. The decorator has many different samples and makes the decorating task easy. I would suggest you use the builder's decorator even if you are a decorator yourself. The builder's decorator knows the selection sequence and how to make the task easy for both of you.

You will view many different homes and floor plans offered by builders. When you agree to a specific home it is very important that the plans be modified to reflect the home as it will be built. You and the builder should initial those plans. If changes are made during construction the original plans should be changed and all previous copies, before the changes should be destroyed. This will help eliminate mistakes.

Specifications are probably the most important part of the agreement. Since it is so easy to forget things in today's hectic world, the complete home should be described in writing. The builder should offer specifications detailing exactly the items to be included in the home. The specifications should offer not only what is provided, but also what is not provided in the home. Those specifications should also be signed and agreed to by all parties. Should you make changes or any of the specifications seem vague or unclear they should be amended so that you, the Buyer, and the Home Builder have a clear, 20/20 vision of the finished home. With clear concise plans and specifications there are no gray areas and everyone knows what is expected and what the end result will be. Without this communication, errors are bound to occur causing stress for all parties. **CAUTION:** The specifications should be at least 75 pages long. Anything less than that does not adequately specify what will be included in the home and offers opportunities for problems.

If you make changes during construction ask that the change be put in writing. The cost should be established prior to the change being made. This will eliminate all surprises and you will remain friends forever.

When the plans and specifications are complete you should receive a firm price for the home. This price should complete the home as specified on the chosen home site. Do not sign any agreement that is vague in details, leaves foundation height, utility connections, governmental fees, etc. out or open ended. This cost can be astounding and any knowledgeable builder should be able to estimate these items and offer a firm price. Most communities establish a minimum floor elevation height and the price of the home should include adequate fill, foundation height, etc. to accomplish this.

I would highly recommend the firm price method over any form of cost plus agreement. A cost plus agreement removes the incentive of cost control by the builder and you are leaving yourself wide open to many unpleasant surprises. Good business says to know the final outcome at the beginning to eliminate the surprises.

The quality of a homesite can vary greatly. I would suggest that you have a builder look at any homesite you are interested in purchasing prior to agreeing to the purchase. In addition, never purchase a homesite without having a soil test performed on the lot to be sure the soils are buildable. The builder should alert you to this need and have this test performed for you at your expense. Many times, the purchase of a homesite is conditioned upon satisfactory soil test. It is further conditioned upon satisfactory percolation test if a septic system is required. I have seen the cost to correct soil problems run \$50,000.00 and higher. Therefore, please spend a small amount for the soil test. It is the least expensive insurance that you can purchase!

HOME DESIGN/CONSTRUCTION IDEAS

FURNITURE PLANNING - Many office supply stores sell templates that portray furniture sizes and styles. Use these templates with the floor plan to draw your furniture into the rooms of your home. Ask yourself if floor electrical outlets are needed, should windows be moved, are special ceiling outlets and lights needed, are wall electrical outlets in the right location, etc. The builders decorator should also be able to offer assistance with this.

FOUNDATION HEIGHT - Ask the builder what height above sea level will the finished floor of the home be. This should be clearly stated in the specifications of the home. All communities give minimum floor elevations that must be followed. Furthermore, you should always try to choose a homesite that will allow the floor of the home to be built well above the curb of the road. Find out exactly how much higher than the curb the proposed elevation is. You will never worry about heavy rains plus your home will have much better "street appeal". Most people want to look up at their home as opposed to looking down at it. Be very careful with this as it is expensive to raise the height of a home. It is not unusual for a builder to offer a lower price than a competing builder with the intention of providing a lower floor elevation. Be very careful if floor elevation, site clearing and fill dirt

are shown as allowance items. You can very easily have a surprise that can cost you 10's of thousands of dollars. Any good builder that knows costs should be able to give you a firm price for this item and eliminate it as an allowance item. However, unless you state in the specifications that the floor of the home shall be _____ above the curb of the road, in front of the home, eliminating this as an allowance item is meaningless. We have found that a home that is placed 25 to 30 feet from the front lot line needs to have the floor at least 18-24" above the curb of the road in front of the home. When it is placed on a larger lot, 70-90 feet from the front lot line the floor needs to be at least 4-4 1/2 feet above the curb of the road in front of the home. When a home is placed as described above you always look up to it and no drainage problems should occur. If ever in doubt, always go higher.

