

ADAM AND EVE  
BUILD THEIR FIRST  
CUSTOM HOUSE

BY Fred Dickson

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## **Introduction** *How to Use this Book*

This book is divided into two parts. The first part is the adventure of Adam and Eve as they build their first custom home. The second part is the appendix. In the appendix you will find spreadsheets, list and illustrations to help with actually building a house. There is a complete bid sheet with an explanation and suggestions for your entire project. I even included a short story so you can have insight to just one day of a small custom home builder's life. They have a life too you know.

The first part of the book, the story of Adam and Eve, is also filled with a wealth of building information. It is presented in a narrative fashion and explores many of the problems I have encountered over the thirty or so years I have been building custom homes and remodeling. It also reveals some of my hard learned ways of doing things "right." Read it carefully and take notes. It is free flowing but packed with a lot of information that can save you a lot of heartache and expense.

I deliberately avoided recommending a particular product or supplier. Products change constantly and it is nearly impossible to keep up with them all. Building codes also change and these codes affect the way the house is built and the use of products. A good example today is windows. Under the current national building code, windows over a certain height above the ground and a certain height above the floor can only open four inches without a stopping device. How would you like to put in all your windows and find out they do not meet this code on final inspection and need to be replaced?

If I could recommend anything, I would urge you to use subs and suppliers that you can trust and that know what they are talking about. The old adage, "you get what you pay for" is very true in the construction world. Take the time to check references. Also, remember small subcontractors can give you very personal service and usually at a lower price because of the lower overhead they carry. But they can also go out of business a lot easier and their business can be immediately affected by a personal situation such as a divorce. So do your homework. The same is true of the small custom home builder.

There is nothing like having the builder on your site day in and day out. He/she can answer many questions and see that everything is done according to the plans. A small builder will take care of many of the minor problems and work that needs to be done without a cost to the owner. Their business depends on the owner's referral and it is usually one house at a time. But a small builder is very vulnerable to the market. That being said, I have seen many medium size builders go out of business long before some of the smaller builders did. Again, do your homework.

I hope you find that this book helps you in many ways. Not just in the nuts and bolts of construction, but what to expect as an experience if you build a custom home or, for that matter, do a remodeling project. The same principles apply for both. As you read the book you might be overwhelmed by the demands and pressure of building a custom

home. Yes it is a lot of work. But, by getting an idea of what will be needed from you as an owner, you can make the experience a lot easier. Also, Adam and Eve chose one of the most stressful ways of building by “fast tracking” their project. You do not have to follow the same road.

If you decide to build a home, I wish you the best of luck and hope that this book has helped to make the process as pleasant as possible. Please feel free to contact me through my web page at [www.fcdicksonco.com](http://www.fcdicksonco.com).

## Chapter One – Starting Over

There is nothing like it. The house is finished and it is your house. It is a house built just for you. The location of every room, the closets, the ceiling heights, the window locations were all picked by you. The furniture is now in each room. It all fits just like you planned. There are windows on each side of the beds. Walk-in closets in each bedroom. The paint color is perfect. The view from the kitchen window is just as you dreamed. The patio fits your outside furniture. Every kitchen cabinet is right where you wanted them. The appliances are the most modern. The granite top glistens. Music plays through out the house.

You picked out the hardwood floors, the ceramic tile, the faucets and the carpet. The stone fireplace in the family room with built-in cabinets on each side is beautiful. You did it all and it is just what you wanted. It is the house you have dreamed of all your life. Now it is yours. This house is yours to enjoy, experience and to be so proud of. This is a dream come true for you.

You had looked at different magazines and had imagined if only your house or your kitchen could look like that. Then you started cutting out the pictures from the magazines and filing them away. There was a file for the kitchen cabinets, bedrooms, window treatments, laundry room, exterior elevations and everything you could think of. Little by little you collected all your favorite ideas. You looked at all kinds of house plans from all the books you could find. You visited model houses and got more and more ideas. Now you are standing right in the middle of all those plans and ideas. It has all come true. You have just built a “custom” house. Congratulations!

