

## Perfect place Work with a builder to create a home just for you

By Lisa Radke

**Y**ou've seen countless home improvement shows on TV that make building a home look easy. And the truth is, it can be a rewarding and stress-free experience. But for some, having a home built from the ground up can be a time-consuming and difficult task. But if you — or your builder, at least — know what to do, you'll find that watching your new house take shape can be an exciting and rewarding experience.

### Getting started

Before making any phone calls, it's important to know what you want. Jodi Bagwell, CFO of Bagwell Construction, a Moorpark, Calif.-based general contractor, suggests looking through home design books and magazines to get a feel for what you like.

"There's a myriad of different resources out there," says Bagwell, whose company recently lended their services to ABC's "Extreme Makeover: Home Edition." "A lot of designers like it if you pick out pages of magazines that you like. Even go so far as to do that with furniture, paint colors, whatever pleases your eye."

### The right fit

Of all the numerous decisions you'll eventually make during the process, choosing a reliable general contractor is the most important. Many offer a one-stop-shop style of service, meaning they subcontract architects, electricians and designers all under one roof. These full-service companies are often a wise decision, especially if this is your first time building a house.

"Architects are not normally part of the equation when people think of homes in America today, but there is a growing number of us who have decided that designing homes is at the core of our architectural practice — where the passion of the client often dwarfs that of the designer," explains Duo Dickinson, a 25-year veteran architect. "The home is the fondest hope and the biggest risk of anyone who takes the time and effort to build it, and that passion is wonderfully energizing for an architect."

The architect you choose should be familiar with local building and safety codes to avoid any unnecessary hold-ups in the construction process. Not having the proper permits could severely throw construction off schedule and result in loss of valuable time and money.

### Get it in writing

Once the vision you had in mind for your home is complete, put it in writing. Bagwell suggests making all

your design decisions before any construction starts. Decide where you want things to go so electrical outlets and the like can be installed, even choose tile and countertop materials prior to construction. Or, if you are clueless when it comes to design issues, hiring a professional interior designer who can determine what materials should be used for your lifestyle can be well worth the extra cost.

"Really, really take a lot of time in the pre-construction phase to decide what you want and where you want it, because once you get into the construction process, making changes raises the cost exponentially," she says. "If there are structural issues, you've got to go back through the whole permit process."

### Talk the talk

Any Johnston, host of the "Avoiding the Money Pit" seminars, which provide homeowners tips on all aspects of renovation, says communication is key.

"I've had many projects that I would deem perfect — and it wasn't by dumb luck," says Johnston, who is the author of "What the 'Experts' May Not Tell You About Building or Renovating Your Home" (Warner Books, \$12.95). "It's always a product of work by all parties, ensuring that expectations get met at a fair price."

Johnston describes her projects as having five components:

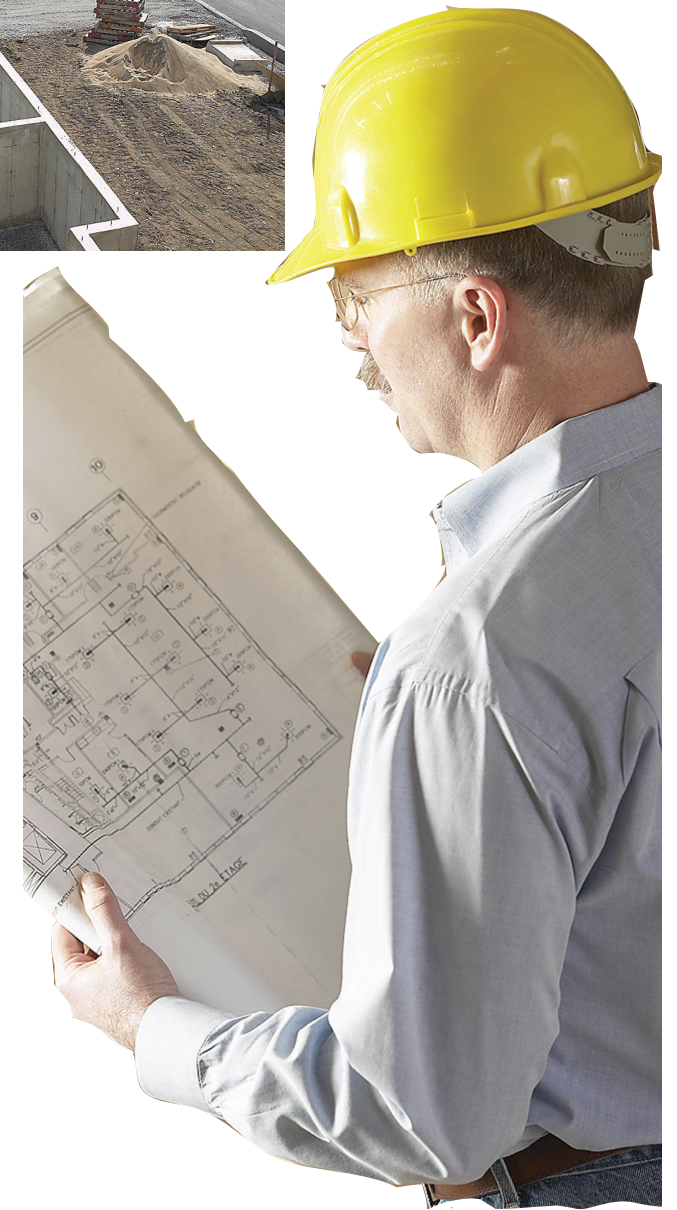
- The site to be built on, or the existing structure to that will be renovated
- The owner
- The design, including an architect if you have one
- The contractor
- The budget

