

# The Building Processes of a House

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### Abstract

There are many processes involved in building a home like, framing the house, reviewing the plans and putting them into action, the financial decisions, the contractor being involved in the building process, the subcontractors being involved, and last the tools and materials used in the home. A house has many intricate parts that go into the building process its self which can makes it look like a stunning work of art. When creating a home it can be hard and time consuming but with experts helping you through it step by step like Terry Darby or Steve Bliss some processes can become a lot easier to comprehend. Homes are essential for living in places with harsh conditions and even in places with minimal conditions. Houses are made to last so that generation after generation can use and reuse each and every home that has and will be built.

Building a house takes time and money and, frequently loans to pay for these expenditures. When it comes to building a home there needs to be a contractor and a home buyer. Both have different expectations on how they are involved in building the house. As a house starts to take shape the contractor and buyer have to be able to read the house plans and then use the material and tools to construct the home. When homes are being built there will be unexpected setbacks that take place and home inspections that will have to happen along the process. One of the first process the buyer have to know is the difference between a one-step and two-step construction loan, secondly the buyer and builder have to create the plans and be able to read the plans for the home. The builder has to know how to use the tools and where the material are used at during the building process. Finally there have to be expectations for the buyer and contractor and they both need to keep each other accountable for the work they do on the home

One of the first steps when it comes to building a home is figuring out how to buy a house. There are two main types of loans associated with building a home, a one-step construction loan and a two-step construction loan. Both have their differences, with the two-step being more flexible to changes of the plan and a one-step less so. The one-step is more for "cookie cutter" homes and the two-step is for custom homes.

According to Terry Darby, a top mortgage lender for Kirkpatrick Bank, a construction loan is when "you are essentially given a line of credit up to a specified limit, and you submit 'draw requests' to your lender, and only pay interest as you go." He also said that with a one-step loan "you are selecting the same lender for both the construction loan and the mortgage." And with a two-step loan "you're splitting up the construction loan and the mortgage, where you finish building your house and then close on the mortgage when it's built."

One of the main similarities are that they both are loans that grant money to the buyer so that they can get materials to build a home. The differences are what separate these two types of loans. With a one-step loan there is only one closing and the mortgage and construction loan are in the same bundle, so the buyer only needs to be approved once. With a two-step loan there is two closings, one on the construction loan and one on the mortgage, with this the buyer has to be approved twice and if her or she isn't accepted for the mortgage they could lose the new home.

As this financial process plays out the buyer has to be patient and make sure everything is ready for when he or she is approved to build a new home, once accepted the buyer or customer need to finalize the plans of the home and start putting them into action.

House plans help to create a vision so that the buyer can see what he or she is getting as a product. One section of the plans creates a 2-D rendering of what the building looks like if the potential buyers are looking down on it with the roof off of it. The plans affect the buyer because it can persuade them into buying that certain plan based on looks, also the builder reads it to infer what the dimensions are to create the home.

When analyzing plans there are some key points to consider while studying the plan. The builder should be considering the dimensions of the plan or legend on the paper. The buyer and builder have to be able to think in a three dimensional way so that both of them can get a better picture of the finished product. Finally as a buyer have to be able to stay patient because it is a long process from concept to product.

Plans are very helpful in building a house, the plans create a clear vision of what a rough rendering of what the house is going to look like, surprisingly a lot of people don't know how to read house plans. "The buyers first thought when looking at the drawings should be, "Is this a

Plan, an Elevation or a Section?" While building a home the builder has to consider all of these things as well, but they also have to use the lengths on the plan to make the home to the specific measurement.

Plans are used on the job site to get an understanding of how the house is laid out. The plans are used to make sure that the house is to the right dimensions. They are also used as a tool to work off of when it comes framing the house. And last they show where specific walls and trusses go in the home so that it all comes together and the house can form.

When it comes to reading and analyzing the house plans the buyer and builder have to be able to imagine what it is going to look like in the end. The plans help the buyer to envision what they want as a finished project and help the builders during framing to make the size of the home to the right specifications right

When it comes to framing a house specific tools are used, like framing hammers, tape measures, hammer tackers, air nailers, and a telehandler (a kind of souped-up forklift). When framing a house tools are always the builders friend, they can be as simple as using a board to push things or as complicated as using the telehandler.

Some tools are great for doing small projects around the home: the hammer, the tape measure, and the air nailer. The tools create more opportunity with going the job done and in turn make it go faster.

