

Finding your Dream Plan

So you've decided to build a house. Where do you start? Follow these steps to begin selecting the perfect plan for you.

1. Find Your Dream Plan.

Browse a variety of magazines and online collections featuring home plans. Look for plans that meet your needs and lifestyle, from floor plan to amenities. Decisions such as overall size and number of floors is an important decision to consider, especially for aging American's looking to build. Make a list of the features that are most important to you in your new home. Dream big, but remember to stay practical and keep those things which are most important to you at the forefront.

2. Consider Exteriors

Narrow in on a style that appeals to you. Look through pictures of houses, or take a drive around the neighborhood to help you create a list of what exterior features you like best. Whether it be bay windows, large front porches, or three-car garages, many features can be added to your design in the building process.

Also consider the materials used in building. Depending on where you choose to build, you may have a variety of options open to consider. Use the surrounding neighborhood in which you are building your house as a gauge of what would look most fitting. Is your timber-beam ski chalet going to fit in with the Victorian-styled homes next door? Maybe you have your heart set on brick, but have you considered which textures and colors you like? Once again, the easiest way to refine your choices is to look for houses that appeal to you and note the materials they utilize.

What configuration appeals to you? One-story, split-level, raised ranch... what works best with your lifestyle and with your resources? A one-story plan may be best for your lifestyle, but keep in mind that this floor plan requires a wider lot. Considerations should also be taken for aspects such as walk-out basements. A lot that slopes away from the road works best for this feature. Also keep in mind that some sites may have footprint requirements or set-back regulations, both of which can affect your final decision.

3. Focus on Interiors

Just as you've looked at several houses to narrow in on favorite exteriors, the same attention is needed for the interior. While it isn't as easy to tour home interiors as exteriors, you can do this research by browsing home books and scanning the internet.

Some things to consider when looking at interior features:

-Does the plan address your basic needs? Does it have enough bedrooms, closets, and floor space? Remember that it is far less expensive to start with a plan that meets your basic needs than to customize a plan that doesn't.

-Do you like the plan's style? Do you prefer a plan that is wide open, or one that features cozy, closed rooms?

-Is the floor plan intelligently laid out? Is the front door easy to find? Does the plan feature separation between private areas (bedrooms) and active zones (kitchen and family room)? Does each bedroom have access to a bathroom? Is the laundry room convenient to the bedrooms?

4. Money Matters

No matter how big you dream, it always comes back to how much money you have to spend. Before falling in love with a specific plan, consider these questions:

-Is this plan realistic for your budget? Remember that bigger doesn't always mean more expensive- costs relating to detail and complexity have a direct impact on the final cost.

-Can you afford the neighborhood? Aside from taxes and property assessment, there are other issues to consider. Building a \$25,000 cottage on a \$100,000 lot may make your home difficult to sell at a profit later.

-Are you thinking champagne on a beer budget? Pay close attention to interior materials, and set your priorities early. Do you really need marble floors in your guest bathroom?

Finding a plan that is physically attractive, adapts to your lifestyle, and fits within your budget is the first step in building your dream house. Consider as many houses as possible and keep a list of the features and amenities that are most important to you. Make sure the plan fits into your budget, and you're on your way.