



How To Build a New Home Without Going Broke!

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Table of Contents:

A Few Realizations.....	3
You've Made a Great Choice.....	4
Why Have You Chosen to Build?.....	4
The building process isn't beyond the scope of your abilities....	4
Our home is our castle.....	4
Why have you chosen to build or remodel?.....	5
There are options available to you.....	6
Every choice requires a significant commitment.....	8
Mistake 1: Lack of Knowledge.....	9
Mistake 2: Under budgeting.....	9
Mistake 3: Changing plans.....	10
Mistake 4: Making changes after construction begins.....	11
Mistake 5: Over building.....	12
Mistake 6: Failing to communicate.....	13
Mistake 7: Neglecting to get bids.....	15
Mistake 8: Taking the lowest bid.....	16
Mistake 9: Failing to fire.....	17
Mistake 10: Investing in upgrades.....	19
Mistake 11: Moving in too early.....	20

First A Few Realizations:



You keep thinking about the attractive idea of building your own home.

You've dreamed about it for years. You've got all the house plans and pictures and lists of all the goodies you want for your home.

You've seen the new homes go up and they look so fresh and stylish! They make you want to build right away.

Then the fears set in: What if something goes wrong? What if you fall into a trap that you've heard happens to others?

Well, you're right to be concerned. People do make mistakes when building and their experience suffers as a result. Will it happen to you?

Making any one of these mistakes during or before a home-building or remodeling project may not be the end of the world.

Stacking up of few of these mistakes in a single project is going to cause some heartache, but things can still work out. In fact, you could even make most or all of these mistakes and still have a fighting chance of getting to the finish line.

Would you believe a great number of people who remodel or build homes routinely make several if not most of these mistakes?

These little errors aren't likely to completely derail the project but they often cause considerable pain and anguish. The sad fact is that these mistakes could easily be avoided.

If you are doing this research before you have begun your own project, you can avoid these mistakes and have a much better experience with your building or remodeling job.

Whether you're going to hire a builder to do the project for you, or do it yourself, you will benefit by making a few realizations, first.



1 You've made a great choice.

Taking the initiative and the time to read this short report is a wise move.

As a potential or current home builder/remodeler, you're undertaking a major project consuming a lot of your time and energy.

The better you prepare for it the more your time and energy will be spent in the right areas.

2. The building process isn't beyond the scope of your abilities.

It must, however, be approached in the correct manner, with the right people, knowledge and attitude, or it could be one of the most stressful and regrettable experiences ever undertaken.

The information here will give you a tremendous opportunity to turn what could be a painful process into a truly great adventure. And why not make it a great adventure?

3. Our home is our castle.

Without a doubt, our homes are central to our lives. We sleep in them. We eat in them. We relax and unwind from the world's stresses at home.

We entertain ourselves and our friends in our homes. We decorate them, clean them, paint them, complain about them, brag about them, and dream about them.

We long for newer homes, bigger homes, better homes. We add bathrooms, garages, decks, yards, and pools.

We insure them, appraise them, borrow against them, love them and sometimes feel jilted by them.

We envy people who have nicer homes, we marvel at homes with magnificent views, we gawk at homes owned by famous people, we watch TV shows about unique or expensive homes. We study home plans and styles relentlessly.



We design our own. We put them on mountains, next to lakes and oceans, on boats, on stilts, and in the ground.

We write books about homes and home designers. We defend them with our lives at times and other times we abandon them.

Needless to say, the home has been an inextricable part of the human race since the cave first provided our comfort and shelter.

I think we'd all agree the "home" is here to stay. Chances are, you place a lot of value on your home or your home-to-be.

Whether you see it as your castle or just a comfortable safe haven, you are keenly aware of the role it plays for you in your life.

4. Why have you chosen to build or remodel?

Maybe you've always wanted to do this. Maybe you have a specific need in building, or you truly need to have a bigger house and remodeling is your answer.

But, what other choices have you considered? What other choices did you turn down to come to the conclusion to build, add on, or remodel?

There are always choices. No one is forcing you to build. Perhaps you haven't decided yet and you're looking here to help you decide.

Maybe you've decided in your mind but you want validation of your choice. Perhaps you haven't even thought of all your options.

Consider why you're here, why you're thinking about building, and what your options are.

