

HOME BUILDING GUIDE

HOW TO **PLAN, BUDGET** AND **CONSTRUCT** ANY HOME PROJECT



EXPERT **TIPS** TO MAKE YOUR NEW HOME BUILD OR REMODEL GO MORE SMOOTHLY



THE FIRST EXCITING STEPS



BEFORE THE FIRST NAIL IS DRIVEN, before the first bit of concrete is poured, you need to develop an in-depth, step-by-step plan for your new home build or major renovation. Spahn & Rose's Home Builder Guide is here to help.

This handy overview includes questions to help you choose the right contractor for your project and walks you through each major home-construction step. In the center of this booklet is a customizable flowchart and

timeline to which you can continually refer as the project progresses.

By tapping into the know-how of local experts, this guide will help you avoid costly mistakes. You'll also find building-material buying tips from Spahn & Rose employees with decades of experience and learn how best to select windows, doors, kitchen cabinets, roofing shingles and more.

As you navigate your project, your contractor will become a sort of air traffic controller, juggling schedules, work crews and delivery of materials. This guide therefore helps ensure that you and your contractor are on the same page regarding timelines, materials selection and other details.

Another invaluable resource is Spahn & Rose itself. Homeowners and contractors can take advantage of our full suite of services: cabinet designers to tailor a kitchen to your needs, estimators who will make site visits to be sure measurements are accurate and home designers who will create detailed building plans to your specifications. For more information about any of these services, visit SpahnAndRose.com.



3 Tips Before the Project Starts

DUSTIN CHATFIELD, Assistant General Manager of the Cresco, Iowa, Spahn & Rose, who has extensive experience as a contractor, shares pointers about beginning a new home build or renovation:

- 1. BE UPFRONT WITH YOUR BUDGET.** Building a home or undertaking a renovation isn't a game of poker, where you wait to reveal your cards to your contractor or supplier. When your contractor knows your budget from the start, it helps avoid overages, and you'll get better results.
- 2. FIND REAL EXAMPLES.** Drive around and look at houses or visit the homes of friends and family to find features you like. Take pictures and show them to your salesperson and contractor so they can more easily find the right products to meet your needs.
- 3. CLEAR THE DECKS.** For renovations, prep the work area by moving everything out for the contractor. This saves time and reduces the risk of accidental breakage or misplaced items.

ROOFING & SIDING ELEMENTAL PROTECTION: ROOFING & SIDING

Protection from the weather and keeping your family safe begins with the exterior of your home, which means strong roofing and siding. What you might not realize, though, is that roofing and siding contributes a lot to your home's curb appeal—so choosing the right materials and color for your roofing siding should be high on your home-build checklist.

Roofs in Iowa, Illinois and Wisconsin need to be tough enough to endure large temperature swings and withstand rain, snow and strong winds. While a roof represents a significant portion of a home's cost, it's worth the investment. Recent research from the National Association of the Remodeling Industry found that a new roof provides a 109 percent return—meaning you could, in essence, make a "profit" on your new roof in terms of future costs not incurred.

If you're replacing an existing roof, the most important consideration is how many years you expect to stay in your home. If you plan to sell it in the near future, less-expensive, simple asphalt shingles are a good option, but if you're in your forever home, it's definitely worth investing in longer-lasting, more durable materials.

Roofing and siding innovations mean you can now choose from a variety of styles and colors. Options include architectural-style shingles that have a more textured, sophisticated look, and even shingles that look like slate yet are made of durable composites. And some siding can be textured and pre-painted for quicker, easier installation.



3 Tips for Choosing the Right Roof and Siding

BERNIE REIFF, a Spahn & Rose buyer based in Dubuque, Iowa, shares inside advice on how to figure out which types of roof and siding are best for your home.

- 1. SELECT THE OPTIMAL SIDING MATERIAL.** Each of the four types of siding—vinyl, fiber cement, metal and brick—offers advantages. Vinyl is versatile, low-maintenance and often more cost-effective. Fiber cement is a durable option that can be painted before installation. Long-lasting metal siding eliminates damage from insects and is more resistant to fire than other materials. And brick, while more expensive than other siding, provides long-lasting protection and low maintenance demands.
- 2. BE SURE TO VENTILATE.** Whether you're building a new home or replacing an existing roof, it's extremely important to be sure the roof has proper ventilation, which will be installed when the roof is built. Proper ventilation prevents the formation of ice dams, which can cause extensive damage to roofs and gutters.
- 3. READ THE FINE PRINT.** Some insurance companies and roofing manufacturers tout insurance savings stemming from impact-resistant shingles. The 25 to 30 percent more you pay for this shingle type may save you some money on premiums down the road, but check the fine print: Insurance policies and warranties may not cover expenses such as labor. Calculate whether the pricier materials are worth it for your budget.