FRAME WALLS VS. CONCRETE BLOCK - The traditional Florida home is concrete block on the first floor and wood on the second floor. The wood frame home was once more popular years ago because of its perceived superior insulation properties at the time. **An all framed home in Florida is not the preferred method of construction these days.** Block is the most practical preferred method and the cost of either alternative is about the same. With the recent Building Code changes for the new wind loads due to Hurricanes, concrete block with some combination of wood frame will be the predominant method of construction. You will typically find concrete block on all exterior first floor walls with wood frame used for the exterior walls opening to the rear porch. The area opening to the rear porch is where the majority of glass is installed and building this area using wood frame construction can be a good option and allows for the innovative use of glass. Also, it is not unusual for Home Buyers to change their minds regarding size of windows and framing the rear patio in wood can be a good option and allows for cost effective changes that a block structure would not.

ENERGY NEEDS - The standard ceiling insulation is fiberglass with R30 value. The walls on a frame home are R11 and on a block home R3. According to the information given me, insulating higher than these "R" values has diminishing returns unless planned for properly. Block homes should have some sort of foam insulation included in the home to help with air escaping through empty block cells. New foam technology for insulation is ongoing and can offer great value if planned for at the early stages of the design. Ask your builder about options.

FIREPLACES are available in 2 different types. The first is a conventional masonry fireplace and the second is a metal prefabricated fireplace. The conventional fireplace has been virtually replaced by the prefab style. You will not find conventional fireplaces in homes priced much lower than \$1,000,000.00. Even in higher priced homes the prefab models seem to be preferred by Home buyers. Prefab fireplaces come in 36, 42, and 46 inch models. It can be veneered with brick, stone, tile, drywall banding, marble, or any other type of finish one would desire. Today, we are seeing a strong trend to an understated fireplace using drywall banding, tile, stone and other subtle materials. It

seems buyers are moving away from a full brick or similar interior veneer since it seems to dominate most rooms and become the focal point. In most Florida homes the fireplace is a secondary focal point with the view of the pool the primary. You should request at least a 46" fireplace. The 36" and 42" fireplaces are just too small of an opening to be used in anything but a production built home.

HEATING AND AIR CONDITIONING - Most executive homes in Central Florida use electrically driven air to air heat pumps to control the homes interior comfort. In areas where natural gas is available, a gas furnace combined with an electric air conditioner offers an excellent alternative. A typical comfort system in Central Florida annually runs an average of 2300 operating hours to cool and 750 operating hours to heat. The high relative humidity in Central Florida must be accounted for in the system decision. The average person feels most comfortable when the interior temperature is between 76 and 78 degrees and the interior relative humidity is below 55 percent. As the humidity goes up 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 calculation. This is one instance where "bigger is not better".

The conditioned air is distributed throughout the home using a system of rigid and flexible duct, collectively referred to as ductwork. Ductwork is a circulatory system that uses supplies to feed air into a room and returns to complete the circuit back to the air handler. Adequate and properly placed returns will keep closed rooms from becoming pressurized which limits the entrance of supply air into the room. A typical Central Florida homeowner can expect to spend between 40 and 45 percent of their utility dollars to heat and cool their home. This ongoing expense justifies consideration of energy saving and comfort enhancement upgrades. The investment decision made now will continue for the next 12 to 15 years or through the expected life of the equipment.

System enhancements for your consideration are:

A. Higher Efficiency Equipment can reduce the utility expense while providing better quality and comfort. A typical return on investment, "ROI", will yield above 20 percent.

B. Improved Air Filtration will improve indoor air quality. Basic filter categories are: electronic, pleated media and electrostatic. Select one that meets your needs and lifestyle.

C. Heat Recovery Units use waste heat from your air conditioning system to heat domestic hot water. A typical payback is less than 3 years.

D. Programmable thermostats allow the homeowner to program times and temperature for automatic operation, saving 30% during a typical setback period.

E. Zoning the System allows a single system to be separated into multiple zones. Each zone has individualized control with its own thermostat.

ELECTRICAL - All homes are wired to code requirements which means that plugs are installed so many feet apart, etc. If you have specific electrical needs or locations you should identify those items to be sure you receive what you need. Also, look in large family rooms or living rooms and advise the Builder long before the slab is poured if you will need electrical floor plugs. Choose the location of the floor outlets carefully as you will live with your decision a long time.

POOL DESIGNS

The standard size pool is 18'x35'. It can be rectangular, free form, or any other style desired. It can be from 3 to 8 feet deep or 3 to 6 feet deep. The 8 foot depth is used when a diving board is planned and the 6 foot depth when no diving board is planned.

