

# OCEAN RIDGE PLANTATION<sup>®</sup> HOMES

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This guide is to assist families with developing a strategy for achieving their dream home and is taken from years of experience working with families building homes in Ocean Ridge Plantation<sup>®</sup>.

For many families, building a custom home is the culmination of years of hard work and the fulfillment of life long dreams. From site selection, to working with a home designer, building a custom home is most exciting and fulfilling experience that many families will encounter with home ownership.

### A BRIEF NOTE ABOUT BUILDING

Be prepared for problems. Building a home is a complex job and invariably problems arise, most are minor, however anticipate small setbacks. When deciding on a builder you must feel comfortable that the firm you have chosen is capable to overcoming difficulties, anticipating problems, and provide you the appropriate level of communications so that you understand the issue. The top custom home builders in Ocean Ridge Plantation<sup>®</sup> are successful because they are excellent communicators and have the experience to identify problems before they occur.

## HOMESITE CHOICE CONSIDERATIONS

Naturally, the first step in the building process is identifying a homesite for the location of your custom-home. Whether you are interested in a panoramic golf view or a serene homesite backing up to nature, the design of your home should exploit rear, front and sides views.

### Homesite Cost

For most families, the cost of the homesite is the primary determining factor when choosing a homesite. Ocean Ridge Plantation<sup>®</sup> offers a wide range of homesite prices from the \$90s to over \$300,000. The prices are typically determined by several factors, foremost of which include:

- Location
- View
- Size
- Motivation of Seller
- Similar Competing Properties

Because most families have a budget range in mind for the overall cost of the home, it is important to have an established idea of what you want in a home as it pertains to size and finishes. Once you have an idea of the homes you want you can extrapolate the budget for a homesite.

## Size of Home and Homesite

Be sure that the size of your home will fit on the building envelope of the homesite and that the neighborhood where the homesite is located is consistent with other homes in the neighborhood. In an effort to maintain continuity and preserve values in the community within Ocean Ridge Plantation® the developer has established minimum square foot requirements for neighborhoods. If you are interested in a homes that is 4,000 heated square feet, placing that home in a neighborhood with minimum square foot requirements of 1,600 would not be advisable.

Additionally, the style of home will determine the homesite size. A ranch-style home will require a larger building envelope, as the home is primarily on one floor. A home with a second floor will require less space because you can arrive at the total square feet desired within a smaller home footprint.

Finally, don't overlook the fact that a larger homesite, while providing additional privacy, will be require more yard maintenance. Many families prefer to spend more time at the beach and golfing rather than cutting grass.

## Exposure

Many families overlook the exposure of the home. Exposure is determined by the

direction the rear of the home faces. Exposure is a question of personal taste and some prefer the morning sun at the rear of the home, while other prefer a western exposure resulting in late day sun on back porches and kitchen areas.

## Traffic

Ocean Ridge Plantation® is less susceptible to high traffic areas because the have 4 community gates, which allows families to enter and leave easily. However, there are areas that abut roads which do generate traffic noise and it is important to take stock of the location of the homesite relative to these roads.

## Proximity to Amenities

The location of the homesite relative to the Ocean Ridge Plantation® amenities is a consideration that is important to some families that anticipate walking out of their front door and going for a swim or enjoy a work out at the fitness center. Again, understand the location of the homesite relative to the amenities that are most important to you.

## GATHERING INFORMATION

Like most families beginning the process of building a custom home, they have a

whirl wind of ideas going through your mind of what would make the perfect home. Your important task is to organize those thoughts and write them down so that you can convey those needs and desires to your designer. Here are some helpful tips for organizing your information gathering efforts:

## Scrapbook

One technique that has proven very helpful is to begin a scrape book. Each time you come across a news articles, magazine articles or web sites which demonstrate desirable features, put them into a scrapbook. Designers can take the scrap book and generate a precipitate of those ideas into a design that encompasses all your wishes.

## Existing Designs

Another method is to simply find a design that you liked, perhaps in a model home that you visited or from online. From this the designer can evaluate how they can adjust this to exploit the features of the homesite and the architectural requirements of the review committee. While the final product may be different, it will help get the designer moving in the right direction.