You want to be really sure about your decision before moving forward. My years in the business of coaching people through their home-building and remodeling projects have taught me many things about not only building but about people and how building affects them.



You really should pay attention to this experience. While no two home-builders are the same, I've seen over and over again the same mistakes in projects and personalities that lead to innocent errors we can use as learning tools.

5. There are options available to you.

Have you really gone through all your options? Maybe you've considered them all ... maybe you haven't.

This exercise is going to help you determine if you've made the right choice or not. Even within the building and remodeling choices, there are yet more options.

Building a new home from scratch with custom home plans you created or had created may be the biggest of the possible projects and choices.



Yet, a major remodel of a home you are already living in can be, by far, the most disruptive. You can remodel a home within the same "footprint" or current outer structure or you can remodel by adding on without making changes to the current home.

Let's examine the "choices within choices" scenario mentioned earlier.

You can:

1. Build from scratch
2. Wait for and purchase a new home in a development
3. Buy an existing home that fills the bill
4. Remodel your home by changing the interior walls
5. Remodel your home by adding a second story
6. Remodel your home by adding on, expanding footprint
7. Use a General Contractor to complete your project
8. Be your own builder and hire subcontractors
9. Use a builder as a Construction Manager while you remain in charge
10. Be your own builder and laborer as well

From this list you can see what might have seemed like a simple "yes or no" choice of whether or not to build, can be much more complicated.

There are a lot of variations on a theme. Have you considered them all? Which ones seem reasonable to you?

Obviously, they can't all fit your style but be aware of your choices as you decide which might work the best for you.

6. Every choice requires a significant commitment.

Are you willing to commit the time, money, and other resources to bring about the vision you have for your home?

The right approach and commitment is going to be instrumental in getting what you want and having it accomplished in the best possible way.

Are you committed to making your endeavor the best it can be? Or, is a part of you just "hoping" that it will turn out alright in spite of the belief it's going to go very wrong?

Maybe you are just focused on the finish line, willing to, endure whatever comes your way as long as you have what you want at the end.



Many people resign themselves to this fate when they make the decision to build or remodel. It may be a reluctant acceptance, but it's there none the less.

You've heard the home-building stories, you've felt the fears, you can relate.

Whether you expect the worst, hope for the best, or you're ambivalent about the emotional consequences of building, you still want a good result.

With this information, you'll significantly increase your chances of a good result.

But, it isn't just: the "getting what you want" part. It's a crying shame so many people experience such trauma when building.

Why go through all that? What's the cause of it? Can it be avoided?

The break up of marriages, lost jobs, and soured emotions that make up the experiences of so many people not only make for sad stories, they negatively influence others who could have been excited about the prospects of building.

It drives so many people away! For those few who brave it, deep down many are convinced this terrible curse is going to get them too!

7. You can break the stereotype.

If you already harbor any of these fears, you run the risk of falling into "the home-builders stereotype" yourself.

However, by studying these following 11 common mistakes people make when building or remodeling, you'll be able to easily rise above the rest and step on and CRUSH that idea looming over so many others.

Digging into each of these mistakes will teach you not only what to avoid, but by remedy, inference, and understanding, you'll have the proper approach right at your fingertips.



Visit **<http://icfhome.ca>** to see what we're about and why we're so devoted to your success and enjoyment of homebuilding.

This and many other reports, books and CDs serve to inform you of all the trials others have been through so you can improve your experience.

Take your time and study these 11 points. You'll find ideas and solutions you can implement that will go a long way towards increasing your home building education.

The value can be worth many thousands of dollars as well as your peace of mind. Here are the eleven common mistakes you are going to avoid!

11 COMMON MISTAKES HOME BUILDERS MAKE

Mistake #1: Having a lack of knowledge and neglecting to educate yourself.

This comes first and foremost regardless of the project you're attempting.

There is just no substitute for having enough information and understanding concerning the project at hand.

This mistake is costly for several reasons.

I want you to consider some. Take a look at these questions and see how well you answer them.



They won't be particularly hard ones:

- a) How do the "appraised value" and the "loan to value (LTV)" interact?
- b) What are the main uses for the building spec sheets?
- c) At what LTV would you probably need to pay mortgage insurance?
- d) What are the main ways to earn equity in a home?
- e) What is meant by R-factor and what does it normally relate to?
- f) What's the main reason you don't want to over-build in a market area?
- g) What's the difference between a general contractor and a subcontractor?
- h) What's the difference between a construction loan and a regular mortgage?
- i) Does making a down payment have anything to do with equity in your home?
- j) Where would you look for a loan if you were planning to be your own builder?
- k) How long is a builder accountable after he completes building your home?

