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10 Things You Should Know Before Starting Construction

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1. Know Your End Goals

Do you plan to sell in the near future and want to increase the resale value of your home or are you trying to create your forever home?



For resale, try not to overbuild for your area. For example, if the pre-renovation value of your home is \$300,000 and the average price for renovated homes in your area is \$400,000, you should think twice before spending more than \$100,000 on your project.

If this is your forever home and you plan to stay for many years, then building one of the more expensive homes on the block may be worth it to you.

2. Timeline

Do you want to start as soon as possible? Is there a specific date you need to be finished by? Make sure that your timeline is reasonable and allows for any delays that are likely to happen. Indecisiveness, change orders, out-of-stock or back-ordered products, bad weather, waiting for inspections, failed inspections, stop-work orders, trades who don't show up - all of these and more will affect your timeline.

One thing to remember is not to rush the design process. Homeowners are often eager to get started with construction, but you'll often save time and money by taking more time up front to plan the details rather than trying to figure them out during the build.

Allow lots of time for the permit process. Some municipalities are much faster than others in issuing permits. Depending on your project, getting permits could take a week or two or upwards of a few months. The length of time to receive permits is one aspect of the schedule that is completely out of the homeowner's control.



3. Money

What is your budget? Have you thought of everything? Is that even possible? Do you have a contingency for unexpected items or changes during construction? Once you read through this entire guide you'll probably add some things to your budget that you hadn't thought about and there are probably a few other things that will come up during construction that are unexpected. It's impossible to account for every expense up front, but do your best.



How are you going to pay for this project? Cash is an option for some people but most will need to consider a mortgage or line of credit to tackle such a large project. If interest rates are low, it might make sense to leave your wealth invested and borrow money to build instead. A financial advisor can help guide your decision. If you already have a high level of debt and the banks are hesitant to lend you more, a mortgage broker can advise you on alternative lending sources.

One other thing to remember on the money side are holdbacks. Your trades will be pressuring you for full payment as soon as possible, but you are obligated to holdback a certain percentage of payment for a length of time, typically 10% of the construction value for 45 days. Check the [Alberta Builders' Lien Act](#) for full information. The last thing you want is a lien on your property from a contractor that hasn't paid his employees. Obtain a [Statutory Declaration of Progress Payment Distribution](#) letter from your contractor before your final payment.

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4. Quotes & Contracts



Get multiple quotes from qualified trades and make sure they are detailed enough that you know what is included and what is not. If some quotes are significantly lower or higher than others that could be an indicator that something was missed or you are being gouged.

How do you know if your trades are qualified? Find out how long have they been in business. Are they licensed and bonded? Do they have

positive ratings and reviews online? Do they provide the necessary permits? Were they referred to you or did you pick them out of the phone book? Positive testimonials from previous clients is a good sign, especially if they can show you some of their previous work.

Most importantly, get everything in writing. Legally binding written [contracts](#) work to protect both parties. Consult with your lawyer if you don't understand the contract.

5. DIY & New Home Warranty

Getting your hands dirty with DIY renovations can save you money, but doing it wrong could cost you more than hiring a professional would have in the first place. Know what you are capable of and what you should leave to the professionals.

Demolition, painting, decorating and landscaping are some of the jobs many homeowners can handle, but most would be well advised to leave the structural, electrical, plumbing and HVAC to the experts.



Another consideration if you're building a new home is warranty. [Legislation](#) for new home warranty means that most contractors and home builders no longer allow homeowners to provide "sweat equity", as they will not guarantee any work that they do not provide.

6. Be A Good Neighbor

Talk to your neighbors before you start and let them know what you are planning to do. Not everyone will be happy about living near a construction site but it's important to be proactive.

Keep your property clean and tidy and try not to block traffic on the street or in the alley.

Try to keep noise levels down and follow all regulations regarding hours of construction. This can be a challenge in the summer when long hours of daylight allow trades to work late into the evening.



Maintaining a good relationship with your neighbors is important as complaints to the municipality can slow or even stop your build.

7. Accommodations During Your Build



Living in a construction site gets old really fast, especially when you start ripping out kitchens and bathrooms and are trying to make do without them. These projects can test even the strongest of relationships and we strongly recommend finding alternative accommodations during your build. Dust, noise, chaos - leave it at the construction site and have a clean, quiet place to live and maintain your sanity.

