



ASSOCIATION OF WOMEN HOME OWNERS

ROADMAP TO BUILDING OR REMODELING YOUR HOME

www.HomeTips4Women.com





The Home Ownership Experience

Most people treat each home owner project as a separate transaction. When you buy a home, you aren't focusing on the garage you might add at a future date, or who you'll refinance with to cover those remodeling costs down the road. When you understand the home owner lifecycle, you'll see that many of the home professionals you work with once can provide support for future activities in your home owner journey. You'll discover that it pays to build long-term relationships with these professionals similar, to the relationships you have with your doctor, accountant, teachers, etc.

Americans are very mobile, moving every 5 to 7 years although the trend is fewer moves, averaging 7 to 10 years. This means you might complete the home ownership lifecycle several times in one or several communities. We've organized the library at the Association of Women Home Owners (www.HomeTips4Women.com) to help you find ideas and information related to where you are in the home ownership cycle. We also encourage you to share your stories as new home owners, busy professionals and parents, to encourage others to find solutions to their unique situations.

In the meantime, read on to discover how to find the team that will pave the way to an outstanding home owner experience!



The Homeowner Workbook Series

This series of workbooks will help you identify the resources needed for each phase of home ownership. By gathering the information in one place, you now have a resource you can use over and over to build positive homeowner experiences.

- Who's Who On Your Real Estate Team
- **... Roadmap to Building or Remodeling Your Home**
- Timely Home Maintenance with Your Pro Team
- Transforming a Basic House into Your Lifestyle Home
- Tips to Save Time & Enjoy Your Home More
- Professional Resources for All Your Home Projects (Combines all 5 eBooks)

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Home Professionals Who Build and Remodel Homes

What if you can't find the dream home you want? Perhaps you'd rather not move as you love your neighborhood and just need extra space, i.e. an extra bedroom for a growing family. If you like a challenge, then you might be ready to build a home or remodel your existing home. Be prepared for an incredible amount of work, lots of decision making, evenings spent reviewing the days' work and the stress that comes when these projects don't go according to plan.

When building my home, we had difficulty protecting the trees. We made the builder bring the excavation team back to alter the angle of the foundation for our solar roof design and lost a tree. When the septic system didn't pass the building inspection, we lost more trees. Building a house involves lots of tradeoffs you can't project on paper.

Building/remodeling a home involves many suppliers and sub-contractors and things happen. The year we remodeled our Victorian home, there were record temperatures causing our custom kitchen cabinets to be delayed more than 2 months. We'd already ripped out the old kitchen so we lived with a microwave on a makeshift table and the refrigerator kept moving around the house to get out of the way of the workers.

Be realistic and **add 10 to 20 percent contingency to your budget and your timeline.** Our contract to build our home was signed in January. We broke ground in March and the race was on to see which came first, the house or the baby. Two months after Ryan was born, we moved in without phone service as the telephone company ran out of trunk lines. It happens!

Partner with your builder/remodeler and focus on the quality of workmanship.

Building a home isn't for everyone. The table below lists more than 20 of the most common trades involved in new home construction, but it can't communicate the scope of responsibilities a general contractor assumes. Here are some of the issues you may have to deal with:

- **Scheduling complexity** as many contractors have to return to the job site several times and need lead time to manage their own schedules.
- **Complicated timing for the delivery of materials and equipment**, i.e. getting a boom truck to lift the roofing trusses into place.
- **Roles and responsibilities must be clearly documented and enforced** through quality reviews extending beyond traditional building inspections.

Your general contractor (GC) earns their salary with full responsibility to deliver the home you want, on the agreed-upon schedule and budget. As the buyer, your role is being clear upfront about what you want and working with your builder to achieve those goals. Changes during construction that need rework, will add costs. Don't fool yourself into thinking you can act as your own GC. Find a GC who is willing to work with you in a win-win partnership.

The table below offers insight into who does what when building or remodeling a house.