The majority of pools being built today are 3 to 6 feet deep which decreases the liability exposure of diving accidents. Also, when a diving pool is built a large portion of the pool must be 8 feet deep to prevent injury to the diver. This means that the portion of the pool that can be used for entertainment such as volley ball and lounging is greatly reduced. The 6 foot depth allows almost full use of the pool for standing and relaxing.

Most pools in Florida are screened with the dome type enclosure being the most popular. The screen enclosure can have either white or bronze finish. Bronze finish has become the most popular over the past few years. It seems to greatly expand the space of the pool area over a white frame and creates a much brighter pool area.

Marcite was once the favored pool finish. However, it contains asbestos which has been outlawed. Marcite life expectancy has been reduced from 8-10 years to 3-5 years due to elimination of asbestos. We highly recommend diamond brite or pebble tec as an alternate finish to marcite due to the increased life expectancy using diamond brite.

The deck materials available include acrylic knockdown, brick pavers, flagstone, etc., with pavers being the most common surface finish. It provides a uniform appearance and color throughout the deck and can be installed in many different patterns. Pavers are also used frequently on rear porches.

SUGGESTIONS FOR YOUR POOL DESIGN/CONSTRUCTION

1. Having adequate deck space is one of the most important things you must consider. If the pool is screened you need a minimum of 5 feet of space in all walkway and lounging areas.

2. I have seen numerous pools where large planter cutout areas have been placed in the deck of the pool, leaving inadequate deck space. Watch that those planter areas do not encroach upon deck lounging areas. Another disadvantage of large planter areas is heavy rains tend to float the mulch inside the planter area out onto the deck. If you do have planter areas be sure that a sprinkler is located in the planter area to maintain the landscaping. You might also ask that a conduit or pipe be run to the planter where wiring for outdoor lighting could be installed should you desire such lighting later.

3. You may want some type of automatic cleaning equipment. The most commonly used is called a Polaris or in ground floor system and cost between \$600 and \$1600 depending upon the model chosen.

4. The design of the pool should relate to the design style of the home. Consider the view you will have of the proposed pool design from each room that opens on to the pool. If you intend to install a spa, waterfall, raised beam, etc., that feature should be positioned for maximum impact from as many parts of the home as possible. If possible, I would suggest the pool be designed by the designer of the home. If the pool company designs the pool you should ask them to design the pool at 1/4"=1' foot scale on paper. This is the same scale as that used on the floorplan blueprint of your home. You should overlay the pool plan on to the home floorplan and be sure that the views of the main elements of the pool are maximized from every room of the home and that the pool design truly relates to the home design.

5. Ask that a hose outlet be placed on the rear porch of the screened area. Also, it is very handy to have a fill line installed from the hose outlet to the pool. This eliminates dragging a hose across the deck of the pool.

6. Normally the only area of the home with gutter installed is the pool area. The gutter in this area should be seamless or continuous, a minimum of 7" in size, and proper downspout placement is very important. Very few builders use the 7" continuous gutters, but you should insist on this, especially if you have a tile roof! I would recommend that more than two downspouts be placed on most homes in the pool area with a center downspout drained under the pool through a pipe to the rear yard.

You should prepare for taking over the pool maintenance prior to moving into your home. Keeping the chemicals in balance is imperative and very expensive damage can occur to your pool with inadequate care over a very short period of time. If you are unfamiliar with a pool I would recommend that you hire a good pool service. If you desire to take care of the pool yourself I would recommend that you take a sample of the water to a pool supply store weekly to have it computer tested. Continue this until you feel secure in your knowledge of pool chemistry.

EXTERIOR DETAILS

EXTERIOR FINISHES - The most common materials used for exterior finishes are stucco, Hardy siding, brick, stone, or a combination of these materials.

Stucco is installed over either concrete block walls or with metal lath over frame walls. It works equally well over either surface. It can be in a skip trowel finish which resembles a rough troweled finish. It can also be in a sand finish which resembles a smooth, but sandy finish. I prefer the skip trowel or old world finish as it seems to resist cracking better than the sand finish. If the sand finish is used it would be a good idea to use a paint with an elastomeric quality to bridge any cracks which may appear. Heavy old world textures are also a nice option and can help with curb appeal and hiding settle cracks.