8. Site Requirements

One of the most important aspects of any major construction project like a renovation or infill is to determine the site requirements, and most homeowners will require some professional help from their designer to figure these out.

The land use bylaw for your municipality regulates the development for your lot and the zoning will mandate specific things such as front, rear and side yard setbacks, minimum and/or maximum floor areas, maximum lot coverage, maximum building heights and parking requirements for vehicles. It addresses accessory buildings such as sheds and detached garages and regulates other things such as fences or secondary suites. Basically it tells you what you are and are not allowed to build.



Knowing and understanding these regulations and applying them to your building site is one of the first steps in the design process. If you don't understand the land use bylaw or the zoning for your lot then ask your design professional - that's what they deal with on a daily basis.

Another important site requirement to consider is the utilities. Do they need upgrading? Is the electrical service above or below ground? How many amps is the service? What is the sewer invert height - how deep of a basement can you dig before a lift pump is required? Each of these considerations can add considerable cost to your budget and increase your build time.

Topography and site orientation are also important to think about, especially if you have a sloping lot, a spectacular view or are considering solar panels or solar hot water heaters.

Access during construction for tradespeople and equipment such as excavators, cranes/telehandlers, skidsteers, etc, is another factor. Where will you store building materials on site? Once the structure has been started will you still be able to access the property for deliveries or landscaping? Is there an alley access or will you need to squeeze between you and your neighbor to access your backyard?

Finally, don't forget about the dumpster and porta-pottie locations, construction fencing, and construction signage. You'll need to make sure your trades can find the correct building site and that materials are delivered to the right lot.

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9. Renovating or Adding to an Existing Home

Once you decide that a renovation or addition is the way to go, you'll need to find out more about your current home, and hiring a design professional can assist you in determining where you are starting from.

Is the existing building level? Are the walls plumb and square? Will extra time and materials be required to fix this?



Is the existing structure up to code or will major work be required to get it there? Can it handle additional loads such as adding a second storey? Is that wall you want to remove load bearing? Will you need to add beams, footings, foundations or improve the framing to support these changes? Can the existing floor system support different finish materials such as tile floors or granite countertops or will it need to be upgraded?



What about mechanical requirements? Where will the plumbing, electrical, and heat ducts go if you remove the wall they were in?

Insulation, air tightness, and energy efficiency - a major renovation or addition is often a good time to address these items as well.

Once your designer provides the starting point in the form of as-built drawings, then you can begin

designing your new spaces. We recommend opening an account on [Houzz](#) and [Pinterest](#) to collect architectural images of kitchens, bathrooms, stairs, exteriors, fireplaces, etc. - all will help your design professional to have a clear understanding of what you want.



10. Demolition

The last step prior to construction is demolition. Permits will be required for any demolition work and most municipalities now require proof of utility disconnects and asbestos testing prior to issuing them.



What is Asbestos?

It's a naturally occurring mineral made up of thin, tightly packed fibers that has the ability to resist heat, fire and electricity. It was used in many different building products including insulation, floor and ceiling tiles, and drywall, to name but a few.

Production of building materials containing asbestos was slowly phased out during the 1970's and 80's, but stockpiles of building

supplies mean that even homes built into the 1990's may contain asbestos. Most people are unaware that the complete ban on asbestos did not occur in Canada until Dec 30, 2018.

Health Risks of Asbestos

Should you be concerned? Absolutely! Loose fibres dislodged during demolition can be inhaled and have been found to cause mesothelioma, a type of lung cancer. Special remediation procedures by professionals are required to remove all asbestos containing products prior to the general demolition of the building. If you're planning on doing any demolition yourself, you'll need to wait until the asbestos testing and abatement is complete.



Time frame - Once any existing asbestos has been professionally removed, a full demolition can be done quite quickly, often in a few days. Partial demolitions that require saving some of the existing structure can take a lot longer.

Other considerations during demolition are dumpsters, garbage, and recycling. Other people in the neighborhood may consider your dumpster as their own, and it may fill up quickly. You may need one with a locking lid, but remember to have a key available on site.

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