But what price did you pay? By price I do not mean just money. How stressed are you? Are you taking drugs for things you thought you would never take drugs for? Is your partner still talking to you? Does the family still know you? Have you just lost a year or more of your life? Did you spend twice as much money as you thought? Did you age ten years in just one year? How many sleepless nights were there and were they worth it? How many arguments did you have with the subcontractors? Was it impossible to make decisions on time and was the stress keeping you up at night? Did your dream become a nightmare? I hope not, but more then likely it was not anywhere near as easy and fun as you had thought it would be.

Building a true custom home is a tough job. Hundreds of decisions have to be made and they have to be made in a timely fashion. Lots of money is involved. Mistakes cost money for everyone. Plans have to be very detailed and thought out carefully. Contracts need to be accurate, thorough, complete and binding. A custom home is a massive undertaking and for most folks they have absolutely no experience. For most folks it is their first and most likely last custom home. But for some reason people dive headlong into this project with some idealistic dream of how beautiful all this will turn out. I do not mean to be a buzz kill, but it just doesn't work that way. Without the right preparations and understanding your custom home project will be a disaster. It will be a

disaster both financially and personally. I have seen it happen over and over. And, believe it or not, you are no different and it could happen to you.

The good news is, a custom house can be a wonderful experience for everyone. I have seen that happen too. The formula for that success was knowledge, commitment, time and money. Unfortunately I can not give you your commitment or your time. And I most certainly am not going to give you money. But what I can give you, or share with you is my knowledge. You have to be willing to give the commitment of time and energy. As for the money, it will seem as though there never, ever will be enough. We seem to always want more and better. But at least you can be smart about it.

I am going to start at the beginning. That's usually a good place to start. I am going to take you through the entire process from finding land to finishing the house. You are going to have a front row seat with my special customers Adam and Eve (I told you, we were starting at the beginning). It is their first custom house and I am the first builder they are meeting. They heard about me from a friend who said how awesome and great I am (you will notice throughout the book how awesome and great I am- writer's privilege) and they want to meet me at a property they found. They want to know if the house they want to build will fit on the lot and how much it will cost to build the house. This is a typical first call. Now it is time to get Adam and Eve straightened up. Let the fun begin!

## **Chapter Two – The Budget - *The Truth of it All***

I arrived at the property the next day at the appointed time. It was at the end of a cul-de-sac and Adam and Eve were standing on the property a few hundred yards from the end of the street. They drove a Volvo sedan, relatively new and clean. I made a few assumptions about them from that. I drive a Ford pickup that is not very clean inside or out. You can make your assumptions about me from that. After a quick hello they showed me the property plat (boarders of the property with measurements) and a small drawing of the house they wanted to build. The house plan looked like it had been copied from a house plan book and nearly illegible. It is time to burst Adam's and Eve's bubble. But I will be polite since I want them to be a future customer.

I first examine the plat of the property. I explain the building restriction lines and how this has decreased the area for constructing the house. Then I explain the distance the house must be from the septic system and well. This further decreases the area of the house site and forces the house to the side of the property. There is a utility easement for water drainage and another for electrical on an adjoining property. Again, more and more of the property became restricted for building. What they had envisioned as a home site with room for a large patio and future pool no longer fit their needs. They were sure it was large enough and had almost put a contract on the property. That would have made for a lousy start.

When you look at property you need to find out everything about it. Go to the county records and find out about all the restrictions and easements. If it has public water and sewer, where are the hookups? How much are the fees for hookups? If it is septic and well, has the well been dug? Has the property been perked for septic? How many bedrooms is the septic approved for? How deep is the well and what is the rate of recovery? Has the water been tested for quality? How about covenants and restrictions? Is there a homeowners association and what is the fee? Are there architectural covenants? Can you build the type of house you want to build?

Walk the property boarders and get to know it. I once discovered a dump site on an adjoining property of a customer. The woods were so thick with undergrowth I would never have discovered it unless I wandered around the property with the potential buyer. The adjoining property was an "out parcel" and did not have to conform to the covenants of the neighborhood. This neighbor had a few abandoned cars, junked appliances, tires, a storage shed and rusted items beyond identity. We were lucky to have discovered this trash dump before the owner bought the property.