Brick or stone is frequently used in some combination with other elements. In Florida, it is very expensive to construct a full brick home. We see, quite often, a combination hardy siding or brick front home with stucco sides and rear. While the traditional finishes are very desirable it is very difficult to recover the additional cost of a full brick exterior over a well designed stucco exterior.

Hardy Board Siding - Most people in Florida look for low maintenance in the elevation of their home. The maintenance is reduced when the siding is used as a combination with another material on the front of the home. However, if it were to be used around the perimeter of the home it would likely be perceived as a high maintenance home.

ROOFING

Standard Shingles - These are the standard shingles found on most roofs. The quality of shingles is judged by the weight of a square (100 square feet of shingles). The typical shingle is 220# per square. Shingles come in many different colors and the color chosen has very little energy cost consequence. (It was thought for many years that homes in Florida should have a white or light colored roof for energy savings. Research has shown that even the darkest roof color did not appreciably increase energy bills.) You can select an option of zinc particles added to the shingles which will eliminate mildew and fungus on the roof. This will add some cost, but will be worth it down the road. The standard shingle has a limited warranty of 15 to 20 years.

Dimensional Shingles vary in weight from 240# to 360# depending upon the quality. The dimensional shingles resemble shake shingles or some type of designer look. Most homes over \$200,000 have this type of shingle, varying in quality. The zinc treatment is recommended for this type of shingle also. The dimensional shingles have limited warranties of 20-30 years depending upon the shingle.

Cedar Shakes have an average life in Florida of 10 years. I would not suggest this roof. The sun is very harsh on cedar shakes and with trees close by fungus often forms on the roof. The cedar roof is quite expensive and a future maintenance problem.

(Preferred material) Tile used today is a concrete material instead of clay. Tile can be an S shape, flat shape, or a Spanish shape. It comes in a zillion colors from many manufacturers. Many people choose the tile roof by looking at a small sample. They are surprised when the roof is installed because of the many color variegations in the tile. If you are going to use tile, I would suggest that you drive through numerous luxury or estate communities. Find a home with colors that are appealing to you. Your builder should be able match the color of that roof and you'll have no surprises.

Ask your Builder to leave at least 50 extra roof tiles when the home is completed. You will then have an exact match should your home ever require a roof repair.

LANDSCAPE AND LAWNS

Most Builders include, in the price of the home, a specific allowance for trees and shrubs. It has been my experience that the customers that meet with the landscaper, give him broad guidelines and let him design the landscaping get substantially more landscaping

than those who insist on telling the landscaper what and where each item will be planted. You should have input on this, but try to leave the landscaper some latitude.

Many people like to leave large tree beds natural in the yards. I would suggest you consider using crushed stone in those areas instead of mulch or pine bark. The crushed stone seems to last longer while keeping it's color.

Another way that you can add interest to your yard without spending a great deal is to build dirt berms which are then either sodded or landscaped. The berms, when planned properly, add a great deal of interest to the yard.

When choosing landscaping you should remember that we do get frost several times a year. The plant material chosen should withstand a frost whenever possible. If the material will not withstand a frost you should know which materials should be covered to be protected.

Wildlife can also do considerable damage to landscaping. If you are building in an area where deer live be careful selecting your landscaping. There are many plants that deer do not like to eat that look great. Otherwise, the deer can destroy a lot of landscaping.

Many builders offer an allowance for landscaping in their specifications. You should be very careful to ask what this allowance includes. Sometimes builders will include the cost of sod and irrigation system in this allowance. Ask very clearly what is included so that you might consider proper "apples and apples". Furthermore, most communities require that a specific amount of landscaping be included with the home. You should verify that your landscaping allowance covers the amount required.

Sod - There are 2 types of sod used in Florida today. Empire zoysia is an excellent grass that requires a minimum of care. It, like all grasses in Florida, will respond much better with an irrigation system. It will tolerate the sun and absence of water very well, however, I would not suggest this type of lawn on any home with a cost over \$400,000. ST. AUGUSTINE OR FLORITAN is the most popular choice. It feels more like a carpet when walking on it. It does require more maintenance and watering. It should be used in sunny areas and does not fare well in shaded areas. It would be wise to have a lawn service spray this lawn quarterly to retain its healthy appearance.