Your Home Professionals	Building	Remodeling	Add or Replace
Architects – Designing homes/remodels; some builders offer design services (called design/build) to simplify the process.	X	X	
Kitchen / Bath Designers – Focus on key rooms using knowledge of design trends, including products and materials.	Optional		
Surveyor – Stakes property/house & draws plans.	X		
Builder / Remodeler/ General Contractor – Coordinates contractors, building inspections, etc	X	X	
Excavator – Digs hole for foundation & utility hook ups.	X		
Concrete – Frames foundation; pours footings & foundation; slab, garage floor and sidewalks poured later.	X		
Framers – Handles framing (walls, floors, roof), installs sheathing, doors, windows, doors, house wrap; builds deck, etc	X		
Chimney/Fireplace – Design/install firebox, flue and chimney.	X		X
Heating, Ventilation, A/C (HVAC) – Install furnace, ductwork, hot water and/or radiant heat.	X	as needed	
Plumber – Rough plumbing (hidden inside walls) and finish plumbing, i.e. toilets, sinks, etc.	X	as needed	
Roofer – Install roof after heating & plumbing vents in place.	X		
Electrician – Installs service panel, rough wiring; finish including light fixtures, fans, etc.	X	X	
Siding – Install siding, soffits and gutters.	X		
Garage Door – Installs garage door.	X		X
Insulation – Installed before drywall unless blown insulation.	X		
Drywall Hangers – Put up walls and ceilings in finished space; garages for fire safety.	X		
Drywall Tape & Mud – Different crew typical for taping and mud (plaster more specialized).	X		
Cleaning – Clean construction sites before finish work and when house is completed.			
Finish Carpenters – Trim out windows, doors, baseboards, built-ins, ceilings, fireplaces, etc.	X		
Painters – Paint starting with kitchen and bathrooms so cabinets can be installed.	X		
Cabinet Installers – Install kitchen/bath cabinets & countertops.	X		
Floor Installers – Handle installation of all flooring from hardwood to carpeting, tile & more.	X		X
Driveway – Final grading & installation.	X		
Landscaping – Grade ground after backfill, seed lawn, plants trees and shrubs.	X		X
General Contractor – Reviews sub-contractor work and finishes punch list after all work done.	X	X	



Answers to All of Your Home Ownership Questions ...

Women make seventy to eighty percent of the decisions involving their households, and twenty-one percent of first-time home buyers are single women. The goal of the Association of Women Homeowners is to provide you with the knowledge, tools and community support to comfortably manage any aspect of home ownership. We want to help you identify when it's time to call for help ... and when you call, we'll help you learn the concepts and terminology so you're comfortable working with any professional.

We'll help you build your strategy for buying a home and maintaining it to protect your investment. Our home professionals will share tips for decorating, organizing and saving time so you can enjoy your home.

At www.HomeTips4Women.com you'll find great articles and a directory of home professionals to help you with any aspect of the home ownership. You might prefer our radio show, [Home Tips with Tina](#), where you can meet different home professionals and ask questions from the comfort of your home.

We're also inviting home owners to share their stories, so you can learn what has worked for other home owners. Watch your email inbox for **our newsletter, Tips 4 You and Your Home**. We'll share information and ideas to help you learn more about your home and how you can create the home of your dreams. If there's anything you want to know, please let us know so we can provide the information that best supports you in achieving the home of your dreams.

Tina Gleisner, Founder

Association of Women Home Owners

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P.S. The association is for all homeowners looking to improve their lives. We encourage feedback as we build our community to support you. Content comes from home professionals who want to build successful relationships with you. Please invite others who might find our information and community helpful as word-of-mouth sharing, is the best way to build a vibrant community. Thanks!

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Readiness Assessment

Before you make a commitment to build or remodel your home, you want to make sure you're being realistic about the time you'll need to invest to get the results you want. Here is a simple checklist that helps you identify the time you'll need to invest in the project. You can validate the elapsed time estimated by talking with the builders and remodelers you speak to.

- Bathroom remodel – average 4 to 6 weeks elapsed time when walls are unchanged.
- Kitchen remodel – estimates run 8 to 12 weeks if no walls are being changed.
- Remodeling one room within existing space – estimate 6 to 8 weeks.
- Additions – depending on the size, can take anywhere from 6 to 12 months.

Note: Kitchens and bathrooms take longer due to the large number of fixtures involved.