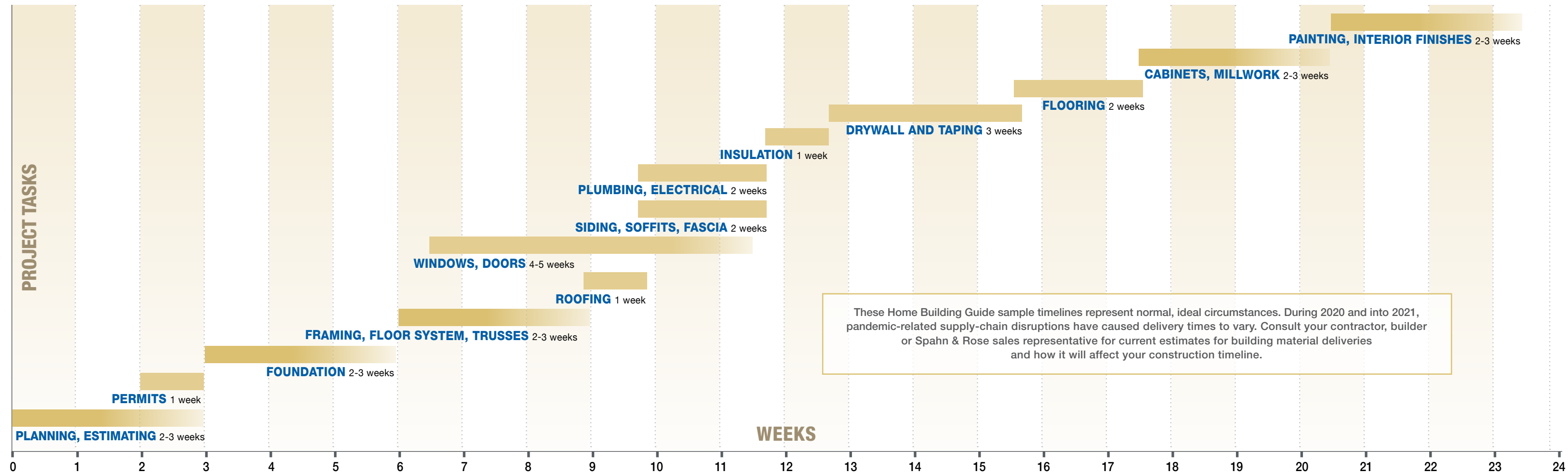


HOME BUILD TIMELINE

While each home build has its own individual timeline, this chart provides an overview of what happens during a typical home-build process.

This timeline represents ideal conditions; your time may vary based on weather and availability of building materials.

NOTES FOR YOUR HOME BUILD



These Home Building Guide sample timelines represent normal, ideal circumstances. During 2020 and into 2021, pandemic-related supply-chain disruptions have caused delivery times to vary. Consult your contractor, builder or Spahn & Rose sales representative for current estimates for building material deliveries and how it will affect your construction timeline.

How to Find the Right Contractor for You

Picking a contractor to build your new home or complete a major renovation can be nerve-racking. These steps will help ensure that you hire the right one.

START WITH QUALITY PLANS. It's nearly impossible to get an accurate bid if your home or project plans are incomplete or not thorough. Spahn & Rose offers homeowners and contractors a suite of customizable home plans, as well as accurate, detailed plans for renovations.

SEEK SIMILAR CONTRACTORS. When researching contractors, compare apples to apples. In construction terms, that means looking at contractors who build homes of similar value—those that will sell in the \$120,000 to \$140,000 range, for example. If you're renovating, compare contractors who have completed similar renovations.

CHECK OUT SPAHN & ROSE'S FIND-A-CONTRACTOR. For new home construction and renovations alike, Spahn & Rose's online Find-A-Contractor service lists builders and contractors who have longstanding relationships with our company; they can be searched by specialty and region.

COMPARE BIDS. When seeking multiple bids, request that contractors split the estimate into several categories: cost of materials, labor, profit margin and other expenses. A good rule of thumb is that materials will account for about 40 percent of the cost, and the typical profit margin should be about 15 to 20 percent.

AVOID LOWBALL BIDS. There's a chance that contractors who come in well below others could be cutting corners or skimping on materials. No one wins when a project is underbid. Homeowners may face unexpected expenses, and lowball contractors may not make enough to pay workers or subcontractors.

5 Ways to Make Your Build Go More Smoothly

Once you've hired a contractor, here are some tips to help ensure that the home build or renovation goes as planned.