## Wish List

Spend some time and write down all you

wishes and desires for your new home. This wish list can be as specific as you like, ranging from number of baths to brand of appliances. This list will be very helpful for the designer and is a great reference point that your builder can use to generate a building quote.

## Designer Versus Architect

Once you have selected a homesite it is time to have a home designed. There are many area home designers and architects that can provide you with home plans, however it is important to note that those designers and architects experienced with designing homes in Ocean Ridge Plantation® may be a better choice.

Ocean Ridge Plantation® maintains the highest design standards in the county and those designers and architects not familiar with the standards may find that there is a relatively steep learning curve to understand the requirements of the architectural review committee. This learning period may result in repeated submissions to the review committee, resulting in wasted time and money. There is a fee each time plans are submitted to the committee and these can become significant after several submissions.

## What is the difference between a home designer and an architect?

Architects are licensed by the State to practice architecture. Although some spe-

cialize in designing custom residences, many architects in North Carolina specialize in larger projects including multi-residential and commercial buildings.

Designers are not licensed by the state, but are limited by law in North Carolina to designing single-family residential buildings; multifamily residential buildings, agricultural buildings; and in some cases, non-structural tenant improvements and facade renovations to commercial buildings.

Overall both are qualified to design your home, however a home designer will have the home plan sent to another company to have the engineering work performed and certified.

## Builder-Designer

Some builders provide a comprehensive design and building services. Often, using a designer-builder will save you money for plans and allows for better cost control because as the home is being designed the designer-builder understands the cost implications associated with different home features. Also, with a designer-builder there is less chance for miscommunication with the designer and builder because they are under one roof.

The benefit of using a just a designer is that once you have a plan you are satisfied with, they can send it out to area builders, of your choosing, and you can scrutinize multiple

offers. Typically, a designer-builder that designs your home wants to do the build and won't design the home if they aren't building the home.

Ultimately, your decision will boil down to who you feel most comfortable with regards to experience, reputation, and ability to execute your wishes.

## Homesite Evaluation

Once you have selected a designer or designer-builder, they will visit the homesite and evaluate the property from all aspects to ensure that during the design process they are exploiting the nature features of the property. This is often done during the initial meetings with the designer, as well as with the builder. Many times the designer likes to visit the property in order to understand the canvas that they are working with, including elevations, exposure, tree coverage, location, and views.

## Contracting and Fees

It is at this point that a designer will ask for you to sign a service contract. Fees vary greatly from one company to the next, but you can expect \$3,000 to \$17,000 for completed and engineered drawings. The lower price reflects changes to an existing plan, while the high price reflects plans created by a board certified architect. Beginning from a blank piece of paper to a completed design by a home designer you can antici-

pate plans beginning at \$10,000, depending on the size and sophistication of the home. The builder-designers will ask you to commit to a building contract at this point. Depending on the organization, home design fee billed up front and maybe credited toward the cost of the home at closing. In essence you receive you plans for free. If the home design fees is to credited at closing, this should be discussed prior to signing the building contract and provided in writing.

## Conceptual Design

The conceptual design is provided after you have expressed your needs and desires to the designer and allows them to assemble their notes and conversation into a cohesive design. After completed, they will provide this design to you as a starting point.

## Design Revision

After you have communicated changes with the designer the designer will develop another design based on your feedback. Assuming that the designer has hit the mark with you feedback, you are ready to choose a builder for your new home.

## BUILDING

### Building Costs

Current building costs in Ocean Ridge Plantation® Plantation range from \$140 to \$200 per heated square foot. Please note

that I have indicated the cost per heated square foot. The reason is it is customary in Brunswick County to quote prices based on the heated or living space because they typically include the unheated areas such as porches and garage.