Irrigation Systems are highly recommended. The system should be fully automatic with a timer that regulates the system and should cover the entire yard. However, if you are planning on putting a pool in later you might consider installing the system in the front and side yards only. Timer controls should be installed on an outside garage wall. If you are served by city water and sewer request that an irrigation meter be installed. You will then be billed for water only and not a matching sewer cost. You might consider installing a well for irrigation purposes with your choice of either a shallow or deep well. The water from your well (for irrigation) should be checked for iron before the system is operational. Iron or rust stains will occur on the walls of the homes and sidewalks and driveways if the water is left untreated.

SEPTIC VS. SEWER - Most Florida soil is pure sand. The percolation is terrific. The county health department closely monitors the installation of a septic system and they are a very accepted form of sewage disposal. The most important part of a septic system is the size and quality of the drainfield. We have learned over the years that increasing the size of the drainfield above the size required by the Health Department assures maintenance free operation in the future.

When your home requires a septic tank be sure that the septic system is not given as an allowance item. How do you know what this will cost? Any experienced builder should be able to give you a firm price for the home with the septic system included, not as an allowance item.

WELLS - Shallow Wells are normally about 35 foot deep. This will cost \$1000-\$1500. The disadvantage is that water sometimes contains heavy iron and sulfur content. The iron can produce rust stains on the exterior walls of the home and on the sidewalk and driveway. Also, should a drought occur it is not unusual for shallow wells to dry up.

Deep Wells average about 150 feet in depth. The deep well usually produces good clear water without iron. However, there is no guarantee that the water will not contain iron. Should iron be found there are a number of excellent filters and water treatment systems available that will virtually eliminate the iron. It is a dependable source of water supply and will cost between \$3500 and \$5000 depending upon the depth of the well and size of the pump.

WATER TREATMENT - Most homes in Central Florida are served by city or county water which is not usually hard. Most Floridian's are quite satisfied with municipal water, however, some choose to treat it with a conditioner or water filter.

GUTTERS are not pretty and are not common on a majority of custom homes. However, they are installed where the pool screen enclosure meets the roof, but rarely elsewhere. Should you choose to have gutters installed be sure it is the seamless type. You might also consider having gutters installed over the entry way and other traffic areas. However, it can always be installed later after you are in the home should you feel a need for it. Gutter is available in 5, 6 and 7 inch size. Insist on the 7" size!

INTERIOR FEATURES

CEILING HEIGHTS - The typical ceiling or wall height in older homes is 10' feet and the ceiling is flat. However, it is more common to see the height of the walls 12' or even 14' feet in a custom designed home. The ceilings can be flat or vaulted. In the North the use of high ceilings is discouraged because of high cost of heating however, in Florida we are

more concerned with cooling costs. Hot air rises and if a ceiling fan is used to pull the cool air down and keep it down, the high ceilings will be quite energy efficient. There is a trend today toward high flat ceilings instead of vaulted ceilings. However, vaulted ceilings will remain very popular, but those seeking a more traditional feel may opt for flat ceilings.

WALL AND CEILING FINISHES - All builders in Florida use drywall for wall and ceiling surfaces. Where wallpaper will not be installed you will find a light texture finish applied to the walls known as orange peel. It can be wallpapered over, but the wall should be sanded prior to installing paper. The most popular wall finish is called a knock down finish or orange peel. It is more of a spray finish and matches the ceilings of today's luxury homes.

We encourage the use of round or radius drywall corners throughout the home. Small radius corners replace the square corners on all outside corners. The radius corners provide a very soft and elegant look to your home. While this is standard in a Dave Brewer home, it is not with most builders and should be requested.

INTERIOR COLORS are light and bright. The Florida Homebuyer shows an aversion to dark colors. I would suggest that you keep the materials in the home as light as possible. We are starting to see a trend more toward painted woodwork for this reason.

Should you choose the popular stained cabinets I would suggest you consider detailed stained woodwork as well. It is almost impossible to match some stains with the trim since many different types of wood are used in the home. Each type of wood in the home takes stain differently. We believe that homes are made lighter and brighter by painting the interior ceilings white and the walls a matching color. We will always suggest white ceilings except when crown moldings are used. Since the crown molding is usually painted or fauxed white. Or consider an accent paint to help with special custom details to tie the entire house together.

MOLDINGS - Most builders construct a home that is a mix of traditional and contemporary. They rarely include crown molding and other moldings associated with a traditional home. Should you desire these moldings you would need to specify them to the builder. With so many different styles of designs in today's market, moldings can make all the difference.

Our homes include 2 piece crown molding as a standard feature throughout the home.