- l) What is a window's UV rating used for?
- m) When does your local building authority require permitting?
- n) What are the most important reasons for government inspections while building?
- o) What is the average cost per square foot to build in your various markets?
- p) What is the difference between an architect, drafter, and structural engineer?

How did you do?

Could you answer all of them? Was it a snap? Did you miss a few? Did you quit reading them because you didn't have a clue?



I'm guessing you didn't know all the answers. In all fairness, some terminologies change depending on where you live.

However, these were very basic questions if you want to build, you need to become familiar with.

The reason a certain amount of knowledge is vital is it removes most of the fear and creates a great deal of respect for you when dealing with professionals in the business.

Whether this is fair or not, it is absolutely true. You are treated better, you'll get more attention, you'll receive far more honest answers, and you'll understand those answers!

There's no substitute for having the right information and recognizing good information when you see it.

How do you get the right information? You should look for unbiased information.

While people in the business of selling certain products can often truly want to give you good information, they usually aren't completely unbiased.

There will often be certain aspects that aren't focused upon because it could lead you away from a sale.

This isn't to say you shouldn't listen and learn, nor is it to say you shouldn't buy. What is important is you understand where they are coming from and realize you cannot get all your information from this source only.



Your best bet is to get information from a source that is neutral.

Check the website for unbiased, relevant, helpful information.

If you want to learn about the insulation value of windows for instance, you can go to the manufacturer and learn about how windows are made and how these factors are calculated.

However, you cannot just take their word for it when they say they make the only windows that keep out the weather!

More research is needed. If you're able to read a report or article by someone who's not in the business but has researched windows and their ratings, then you have a good source.

Mistake #2: Under-budgeting your project or not making enough allowance for contingencies.

This very common mistake is one of the main reasons home-building has such a bad reputation.

It happens when you don't have a clear definition about what you want for your home. For example, if you have not completely committed to many of the materials selections.

When this happens, you and the builder can end up doing a lot of guessing.

Who's to blame here? Shouldn't the builder demand to know what he needs to know? After all, the builder is the professional and knows what has to be done to make an accurate bid so you can budget accordingly.



This isn't as easy as it sounds. Yes, the builder SHOULD take charge and require this information but very often he is trying to be cooperative and give the home owners the chance to discuss it, evaluate it, do some shopping, etc.

If this kind of thing happens once or twice in the entire project then the impact is small.

However, if this kind of thing goes on throughout: Look out! There will be a lot of surprises and a lot of finger pointing!

When a project is budgeted well and you make few if any changes there will be very few overruns.

Even with good budgeting and disciplined adherence to the plans, it is very good idea to set aside a contingency or "what if" fund within the loan or on the side.

This way, you can access additional money if it should be needed.

If money runs short during the construction of a home, suddenly everyone is looking for where to cut corners.

As the owner, you're upset with the compromises you'll have to make. And the builder? Well, there are times when the builder may have to cut corners in quality that you may not even know about.

You may even inadvertently box the builder into a corner by neglecting to give him the answers he needs and often,

rather than confronting you once again, he'll just try to "get by" with something.

Mistake #3: Constantly changing your plans or ideas.

It is nearly possible to budget when you don't know what you want. The outcome can also be disastrous.

It is very difficult to manage processes and people when the objective isn't clear.

Additionally, how will you even know when you get what you want if you keep moving the target? A moving target is frustrating to even the best of shots.



Your builder may be extremely good. He may have very good subcontractors working with him. He may have even devoted much of his time to your project.

But, if he continually runs up against your changing whims, he's going to lose patience and willingness (or ability) to please.

He'll soon just be going through the motions to get the home done and out of his hair.

Mistake #4: Changing plans after construction.

Though it seems similar, this one a separate issue from number 3.

You can have a very clear vision of your overall plan and home goal and still be faced with a time or two when you want to make a change once you see what it might really look like as construction is going on.

This isn't the end of the world.

Making a change or two in the plans after construction has begun is not always as bad as some suggest.

Especially if the builder is cooperative and honest about the cost of these changes.

The fact is: changes are often required.



