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# Home Building Checklist

<http://www.SayBuild.com/checklist.html> for links to information



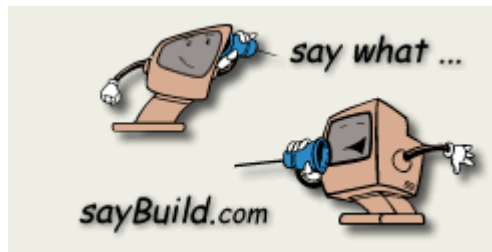
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## Checklist 1: Can You Afford the Home Construction Project



Building your home will require some upfront money

Home construction financing is a little more complicated than buying an

existing home.

Besides getting approved for financing, you will need a slush fund for non-budgeted expenses such as cost overruns, missed deadlines, and construction upgrades.

**Understand the numbers before your begin:**

[see our Step 1 planning guide](#)



### Checklist 2: What Kind of House



Now for the fun part of home construction. Decide on the type of home.

We have collected resource information to help:

- **Select Home Style:**  
Two-story or split-level. English Tudor or Southern Colonial. [view home styles](#)
- **View House Plans:**  
Perhaps there is an existing plan that meets your design? Or ask an architect to tweak or customize a plan. [search our house plans center](#)
- **Sketch Your Rooms:**  
Assemble the rooms you would like and sketch the room adjacencies. [see our Step 2 planning guide](#)



### Checklist 3: Finding Your Lot



Your home construction begins with the lot. Pick the right spot in the right area.

**We have resource information the notes location issues:**  
[search location and neighborhood issues](#)

Some home owners find and secure their lot prior to bidding their construction project. Often they use the lot as their down payment when seeking home construction financing.

Other home owners will look for a lot after they finalize their design based on contractor bids. They have a better idea what lot will work best for their home design.

**Don't forget to appraise the value of your lot. And complete a neighborhood comparison before you buy:**

<http://www.sayplanning.com/market-values.html>



#### Checklist 4: Define Your Home Construction Specifications



Designing the construction specs is the most important task that you will undertake

You need to be as detailed as possible. The construction specs defines how your home will be constructed and designed. You will also spec sheet to bid the project and obtain construction financing.

Basically, the construction specification plan details the number of rooms, type windows and doors, type flooring, type trimming, type heating and cooling, etc.

We can help with our step-by-step construction specification sheet and supporting web sites for every room in your plan.

**Download spec plan / begin design specs:**

[construction specification planning](#)



#### Checklist 5: Find Contractor / Negotiate Contract



The construction specs will be used to bid the construction project

After you finish the specifications plan, complete these next important tasks:

1. **Take your spec plan and have it reviewed by an architect or other home designer.** They will revise an existing house plan to fit your construction specs or custom design a house plan based upon your design.

[search professional architects](#)

2. **Take the architectural plan and submit a bid request from building contractors.** You will need your construction specs to detail your request.

Make sure to work with a network of contractors that have been prescreened.

[search building contractors](#)

3. **Understand how to negotiate your contract with a contractor** — make sure you protect your interests

[contract negotiations](#)



#### Checklist 6: Arrange Financing



You can arrange financing once you have an acceptable construction bid

Once you receive an acceptable bid from a contractor, you may now finalize your home construction financing needs from a lender. The lender may approve your request for financing based on your specification plan, contractor bid, and qualifying ratios.

**There are two parts to construction financing:**

1. construction line
2. residential mortgage

**We have more information:**

[link to our financing center for home construction financing](#)

We have more information on qualifications at our Step 5:

[see our Step 5 planning guide](#)



#### Checklist 7: Start the Project

Be prepared to manage and control your construction

project

**Now for the excitement:**

- project start
- project management
- change management
- problem resolution management
- cost management
- financial management

**Understand what's needed:**

[see our home construction project planning guide](#)



### Checklist 8: Close on Your Home Construction



Closing your home construction is similar to closing on an existing home sale

As your construction comes to a close, you will need to payoff your construction line with a residential mortgage loan.

**Find a residential mortgage loan:**

<http://www.SayLending.com/>

**Notes on Home Closing and Settlement:**

[see our Step 7 planning guide](#)

Do you need to sell your existing home before closing on your home construction?

<http://www.SayHomeSell.com>




### Checklist 9: Decorate Your Home



Your decorating budget may be tight, so shop wisely for best ideas and plans

Furniture, electronics, pictures, etc. — and that is just for the interior. For the exterior, you have flowers, yard furniture, cooking grills, etc.

	<p><b>View ideas:</b> <a href="http://www.SayImprove.com">http://www.SayImprove.com</a></p> <p>▲</p>
<p>Checklist 10: Moving In</p>	
	<p>Use our checklist on important moving tasks and scheduling</p> <p><b>Complete resource center for moving:</b> <a href="http://www.SayRelocate.com">http://www.SayRelocate.com</a></p> <p><b>One More Task</b> Monthly expenses are generally tight after completing a home construction project. Take a moment to view our guides on lowering your monthly expenses:</p> <p><a href="http://www.SayLowerBills.com">http://www.SayLowerBills.com</a></p> <p>▲</p>