I have often said your project begins with the land. But it really doesn't. It begins with the budget. If you need to build at least a 3,000 square foot house (I will discuss how to determine this in a minute) and building cost for high end custom homes is \$200 per square foot then your house is going to cost \$600,000. If your budget is \$650,000 then that leaves \$50,000 for the lot. There are settlement cost, taxes, permit fees, etc that will also come out of the budget. So when Adam and Eve start looking for property they need

to decide first how large a house they want to build and have a realistic handle on an average cost per square foot. They can determine their budget and then calculate an amount to spend on the property. But two quick words of warning: Be careful about a realistic price per square foot to build a house. Know your taste and what you will be happy with. Granite countertops will cost a lot more than laminate tops. Hardwood floors more than carpet. This applies to every single item in the house – from door knobs to light fixtures to appliances. Secondly, watch out for improvement cost to the property such as a driveway, retaining wall, well, septic, clearing, surveys and so on. Be honest with yourself.

So back to Adam and Eve and I standing on the property. We soon discovered the property would not work for the type of house they wanted to build. They asked me how much it would cost to build the house they liked. The famous builder answer is, of course, it depends. After a few minutes of discovering what finishes they wanted, I gave them a square foot range of cost. Adam became a bit rigid. Eve's face reddened a bit. She remarked sharply to Adam "I told you so." I suggested they could buy a house in a development for less, but they insisted they really did want a "custom" house. Often customers think they can "beat the system" by building a house with a builder. Adam might have had that illusion. Even when the homeowner is his/her own builder, by the time you factor in all the cost of time and energy (and therapy), it seldom is less expensive to build your own house. Simply put, don't build a custom house to save money.

I gave Adam and Eve their first homework assignment; figure out how many square feet of space they needed. I emphasize the word "needed." Then, figure out how many square feet they "wanted." They could look at their existing house and measure the rooms. They could get rid of the living room (who needs that anymore). They could put extra bedrooms in the basement if it was a walkout. There were many cost options available with a custom house, but first they needed to get an idea of the size of rooms they had been living in and how this translated into square footage for the new house. How many bedrooms and bathrooms? Did they need regular closets or walk-ins? How large of a kitchen and island did they need? They would need to go room by room. I told them not to worry about design at this point. Just think living space. The design would come – later.

I told Adam and Eve to give me a call once they had put together the square foot numbers. The next meeting would be about budget and the design criteria to meet the budget including the lot cost. This is always a tough nut (or apple) to chew for a homeowner. For some reason they do not want to tell a builder how much they are willing to spend on the construction of the house. I explained I could not help them utilize the design and quality of the finishes unless I knew the budget. It was a matter of trusting each other. As we parted ways that day, I wondered if I would ever hear from them again.

One week later we met at their house. They had two small children, a dog and they lived in a track home of maybe 2,000 square feet. The house was a typical vinyl siding, split

level with inexpensive finishes inside. The area that I saw was very clean and the kids were very well behaved. For the dog, I am sure I screwed up years of training by the time I left. *“Its ok if he jumps up. I love dogs (which I do). I don’t mind if he chews on my jeans. Here dog, have another piece of cheese. Does your dog get gas if it eats cheese?”*

Adam and Eve were well prepared for this meeting. They had meticulously gone over all the rooms and had listed each one by size (need and want) and by finishes (need and want). I told them I was impressed. There is a saying I had heard in my early years with computers: “garbage in – garbage out.” I explained this to them and that the more detailed and accurate they are now, the better the results would be later. From all the data they had accumulated and recorded on the spreadsheet, we calculated a high and low “need” cost and a “want” cost. We spent hours that night (giving me lots of time to screw up the dog). We discussed their budget openly and frankly. In the end we developed a price range they could spend on the lot. Finally, I told Adam and Eve, they were ready to get started on a custom home. I also told them to throw the old plans away. It was now time to find a lot to build their dream house on.