It becomes a problem when too many changes are involved. (Although, sometimes even one change can be a killer.)

Changes affect so much more than what you see on the surface. It's often the forerunner of a chain reaction of changes involving a lot of people and extra costs.

Be extremely conservative about changes unless you don't mind the extra time and the extra money, because it's going to involve both!

Some clients of mine once were building a nice home along a golf course. During the framing, they noticed a view they didn't realize they had before.

This caused them to want to add a window where there was none to begin with. They found out the price of the window and ordered the change.

Now the, price of the additional window was around \$500 and they knew they'd have to pay more as they figured there would be some additional dollars for the framers to handle this project.

The architect and engineers finished their work, and the change was approved by the building authorities.

Then, the hardware used to connect the frame to the foundation was moved, and the roof rafters (trusses) were re-engineered and re-made and replaced.

My clients had added about a \$20,000 view!

This demonstrates how expensive even small changes can be and why they are not usually advisable.

Don't eliminate the thought of any change, should the need arise, but be very circumspect about them and check them out thoroughly before making the decision.

Mistake #5 Over-building for the neighborhood.

When a home is much bigger or nicer than the rest in the neighborhood, this is called being "over-built." Why?

It has to do with the home values established not by the tax appraisers but by home buyers themselves.



These values are important mainly when lenders are involved because they don't want to loan too much on any one particular home.

I've had clients say: "I don't care. I want this bigger home!" They could probably have it. It just may not bring the added value that you'd expect.

For instance, let's say you are building or remodeling a home in a neighborhood of 1500 square foot homes, averaging \$300,000.

You want to make yours 2500 square feet with a swimming pool (when there are no swimming pools in the neighborhood.)

If you can get the money together to do this; do it! Just don't expect the house to be worth much more than the others.

This comes as a surprise to many people. They make these changes then they expect the home to double in value. Or at least go up by 50% or more.

This just won't happen. Why not? It's simply because no one will want to buy a 2500 square foot house in a subdivision of 1500 square foot homes unless they get an incredible deal.



They might as well go to the neighborhood of 2500 square foot homes with pools. This is because usually those neighborhoods are nicer and often closer to better shopping areas, entertainment, schools, etc.

This affects you in your pocketbook because if you spend a lot of money on extra square footage, extra expensive amenities, and added labor, you're not very likely to gain that money back when it's time to sell.

Nor are you going to be able to use your home to get a loan as large as you might like. These are very important considerations.

Mistake #6: Failing to communicate with and "supervise" your builder.

Why would you need to manage your builder? Isn't he supposed to know it all?

Well, let me ask you, is he suppose to read your mind?

It is a grave mistake to not communicate regularly with your builder. Your builder should have the plans; but there is so much more to a successful building project than just following a set of plans.

The thing to remember is: the builder works for you and not the other way around.

Giving up your "authority" to the builder is not going to necessarily help you achieve a better product just because you think it'll be good to stay out of his way.

Issues come up, choices need to be revisited, and schedules get thrown out of whack. This requires more input from you and the need to give direction to your builder.

Here is a short list of decisions that might need to be finalized or completely revisited during the construction process:



1. What type of wall finishing will you be using?
2. Do you want your walls to have rounded/bull nose corners, or square beads?
3. Will you want certain doors to swing in or out, or left or right?
4. Are the expensive interior moldings still what you want?
5. Because of a set-back line miscalculation, do you want the front room smaller or do you want to move the house back, or over?
6. The furnace ducting had to be re-routed, what do you want to do about this window?
7. The planned vault in the dining room doesn't match up with the ceiling and the soffiting in the kitchen.
8. The kitchen cabinets have to be moved to allow for the bigger refrigerator you say you want.
9. The imported slab countertops are no longer available.

These are just a few examples of situations in which it would've been helpful to stay in touch with your builder. You don't want him making those kinds of decisions for you.

Beyond the need to stay in touch for these decisions, everyone needs a "boss."

When you hold your builder accountable, Shortcuts will not usually be taken when your builder knows how much you care and how much you're involved.

If you are knowledgeable in your involvement, even better things happen!

Be directly involved. It will not only give you a better home but it will assure you a far more enjoyable experience.

Mistake #7: Neglecting to get enough bids.

Let's assume you are using a general contractor builder to build your home. If you're going to be your own builder, this will have even far greater impact on you.