1. EXPECT OCCASIONAL WEATHER DELAYS. Bad weather happens. Rain or snow in late spring or early fall can mean a temporary halt to work on your home. Your contractor will inform you of any delays and you can be confident that, overall, the job site is safer and the quality of the work will be better as a result of these brief stoppages.

2. MANAGE STRESS. Building a new home or undertaking a major renovation is a large commitment of money and time, so stress is bound to be part of the process, too. One way to reduce anxiety is to document the progress of the build. That way, you'll also be on-site regularly to communicate with your contractor, asking and answering questions.

3. TAKE A BREAK. While it's important to communicate with your team, constantly being on edge during the build will increase everyone's stress as well. From time to time, take a break of a day or two from thinking about the project. Then, with fresh eyes, come back to the site and you'll likely be pleased with the progress.

4. BE FLEXIBLE AND PREPARED. Coordinating a new home build or renovation means juggling lots of tasks at once. Having a Plan B, C and maybe even D ready means you won't be caught without living arrangements if the completion date has to be pushed back. Create backup plans for where to stay and store your belongings.

5. PLAN A CONTINGENCY BUDGET. A standard suggestion is to set aside 10 percent of the home or renovation cost to deal with late changes or unforeseen construction difficulties. Adding this to your budget early can reduce stress later. And if you don't use this money, it's a bonus—cash to put toward new furniture or a deck!

WINDOWS & DOORS

LET THE SUN SHINE IN—SECURELY

Windows and doors are a crucial nexus of form and function in your home, helping to keep out the elements while reining in heating and cooling costs alike. Stylish windows and doors can add a distinctive look to your home and boost its curb appeal.

As an authorized Andersen, Hayfield and Marvin window dealer, Spahn & Rose will guide contractors and homeowners to their optimal windows, providing in-depth information about material types—including wood, vinyl, fiberglass, aluminum-clad and vinyl-clad—that will be best for your home, budget and style.

Each style has advantages; fiberglass and vinyl, for example, are easier to maintain. Also, you'll need to decide among double-hung, casement, awning and slider varieties. A Spahn & Rose window-and-door expert can help match the windows' function to your preferred style.

One of the most noticeable parts of any home, meanwhile, is the front door. To make your entryway distinctive, rely on Spahn & Rose's door estimating service, which is available at every location. For all types of doors—interior, exterior, patio and storm—Spahn & Rose is the vendor partner of several high-quality national door manufacturers, including Badger, Bayer Built, Larson Storm Doors, Therma-Tru and Waudena.

Like Spahn & Rose's window estimating specialists, Spahn & Rose door experts will evaluate plans and visit job sites and homes to make accurate measurements before placing an order for new doors.



3 Smart Tips for Buying Windows and Doors

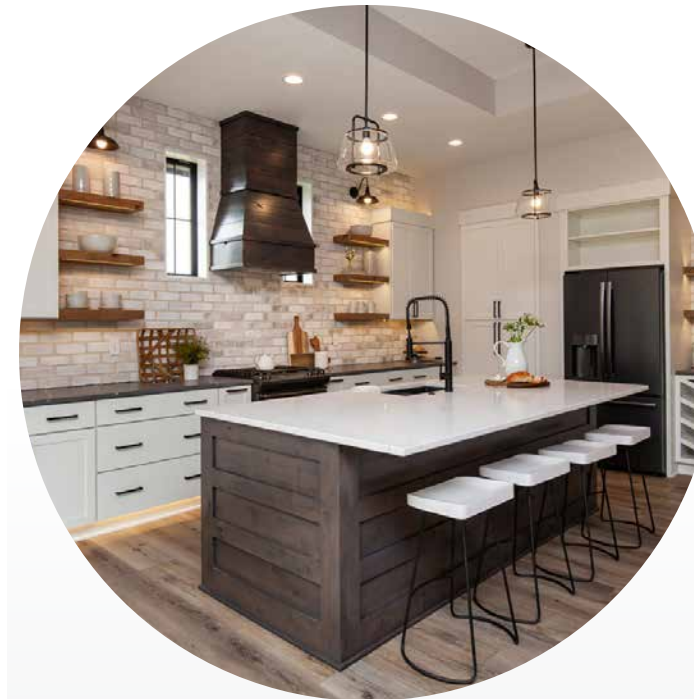
LIBBY HANSEL, Assistant Millwork Manager at Spahn & Rose in Dubuque, Iowa, shares her three top pointers for buying windows and doors.

1. GO LOW-E TO SAVE ENERGY. Because home-builders in Iowa, Illinois and Wisconsin must contend with the extremes of summer heat and frigid winters, low-emissivity glass (known as low-e glass) makes a good choice. It's coated with microscopic layers of metallic oxides to deflect heat out during the summer and keep it inside during colder months.