Activity	4 Story Addition	Estimated # Hours
Preliminary plans & budget	30 hrs	
Designing your home or remodeling project	60 to 80 hrs (3 designs)	
... if building, finding a building lot	n/a	
Selecting your builder/remodeler	8 to 12 hrs	
Building permits & inspections	6 to 8 hrs	
Kitchen and/or bathroom design	Kitchen/family room drove entire design plus bathroom	
Landscape design & implementation	12-16 hrs	
Selecting and buying 100s of fixtures <ul style="list-style-type: none"> • New kitchen • Family room with entertainment center • 2 bathrooms remodeled, new master bath 	60 to 80 hrs, primarily on custom kitchen cabinets	
Visiting the job site to monitor progress (recommend every day to find/correct problems)	30 to 60 min/day = 200 hrs	
Packing & moving (new EPA Renovation, Repair and Painting rule may require you to move out of your home during construction)	Packing & unpacking kitchen & bathrooms = 40 hrs	
Tracking receipts, costs & other paperwork	20 hrs	
Subtotal of hours invested start to finish	486 hrs	
Contingency (10 to 20% for time and money)		
Total hours estimated		
Average # hrs/wk (10 hrs/wk isn't unusual)	9.5 hrs/wk	



Your Team of Home Building/Remodeling Professionals

As we build our directory of home professionals, we hope we're able to help you find the resources you need to complete your team of home building professionals. Use the checklists below to browse the association directory for professionals in your area. Be sure to partner with your builder and focus on the quality of the workmanship going into your home.

Home Professionals	Contact Information
Architect	Phone: Email:
Builder/Remodeler	Phone: Email:
Banker	Phone: Email:
Realtor	Phone: Email:

Your Project Milestone Checklist

Here's a checklist you can use to track your project's schedule.

Project Milestones	Target Date	Actual Date
Design completed		
Financing arranged (you can't start too soon!)		
Proposals requested (minimum of 3 recommended)		
Builder/remodeler selected		
Contract signed		
Move to temporary living quarters if required		
Project started		
Electrical & plumbing inspections		
Painting & finish work completed		
Flooring completed		
Final inspection & Certificate of Occupancy (CO)		
Move into your new home/remodeled space!		



There are an incredible number of decisions to be made when building a house. This list is meant to give you more time to research and find the products you want so you can get the best prices. You also want to document these products in case you need to get replacement parts or additional materials, i.e. an extra/different kitchen cabinet.

Note: You'll want to use the companion document, **Transforming a Basic House into Your Lifestyle Home**, to document typical decorating decisions like paint colors, lighting, window treatment, flooring and more. Green products, i.e. solar panels, are not included here.

Product Needed	Manufacturer	Product Name & Model	Color	Warranty Mailed
Roofing shingles - style and color				
Siding – material, style and color				
Shutters – material, style and color				
Front door – material, style and color				
Garage door – material, style and color				
Patio door(s) – material, style and color				
Other exterior doors – material, style and color				
Exterior lighting , i.e. by front door, garage door				
Exterior trim , i.e.				
Windows – material, style and color				
Porch/deck – flooring material and color				
Porch/deck – railing material and color				
Mailbox & post				
Sidewalk material				
Driveway material				
Retaining wall materials				



Product Needed	Manufacturer	Product Name & Model	Color	Warranty Mailed
Heating fuel – oil, natural gas or propane				
Air conditioning – whole house or wall				
Interior doors – style and hardware				
Kitchen cabinets – style, materials and color				
Kitchen cabinet hardware				
Kitchen counter top – material and color				
Kitchen sink – style, material and color				
Kitchen faucet – style, material and color				
Refrigerator – style and color				
Stove – gas/electric, style and color				
Dishwasher – style and color				
Microwave – style and color				
Other appliances , i.e. built-in coffee maker				
Washing machine – style and color				
Dryer – gas/electric, style and color				
Bathroom toilets – style and color				
Powder room - vanity, sink and counter top				
Master bathtub/shower – style, material & color				
Master bath – vanity, sink, counter top, hardw'				
Shared bath tub/shower – style, material & color				
Shared bath – vanity, sink, counter top, hardw'				
Bedroom ceiling lights – style, material & color				