When defining a tool it has to be something that can aid the builder while her or she is working, and that is exactly what these ones do. They help the builder to make an already hard job easier and create less stress on your body. Also with this comes the use of the tools during the framing process that make the job go smother and a lot easier.

The tools are essential when it comes to building a home, they are very helpful. Without the tools it can be very hard to get a process done or even impossible to do. Without these tools the builder would need a lot more man power and people on the job site. Most tools are small and able to be used in tight areas, but there are a couple that are a lot bigger. They are all needed when building a new home.

In building homes the builder have to use specialized tools all the time, some tools are things like hammers, air nailers, and hammer tackers, every day brings new tools and with those new tools brings new skills learned. These tools are used on a daily basis and they are very helpful when used for the right job. Last they help the builder to put up materials and erect the structure a lot faster.

Materials are essential when it comes to any project so when it comes to building a home they are very important because they are what hold the house up. During the framing process of a home some of the main materials that are made specifically for houses are things like OSB, in accordance with the Engineered Wood Association is "Oriented Strand Board (OSB) is an engineered wood panel that shares many of the strength and performance characteristics of plywood," 2x4s and 2x6s pieces of lumber, and trusses which are "structural framework of timbers designed to bridge the space above a room and to provide support for a roof."

When working with these materials it is essential to know where they are used at and how they work. OSB is a type of engineered plywood that is used for sheeting on the outside walls, roof, and under floor, and acts as a water barrier so that the water stays out side of the house. The OSB has structural properties as well and holds the house together better. The 2x4s and 2x6s are the main structure for the home they create a lot of support and are the main outline for the

home. And last one the main structural parts of a home are the trusses, they are the main support for the floors and roof, they are specially engineered to a certain house and creates the roof structure for the home.

With all of this in mind they all have to be able to work together other wise the house will fall apart. The 2x4s and 2x6s hold up the house so that it is structurally competent to hold the home up. Then the OSB is put on the outside of it to make it waterproof and give it even more structure. Last the roof trusses go on top of the walls to tie all of it together and give it more structure so that home can functions properly.

As the framing process begins to finish up other parts of building a home can begin. When all or most of the framing process is complete other projects can begin things like putting shingles on the roof, putting the home wrap on, and siding on the home.

When framing a house the builder need materials to start making it. Without materials like OSB, 2x4s, trusses, big beams, and plenty more, a house can't be built. With them every process of a home comes together smoothly and works like a giant jig puzzle. Along with these materials comes codes and regulations to correct and blemishes.

When it comes to buildings one of the main things essential to a home are the codes that regulate what the builder can and can't do while building the home. Codes are used for very specific reasons, they are made to protect the buyer from any big problems, they are made so that the quality of the product is good and acceptable so the inspector can review it and verify it is of good quality. Last, they are there so every builder has guidelines so that every building is made in about the same way as the other one next to it.

Building codes, according to the International Code Council (ICC), " can be traced through recorded history for more than 4,000 years." The codes have been around for a long period of time and they have changed drastically over time. But codes have stabled out and they have now been widely enforced since the start of the 1900s.

The codes are rules in place to regulate what is being put into homes. They are enforced by an inspector who has a check list of what needs to be done. The codes are in place so that people don't get hurt, or even worse, die from a unstable house. The inspector of the home makes sure the quality of a house is exceptional and that it meets the requirements that are required by the codes.

Codes protect the buyer because those codes make the home stable, reliable, and more efficient. Also, some codes benefit the buyer, like ones that protect them from the electricians, the framer and plumber if they do a bad job that causes something to go wrong with the home. When it comes to protecting the builder there are some codes that make the quality be exceptional. When it is exceptional it makes that company look better and if the bad parts do get past the inspector they could possibly be sued for their actions.

As the codes were created so that the public could live in a reliable and stable home that would take care of their needs, they were made so that they are safer for the buyer, more functional, and made to last over a longer period of time.

Most setbacks on a home building project occur when the subcontractors schedules change and they can't be there when they planned. Bad weather can make it hard or impossible to work on the home. And finally, changes to a home by the home buyer can cause setbacks as well. Setbacks cause the house to delay on the closing date:



The closing date is set during the negotiation phase, and is usually several weeks after the offer is formally accepted. On the closing date, the ownership of the property is transferred to the buyer. In most jurisdictions, ownership is officially transferred when a deed from the seller is delivered to the buyer.