ATTIC STORAGE - Most luxury homes include an attic stairway in the garage. This attic space will typically accommodate storage of the Christmas tree, stereo boxes, etc. If you are designing your home from scratch you might ask the builder to design storage space in the attic. The roof trusses would be made to accept storage of heavier goods and the amount of storage space would be larger. If the trusses are not rated for attic storage the building code will not permit the builder to install a floor in the attic.

Ask your builder about a Florida Basement. This is a smart design idea for storage in two story and one story homes.

GARAGE FINISHES - Over the years we have found that installing paneling and slat on the walls in the garages instead of drywall eliminates maintenance. A paneled garage maintains that new look long into the future. We also paint all garage floors with a special garage floor epoxy which virtually eliminates dust in the garage.

GARAGE DOORS - The 2 types of garage doors available are wood or steel. The wood door is normally stained and varnished while the steel door is painted. Both doors are panel type doors and resemble the raised panels in an interior door. Our suggestion is to consider steel doors wherever possible. Wood doors require re-varnishing almost every year and can be a great deal of maintenance. Wood garage doors are not recommended in Florida.

PLUMBING FIXTURES - Homes above \$800,000 typically have cast iron bath tubs while those under this price range normally have steel bathtubs. The fixtures may be polished brass, Brushed Nickel, oil rubbed bronze or chrome depending on your taste and budget. The commodes are normally 2 piece toilets and I recommend the elongated comfort height type. The single piece low boy commodes cost approximately \$500-600 more than the 2 piece commodes. This should be a value judgement. The master bath normally has a luxurious bathing tub, either cultured marble or acrylic. We are seeing more and more acrylic tubs used since they come in more sizes and styles than marble. However, the cultured marble tub is thought to be the quality choice. If the tub in your master suite is far from the water heater you may consider having a second water heater installed nearer to the master suite. A recirculating pump is a good option also. You may sacrifice space to accommodate the water heater, but almost instant hot water will be your reward. We include a tankless water heater as a standard option for the master bedroom side of the house.

Each plumbing fixture and faucet planned for the home should be clearly specified in the construction specifications of the home. Do not accept a total allowance for plumbing fixtures, faucets, and tubs without details. How do you know what you get for that total allowance? If each item is specified there is no question of standard vs. upgrade charges.

PLUMBING SYSTEMS - In Florida, electrolysis occurs due to the water quality and frequent lightning. What this means is that if copper plumbing is used the copper will corrode over a period of time and will begin leaking. The only choice then is to completely re-plumb the water lines in the home. This is a very expensive problem. The answer is to use poly plastic water lines which are not affected by electrolysis. Flow Guard Gold piping is our preferred and recommend choice.

INTERIOR DOORS - Your choice is between Masonite hardboard (Elite) and wood (pine) panel doors. The quality choice is wood doors, but the hardboard doors are quite popular. Be especially careful to learn the height of the interior doors proposed. With 10 foot or higher ceilings, 8 foot doors should be used as opposed to the standard 6'8" doors.

POCKET VS. SWINGING INTERIOR DOORS - Many times the pocket door is used in door openings where the door swing would hinder the flow of traffic or the door is rarely used. If a door will be used often a pocket door can prove to be aggravating, keeping it on the tracks, etc.

DOOR HARDWARE may be Oil Rubbed Bronze, antique brass, brush nickel or a form of chrome. Most use bronze or brush nickel. If your home has double entry doors, both should have matching hardware with a "dummy" handle set on the stationary door. Many Builders do not offer this as standard and the entry suffers a loss of elegance when only one door handle is installed. We also add the proper finish plates at the bottom of all entry doors on the exterior for additional elegance.

We also believe that small things mean a lot! We change all of the interior door hinges prior to customer move in. The new hinges are brush nickel or oil rubbed bronze upgraded hinges that spell quality to all who see them.

SLIDING DOORS VS. FRENCH DOORS should depend upon the style of the home and your budget. If you are using sliding doors try to use pocket sliding doors where possible. If you are using french doors they come in one, ten, or 15 lite type doors. If they are opening to your pool we discourage the ten and 15 lite doors. It seems your eyes get caught in the grids and you do not look beyond to the pool. I would suggest either single lite french doors or sliding doors opening to the pool. French doors are normally wood or fiberglass doors. However, should the doors not be under a covered porch, but covered only by a small overhang you should ask that these doors be fiberglass to reduce future maintenance. When your home has 10 foot or higher ceilings request that the sliding or french doors have transom glass installed above. This brings the room into scale. Furthermore, when 10 foot tall ceilings are used, all exterior doors should be 8 foot in height as opposed to 6'8". This should be clearly stated in the specifications.