For now ... let's talk about the GC or general contractor/builder.

Your builder is the central influence on you and your home.

He is going to have a huge impact on the success and temperament of your project.



Therefore, choosing your builder requires a lot of research, effort, and input from others.

You don't want to just take the first one that sounds good during the initial conversation. You also don't want to take one just because someone told you they thought he was good.

It's a vital, yet personal decision, that may take time to get right. How long is this? Allow about a month or two.

If you're in a market where there are fewer choices, you may have to wait a while. It's just something that takes time.

You don't make a best friend over night. You don't marry the person of your dreams after one date and you shouldn't hire your home builder over one cup of coffee! (Unless it's your favorite and he paid!)

Other articles at <http://icfhome.ca> discuss this further, but for now it should be emphasized that you need several conversations to determine compatibility, references, and a few projects to physically check out to determine the competency of your prospective builder.

Don't neglect this advice! Taking your time now will pay off hugely for you throughout the project.

If you are your own general contractor, you're going to be involved in getting many, many more bids.

There will be times when you just want to take the first one that sounds good over the phone. Resist! Again, it takes time.

Just because they sound good doesn't necessarily make them good. Conversely, even if they don't sound so good on the phone, it doesn't make them bad. Slow down and take the right steps for all your help.

Mistake #8: Taking the lowest bids.

How do you determine which bid to take? Wouldn't it make the most sense to take the lowest?



How do I know each bid is offering the same services and products? What's the most important factor when accepting a bid?

It all depends: Are you building your own home or are you using a contractor?

For the most part, if you're using a builder and getting bids from subcontractors, your builder will determine which bid is accurate and which bid makes the most sense for your home. But if you're still not sure which route you'll take, we need to talk about how to choose the builder.

It is very tempting to use the lowest bid unless you're building a very custom home in an upscale neighborhood.

I advise getting at least 3 bids when looking for a contractor. Getting 3 bids allows you to get a much better grip on the building costs of the area and determining whether or not your bids are accurate.

If they are all close, then they should be accurate. If they are all over the place, you should get at least two more bids.

Why shouldn't you take the lowest bid? Isn't that why you get bids after all? Getting a good bid is vital.

You do, however, have to evaluate the bids you get. For a good evaluation, you need to be sure you give each builder exactly the same things to bid on.



Not "somewhat," not "nearly," but exactly what every other builder saw. You want accurate bids you can judge. You want; to be comparing apples to apples.

The decision on the builder is going to come down to price, to be sure. Since you're going to be working so closely with him for such a long time, you'll want to judge him based on communication as well.

If you like him, he's informative, and courteous, this is a big advantage.

Price can always be negotiated if you feel he's too high compared to the others. Find out WHY he's quoting higher. Let him explain that to you.

Mistake #9: Keeping a builder or subcontractor when they are not working for you.

The inability or unwillingness to fire an inept builder or subcontractor is a common thing.

Hopefully, you've chosen your general contractor well and you won't have to go through this. It can happen though.

The best thing to do is simply let them go. The contract you sign initially should make a provision for what your expectations are and how they will be judged.

It's just not good to keep someone who's not doing the job.

Some of the most common reasons include:

- Not staying on the schedule you laid out
- Frequent problems with subcontractors
- Not showing up to the site to manage the process
- Not communicating with you
- Not listening to you and not giving you what you want
- Drinking on the job
- Not passing inspections

This should give you an idea of what can go wrong.



I would also recommend that you do not allow anyone to smoke on the building site.

This may not be important to you so please make your own decision on this but for many, it's important to point out that smoke can leave an odor, even when the house is under construction. And, for fire safety, it's just a good idea.

If you do have to fire your builder, you should begin talking to the other builders you had interviewed and see how the transition can be made.

You'll want to get at least two more bids. Don't be afraid of the time lost in making this change! The time lost will likely be made up for by getting your project back on the right track with a better builder.

Don't let this discussion dissuade you from building.

Normally, you won't have to go through this problem. But, if you do, just get the problem solved. Fire the bad contractor and move on.

You'll know if you need to. You'll know if you've been managing him all along and monitoring what's going on. It won't be a surprise to you. You won't suddenly see everything is wrong after it's way too late.

Doing things right, following the right procedures will give you the edge and allow you to be in control.

Mistake #10: Investing in upgrades that don't add value to your house.