2. DON'T BE LURED BY BIG-BOX PRICES. Big-box retailers may offer low prices on windows and doors, sometimes even on nationally known brands, but often these specially priced items don't include hardware or accessories from the manufacturer. This means big-box windows and doors may not operate, be secure or keep out the elements as well as originally designed.

3. RELY ON PROFESSIONAL MEASUREMENTS.

When you purchase your windows and doors from Spahn & Rose, one of our experts will review your plans or visit your job site or home to ensure accurate cost estimates, precision measurements and installation guidance.



3 Smart Kitchen Design Tips

DANA EVANS, a Cabinet Designer at the Spahn & Rose Dunn Lumber location in Lake Geneva, Wisconsin, shares a trio of smart pointers to ensure you select the best cabinets for your kitchen or bathroom.

1. BUDGET RIGHT. Don't be surprised by the price of cabinetry. The average cost of a full kitchen remodel nationwide is about 18 percent of the home's value; a master bathroom remodel runs about 10 percent. Cabinets aren't cheap, so be prepared for a bit of sticker shock.

2. MAKE A LIST. In addition to finding examples of kitchen features you like, write down the ways in which your current kitchen design works or doesn't work. Bring that list to your consultation with a Spahn & Rose cabinet designer.

3. EXAMINE MOLDING. As you're choosing cabinet-installation contractors and looking over their previous work, closely inspect details like moldings. Is everything straight and flush?

CABINETS & COUNTERTOPS

GET ORGANIZED WITH FUNCTIONALITY AND STYLE

Cabinets that are thoughtfully chosen and properly installed combine the best of both style and function. They not only make your home look sharp; they also make cooking meals or organizing your bathroom much easier. As a bonus, nice cabinets add value to your home.

Selecting cabinets can be one of the biggest decisions a homeowner faces—in addition to making a significant visual impact on a house's interior, cabinets are typically one of the largest expenses in a new build or renovation. Because you don't often buy them, meanwhile, you likely have little idea about pricing and features.

Fortunately, along with your contractor, Spahn & Rose cabinet-design experts can guide you through every step of the buying and installation process, creating layouts tailored to your specific needs and taking measurements on-site, which means precision estimates and easier installation.

In addition to taking advantage of expert advice, homeowners who buy cabinets through Spahn & Rose can choose from among a large selection of high-quality cabinet makers in a wide range of prices. Spahn & Rose showrooms offer a firsthand view of how cabinets and hardware will look installed in your home.

Throughout the design and installation process, Spahn & Rose's cabinet experts are there to answer questions and provide guidance. Working with you and your contractor, they'll help create a space perfectly suited to your lifestyle—today and into the future.



DRYWALL, PAINT & TRIM

STYLISH FUNCTION

There will come a moment during your new home build when you'll no longer be able to see all the way through the space that will become your kitchen and into the master bedroom. Once drywall is installed, your home becomes a lot less abstract. You'll see walls that define rooms and start to get a real sense of the light and space throughout. Drywall, paint and trim may be among the final steps of a build, but they make a major impact as some of the most visible aspects of home construction.

Hiring skilled contractors to do your drywall, taping and painting is essential. Cheaper is not always better when selecting someone for these jobs, according to Nate Kluesner, a Paint Territory Manager in the Dubuque, Iowa, Spahn & Rose location, who has more than two decades' experience selling paint.

Because paint will make a significant visual impact on your home, Kluesner and other Spahn & Rose experts recommend high-quality choices, such as Benjamin Moore, whose paints are formulated to cover better and be easier to touch up. Although they might cost a little more—perhaps an extra \$500 throughout an average-size new home—the results are worth the expense.

Another small but highly visible finishing detail is trim. At your nearest Spahn & Rose location, you can select from many trim styles, such as colonial or flat, and you'll be able to pick other trim details including handrails, newel posts and pickets, to customize your home. Spahn & Rose also offers a complete millwork service to accommodate special and custom orders.



3 Tips for Beautiful Finishes

NATE KLUESNER, a Paint Territory Manager based in Spahn & Rose's Dubuque, Iowa, location, shares three things to keep in mind to help ensure that all drywall, paint and trim look good when the last bit of color dries.

- 1. ALIGN COMPARABLE QUOTES.** Be sure to compare similar types of paint jobs by specifically asking for quotes that include one coat of primer and two coats of finish.
- 2. SCHEDULE EARLY.** Many homeowners delay signing up a taper and painter until it's too late. Get quotes early—a couple months before you'll need taping and painting done, usually when you're framing the house. Good tapers and painters stay busy, so you'll need to plan ahead and get on their schedule.
- 3. COORDINATE YOUR TAPER AND PAINTER.** Make sure the two work well together—ask if they've done joint projects before. Hire both if they speak well of each other.



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