WINDOWS - The most commonly used window in Florida is a double glazed, insulated aluminum or vinyl framed window. We are beginning to see more use of wood clad. It is important that you specify that windows not covered by a porch be insulated or tinted. Tinting is the most important thing you can do with windows to lower energy costs in Florida. Think of owning an automobile without tinted glass in Florida. It would not matter if the glass was 10 panes thick you would still have tremendous heat and sun glare through the glass.

Since we do not heat as is required up North we do not have the problem with condensation that comes with aluminum windows. Therefore, the aluminum windows work well. In the luxury homes we are doing some wood windows such as Pella, Anderson, Hurd, etc. However, the wood windows can easily add \$15,000 or more to the cost of your home. When you realize that drapes will cover most of the window most buyers decide to use this money elsewhere.

When your home has 10 foot or higher ceilings all windows should be taller than normal. Furthermore, to keep all rooms in scale the windows should also have transom glass installed above them.

Florida homes should have screens on all windows except for those opening to the screened porch or pool area.

WINDOW SILLS - Most homes in Florida have aluminum windows. They usually have a wood window sill.

CEILING FANS - You should have the bedrooms, rear porch, and major living areas prewired for ceiling fans. The ceiling fan helps lower energy use and does an exceptional job cooling the home. If you want light kits installed on the bottom of the fan you will need to advise the builder so that proper wiring will be done.

APPLIANCES - You should have the choice of appliances used in a custom home. I would suggest that you spend time looking and studying the various appliances available. This will assure you long term satisfaction with the appliances.

HARDWOOD FLOORS are becoming more popular in Florida, however, the soil around your home will be sandy. If you have children who will be tracking in, etc. you might reconsider using hardwood floor. The sand will create a major maintenance problem if not managed properly. Also, hardwood flooring can be easily damaged by high heels. Wood floors can be a great choice if planned properly.

CERAMIC TILE or **Natural stone** - Ceramic floor tile will be installed over a concrete slab. Again, it is quite normal for a slab to develop small cracks. This can be devastating to a tile floor.

We have learned and put into practice many ideas to eliminate the floor cracks. To further insure that you will not have problems with this, we install a special laminate vapor barrier between the slab and the tile over any evident cracks. Should a crack expand the felt absorbs the crack and spreads the separation throughout the floor and not just over the crack. This method of installation has almost eliminated tile problems. However, just to be on the safe side be sure to keep at least 2 boxes of the floor tile in a safe place should a small crack develop sometime in the future. Without the spare tile you have no chance of matching the tile.

One of the worst things that can happen to a home is for water to get behind the wall tile in the bath areas. We believe very strongly that all bath wall tile should be installed over concrete mud work or concrete wonder board and sealed with a special membrane. The additional cost of mud work installation vs. tile over water resistant drywall will be paid back many times over in the future. Never accept bath wall tile to be installed over water resistant drywall as opposed to concrete mud work!

Ceramic tile specifications should give you a per square foot allowance for material. You may then go to a tile store and look at available selections to be sure that the allowances given are adequate. Be very careful if the builder offers a total installed allowance for all tile in the home as opposed to an allowance for each square foot of tile in each area. The builder may err in the estimation of the amount of tile required or low ball the tile allowance in order to offer a lower price.

Furthermore, the tile allowance should be specified as an amount per square foot for tile material only. Do not accept this allowance as a total amount for ceramic tile installed throughout the home. Should the Builder have underestimated the quantity required or used an unrealistic allowance for tile you may end up with a very unpleasant surprise in the end.

WALLPAPER Installation typically costs \$12.00 per roll and average paper, at builder's cost, is \$25.00 per roll. It is not unusual to use 30-40 rolls in the master bath and 8 - 10 rolls in secondary bath. If you are given a total allowance, as opposed to a per roll allowance, you may very well be surprised again. Ask that the wallpaper allowance to be stated as "x" Dollars per roll as opposed to a total amount for wallpaper installed in the home.

THE CONSTRUCTION PROCESS

CONSTRUCTION TIME for a custom home is typically 10 to 14 months depending upon the complexity and size of the home.

CONSTRUCTION INSPECTIONS - With a complete set of plans detailing the home as agreed and complete specifications detailing what is in the home and what is not in the home the construction of your home will be inspected by your lender at the following times, prior to funds being disbursed to the builder. The same inspections are performed by the city or county building department.