The setbacks can cost money depending on the situation but usually almost every setbacks results in more time and more money spent. There can also be foreseen setbacks like changes to a plan that can be worked around or things like to little materials that can be ordered when realized.

The setbacks can cause a lot of stress and tension between the buyer and this can lead to even more setbacks. As the unexpected setbacks happen they can lead to more and more problems setting the house behind schedule and causing financial problems. They can also lengthen the time it takes to build the home and delay the subcontractors parts in the home.

Setbacks also affect the builder and can set them even further behind on finishing the project. As the builder is delayed so are the electrician, plumber, HVAC (Heating, ventilation and air conditioning) workers. When setbacks occur there may have to be cuts made on expenses, so the buyer might not get everything that they wanted.

Unexpected setbacks happen all the time, they can cause the buyer to become frustrated along with the contractor. There are three main setbacks and they are, of course, weather, having to wait for other business to get there parts of the house done, and finally customer changes. These changes like designs or add-on's to the home cause setbacks, and those setbacks take time but sometimes they are necessary to the building process

Building a home can seem stressful and it probably is, but with a general contractor it can go a lot smoother. When asked Summit Builders says that "A general contractor is responsible for providing all of the material, labor, equipment (such as engineering vehicles and tools) and services necessary for the construction of the project. The general contractor hires specialized subcontractors to perform all or portions of the construction work." The contractor has to oversee what the subcontractors are doing, be a quality inspector and make sure everything is where it should be, and last the contractor has to be responsible for some of the financial parts.

When overseeing a job site the general contractor has to control what the subcontractors are doing and make sure that they are doing quality work. The subcontractors are the people under the general contractor that were hired to do a specific job on the home. As a general contractor he or she has to watch over the subcontractors and make sure that the quality of their work is to the standard that the general contractor wants.

The general contractor watches to see if the quality is good because their reputation is on the line. If it is bad quality their business will suffer or even go bankrupt. That is why the general contractor has certain people that he or she knows and trust to do the work they want done and done right. The general contractor is a big part of the building process, but without good quality of the product the contractor will be out of business.

The financial aspect of a home is very important, it is what get all the processes started and with the general contractor he or she can make this part become an easier process. The general contractor makes some financial decisions on the home and draws money to get products for the home. As the building process advances the general contractor has to get money or make draws from the loan that has been chosen.

The contractor has a tough job when it comes to building a home, they have to oversee the subcontractors, have to make sure the quality of work is exceptional, and has to watch the financial parts of building a home. A house can be overwhelming and hard to fathom but with a contractor the process can go a lot smoother and get done quicker

Many think when it comes to building a new home the owner needs to provide the money and give ideas of what they want in their new home. While this is true there are more responsibilities for the home owner. The homebuyer also has to work with the main contractor throughout the whole process. The buyer also has to make the important decisions that can cost a lot of money, like add ons and/or small changes.

Communication is key. When it comes to building a home it makes processes easier and helps to relieve and stress or tension between the buyer and the contractor. As communication gets better between the buyer and the contractor the building process goes more smoothly and the house could possibly get done before schedule. If the communication is bad it can have the opposite effect; it can cause stress and even the buyer can fire the contractor if they feel like they are not doing things right. That is why communication is essential when it comes to building a house.

The buyer has to approve everything including where the house is located, the plans, and even the finishing touches on the home. When approving a house plan there are a lot of steps, but the major one is the plan has to be approved before building so the bank can give a loan on the amount of the proposed plan. It is a little different when building is in progress, if something needs to be changed the buyer will tell the contractor and then the contractor will make the changes.

When it comes to build a house the buyer is just as much involved as the contractor. The buyer has to make decisions on the plan and how they want it to look, they have to communicate everything to the contractor on the job. They set the money limit on everything and the buyer has a bigger part than one would think, that is why every person is important to the building process.

A house takes time and money to build, the process that starts it all is the loans, that pays for the expenditures on the home. While building a home there will be unexpected setbacks that take place throughout the building process. There will be home inspections that will have to happen along the way so that everyone will be safe while building and then living in the home. As progress develops, the buyer and builder have to be able to read the plans. The builder of the house has to use the plans to understand where materials are used and how the tools are used to construct the home. There has to be a contractor and a home buyer when constructing a home and both should have different expectancies about each other on how they are involved in the home.

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