This is similar to the problem of over-building mentioned in item #5.

Let's assume you've learned from that mistake and will match the size and basic style of homes in the neighborhood where you're building.



In this new common mistake, builders sometimes misuse types and quality of the products in their homes.

For instance, if you're in a neighborhood where everyone has mid-range quality cabinets, sinks, counter tops, siding, roofing, floor coverings, and the like, you should probably consider building your home in the same fashion.

This doesn't mean you don't get nice things; you will. However, watch your budget and don't go crazy on these things because it won't very likely increase the value of your home much at all.

Basically, don't get the high-end, imported tiles. Don't purchase the industrial grade appliances that are 3 times the cost.

Be careful if you want to put top-of-the-line cedar siding on when others are using basic siding, or fancy metal roofing instead of composition shingles.

These things added up can make a \$300,000 dollar home, cost perhaps as much as \$400,000 and you'll only get an appraised value of \$330,000. That's no fun at all.

The reason for this goes back to the same principle involved in mistake number five. People are just not going to want to pay for all those upgrades. They'll want a tremendous deal. And if you really need to sell, they'll! get it.... On YOUR dollar!

Mistake #11: Moving in before the house is completely finished.

This is a BIG mistake! I've seen this happen. Why?

Naturally, people are interested in moving in and getting their construction loan converted over into a lower-interest mortgage.



It doesn't happen as much when there is a general contractor building the home. It occurs more often when people are their own builders or when they're using a builder as a site supervisor and the owners remain the builders.

What happens? The house never gets completed! Once you move in, the pressure to finish seems to go away. And the comfort of the home is compromised.

You really don't want all those daily reminders staring you in the face. Seeing all those little things that aren't done yet can create a lot of tension.

There are many builder jurisdictions that will allow you to move in once you have one working bathroom and running water in the sink.

You don't have to have floor coverings on, painting done, mirrors in, etc. You could have all the other bathrooms completely bare!

This spells disaster for most people.

There is another consideration here. If you have a construction loan that needs to be converted into a regular mortgage, your lender may not allow this early move-in.

If you're planning to, you should check with your lender. Sometimes you can't hide this from the lender as they are usually having your home inspected for progress along the way. If you move in and go for the roll-over loan (converting your construction loan to a 25-year mortgage) it'll trigger another appraisal and the appraiser may well note that the home is not complete.



This notation alone can sometimes destroy your attempts to convert the loan. Beware of this possibility! It's too difficult to have workers come in while you're living there.

It's also extremely difficult to finish a lot of leftover work when you're busy with your lives. And, it can be a real strain on your marriage. Please heed my advice.

Now You're Ready!

You are armed with the knowledge of the mistakes of those who have gone before you.

Naturally, as mentioned in the beginning, you can make all these mistakes and still end up with a home that works.

I don't want you to throw out the idea just because you feel you might not be perfect in your approach. I've seen people complete their homes with a wide variety of approaches.

What works for some won't work for others and no one can really say what is perfect for you.

How, though, do you determine what success really means? Just getting into your home is one thing, enjoying the journey and adventure of building is quite another.

You can certainly do both if you heed my advice. I'm a big believer in making the process of building a rewarding one.

I want a great end product, but I also want you to have a great experience.



This doesn't mean everything will be perfect nor does it mean you'll love every moment of the event.

There will be ups and downs and there will be times you have to ride the waves of temporary turmoil until you reach smoother waters. This is not all bad if you know what you're getting into and if you're knowledgeable enough to get the right help at the right time.

It's not hard if you plan well and get the information you need ahead of time.

Never rush into your building or remodeling project before you gain that information and ready yourselves.

Never begin until both partners are on the same page and you know what you want.

Never begin until you have your vision of the finished product fixed in your mind and on paper.

Preparation is the key and becoming informed allows for proper preparation.

So, what will you do next? How will you go about: avoiding these common mistakes? What will you do to prepare?

You're off to a great start by reading this report!

Congratulations. It tells me that you're committed to learning and having a good experience in your project.

What's next? I hope that you'll go the next step and read more articles from our website as well as subscribe to our email newsletter.

You'll learn a lot about builders, materials, new building methods, energy savings and so much more.

So, take another step in your learning. Choose the best one for you right now and go for it! And, I wish you ...HAPPY HOME BUILDING!



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