Once a solid line of communication and trust is established between you and the builders, you are less likely to incur surprise charges. By simply staying in contact with your contractor throughout the entire

process, you are less likely to be deceived.

"Take time to prioritize," suggests Dickinson, author of "The House You Build: Making Real-World Choices to Get the Home You Want" (The Taunton Press, \$34.95).

"Nobody, repeat, nobody gets everything they want in their dream home. The more you can break down the components of your home into bite-sized chunks — tile for the entry, screen porch, custom kitchen, etc. — the more easily you can pre-empt sticker shock once the first bids come back."



## Opening doors

Choosing the right real estate agent could be key to the perfect new home

By Rob Kallick

**B**uying a house is a big deal — not only is it one of the largest purchases you'll ever make, but it's the place where you'll spend most of your time. That's why it's important to find a real estate agent that can best serve your needs. To accomplish this, look for someone who's an expert in your area.

"That doesn't necessarily mean the biggest lister," says Nancy Meeks, a real estate agent who works under the Realty Executive Umbrella in Whitefish Bay, Wis. "Sometimes they're so pre-occupied with their listings they don't know what's going on. Whatever you do, make sure you get someone who's an expert in your field."

### What you want

Determine what your expectations are for your agent. What are you looking for from them?

"This can be hard if you're a first-time buyer," says Maury King, a certified real estate specialist for Windermere Real Estate in Seattle. "Find out what their free time is like. Do they do this on the side or is it their full-time job? Are they computer literate? Can they give you estimates? These are all questions you want answered."

You should also be looking for someone who's a good personality fit. Finding a house can take a long time, and you may spend many hours with this person driving to and from houses.

"I can show clients anywhere from 3 to 300 houses," says Meeks. "And I had one client who wrote every detail of the



houses I was showing her down in her Palm Pilot. That took over 45 minutes at each house!"

### Close relationship

According to Meeks, agents almost get "married" to their customers, they spend so much time with them — all the more reason to find someone you get along well with.

"You want someone you feel you can trust and work with," she says. "Someone who understands your needs."

One good way to find an agent and to get a sense of what they're like is to attend an open house they're hosting. Spend some time talking to them. You can also drive around town looking for signs of the popular agents or companies.

### Right choice

One of the biggest mistakes people make when looking for an agent is

simply calling an agency and hiring whomever answers the phone.

"A lot of times people see an ad and whoever has floor time when they call ends up being their agent," says King.

According to Meeks, many times these people are new to the job. "Once you have your own book of business, you're not answering the phone anymore," she says.

Finally, make sure the agent is going to represent your best interest and not their own, especially during negotiations.

"You have to be able to trust that the agent is going to negotiate on your behalf," says Meeks. "That's a difficult part, because Realtors are based on commission, and the higher the price, the more we get paid. It can be tough for some Realtors to go for a lower price because their commission falls."

## ✓ Buyer's checklist

Charm, character should outweigh old house hassles

**F**or some, the allure of a classic old home sets the tone for their house search. Others want nothing to do with a house that wasn't built in this century. Before you buy a new house, check out these factors into whether you should buy a new home.

- **New house:** Open floor plan on main level.
- **Old house:** Possible restricted flow of rooms, especially on main floor. Walls may be difficult to remove if they are load-bearing.
- **New house:** Standard décor often includes white trim and crown molding; faux wood floors, carpet.
- **Old house:** House may include old wood trim and molding that may require stripping and staining; Wood floors may be covered by carpeting.
- **New house:** New appliances, such as water heater, furnace, refrigerator and others may still be under warranty.
- **Old house:** Appliances may need to be replaced, along with in-wall piping.
- **New house:** Double-insulated windows designed to keep hot and cold air outside, as well as retaining inside comfort level.
- **Old house:** Loose windows, sometimes on a rope-and-pulley system, can result in inefficient climate control.
- **New house:** Attached garage is usually standard; driveway offers extra parking options
- **Old house:** Detached garage, street parking