1. Slab of the home is complete
2. All exterior walls are constructed
3. Roof system is complete
4. All framing, plumbing, electrical, heating, insulation, etc. is complete (This inspection is made prior to the drywall being installed.)
5. When the drywall is complete
6. When the cabinets, trim, driveway, and other finish materials are complete
7. The final inspection is made when the home is complete. You will also inspect the home at this point and will have the opportunity to point out any areas that need to be corrected.

COST

The typical builder works on a margin of 18% to 20% of the sales price of the home. This margin represents the gross profit remaining after all direct construction costs are paid. The Builder must pay all overhead expense, all current and future warranty cost, all supervision cost, and much more out of this amount. Furthermore, there are normally numerous unforeseen cost items plus increased costs due to inflation during the building process that the builder must absorb. This also comes out of the gross profit.

There are a limited number of suppliers and labor providers for luxury residential construction. We have one of the oldest track records in Orlando as well as a sterling credit rating. I would love to tell you that our purchasing power allows us to purchase items at a much lower price than others. However, in reality it is a very competitive industry and most credit worthy builders pay about the same price for the goods and services that they purchase. Therefore, it is hard to understand why one builder could offer any special cost advantage over another. If there is a cost advantage it is typically because one builder is purchasing and providing a lower quality service or product than another.

If three different builders were to prepare a bid on the same home with the exact same finishes and level of quality I would be shocked if there was more than a 2% variance in price between those builders. The problem is that this never happens. Each builder will include different items in the home as standard and their trades 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. Everyone should agree exactly what will be included in the home as well as the quality level that can be expected. The end cost of the home will be a function of the home to which you have agreed.

COST PER SQUARE FOOT

Cost per square foot is a commonly asked question of builders. It is impossible to give an accurate answer to this question until the plan is chosen, finishes are agreed to, and the homesite has been evaluated.

Each home is quite different and the items included or not included make a major difference in the cost per square foot. There are probably 10,000 variables that can impact square footage cost due to home design, specifications, site conditions, and much more.

Typically, as the square footage rises, the cost per square foot will decrease. This is because the same home, regardless if it is 3,000 or 9,000 SF or whatever size, built on the same lot with the same quality will have the same amount spent for landscaping, utility

impact and tap fees, driveway, mailbox, appliances, pool, garage, and many more major items. As the square footage increases those common costs are spread over more square footage which reduces the actual cost per square foot.

There are many areas in a home where footage can be added quite inexpensively. If the budget allows, this should be done since there will be a major spread between the cost of the footage and the appraised value of the footage. Your builder will be happy to point those areas out to you.

Our preferred manner of operation is to assume that all of our customers are expecting an executive style home with executive finishes included as standard. If we offer a cost per square foot it is to build that type of home. Many builders offer a low price per square foot with minimal specifications for the home assuming that the Buyer's will upgrade to their expected quality level once the home has been started. Personally, I do not like to be on either side of this type of surprise and I doubt that you would either. 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, or some other tangible item.

FINANCING

Once you have decided upon the builder, the home design, and the cost of the home there are 2 ways to finance.

First, your builder can obtain a construction loan and complete the home as agreed. The builder will purchase the lot and your closing will occur when the home is complete. The builder is assuming the risk in this type of financing and he will ask for a deposit commensurate with that risk.

Second, you may purchase the lot and the builder will construct the home on your lot. From a local financial institution you would obtain a construction/permanent loan. The builder is paid in draws as the construction progresses according to the draw schedule of the lender. The lender will inspect the home as it progresses prior to disbursing funds to the builder. All funds are paid direct to the builder except for the final draw which must be countersigned by you prior to occupancy of the home. When the home is complete the lender will convert the construction loan to a permanent mortgage loan.

My preference is the second method. This type of arrangement will eliminate a second closing on the property, saving closing costs which is a savings to you and is tax deductible. You will be responsible for construction period interest which is also a deductible expense. If the builder pays the interest expense and closing costs, these cost will be added to the price of the home and will not be deductible to you. If your employer is relocating you, often times you can recover some of these costs from them.

YOUR DREAM HOME!

In closing, creating your dream home can be one of the most rewarding and exciting experiences of your life. Find a builder you have a rapport with and trust in. Spend the time, up front, designing the home, put everything in writing, ask for a firm price, use the decorating and design professionals of the builder, and your dream will come true just as you had imagined.