The size of the home and what goes inside will determine greatly influence the cost per heated square foot. The size of the home will affect the cost per square foot, through economies of scale and the inherit requirements of most homes. Most families will require a kitchen and bathrooms in their home, which are the most expensive rooms in a home. Therefore, if you build a 2,000 square foot home, you will need a kitchen and bathroom and the rest of the house are bedrooms, a living room, dinning area, etc. The percentage of the home occupied by more expensive rooms is greater than the less expensive rooms, resulting in a higher per square foot cost. A 4,000 square foot home will have more rooms, but not necessarily more kitchens and bathrooms, resulting in a lower per square foot cost.

As a general rule, you can expect to pay \$165 per heated square foot for a well appointed home with many of the finishes that most families desire, such as granite counters, hardwood floors, crown molding, brick or hardy board exterior.

### Evaluation Builders

As a rule of thumb, families should interview three builders.

There are four principal criteria when evaluating builders, including experience building custom homes, licensing, financial stability and previous customer references. The Ocean Ridge Plantation® architectural review committee assists families with ensuring that they will have a positive experience with the building process. The committee reviews and evaluates builders once plans are submitted. The review committee evaluates and requires:

- **Unlimited North Carolina General Contractor License**
- **Experience Building Custom Homes**
- **Financial Stability**
- **Positive References From Previous Customers**

Building costs vary from one builder to the next and it is important that when you are receiving quotes that you compare apples to apples. Unanticipated costs may arise from builders that charge separate fees for site preparation, sewer tap fees and other ancillary fees associated with building a home. While some include all fees related to the build, other may do not.

Other concerns are the products that are being used to build the home. A good example, which can save a homeowner money, is the use of particle board over

plywood. This guide wasn't written to debate the merits of one product over another, but the point is know which products the builder will be using to effectively evaluate their offer.

## Building Agreement

The building agreement will vary from one builder to the next and most often performance clauses are commonplace, ensuring that the work is done to the specifications and satisfaction to the client. Read through the building agreement thoroughly and it is advisable to have an experienced real estate attorney review the builder's contract.

If financing the work through a bank, the bank will set benchmarks for work to be completed and provide money to the builder over several benchmarks. Often, a bank representative will visit the job site and evaluate the work that has been accomplished before the provide money at each step of the building process. The number of payments will vary from one bank to the next, but all maintain a site inspection policy to protect the bank and owner's investment.

## Review Plans

Prior to beginning construction, the builder will meet with or have a conference call the owner prior to beginning construction and filing for a building permit. If you have any questions about the builder or plans, now would be the time to address and concerns.

Keep in mind that once the building process begins changes to the plan will incur costs, typically called "change orders". Change orders can add up and significantly influence the final cost.

## Submit Plans to Architectural Review Committee

At last, things are under way. The builder will submit your plans to the Ocean Ridge Plantation® architectural review committee. Upon receipt of the plans, along with the design review fee, you can expect to receive a response in 30 days, however reviews times may vary by neighborhood.

At this point you will be required to have a site survey done, if the builder hasn't already initiated one. The site survey will indicate and tag trees to be removed and detail the home building envelope. The review committee will visit the site to ensure that the home doesn't not violate architectural standards with regards to setbacks and unnecessary tree removal.

After the plans have been reviewed by the committee they will contact the owner and the builder by mail detailing and changes they require for approval.

Once the changes have been made and new plans developed, the builder will re-submit the plans to the review board for approval. This process may repeat if the plans do not correctly reflect the changes

requested by the board. As stated earlier, this is where using an experienced builder and designer is crucial. Each submission to the committee requires a design review fee, which can add up if resubmitting multiple times.

## Begin Construction

You plans are approved by the review committee and you are ready to begin your home. The builder will obtain a building permit from the local county government and contact an excavation company to prepare the property.

## Construction Milestones

During the building process, whether using bank financing of simply or bank drafts to the builder, there are stages of construction review that vary whether being inspected by the bank, by the builder, our local government inspector.

In addition to structural milestones, the owners will need to make selection of appliances, paint colors, hardware, cabinets, etc. These selection can take place at anytime prior to their implementation and often can be accomplished in a few short visits, or in some cases not at all.

## Closing

The weather has cooperated, the sub contractors efficient, and the builders pre-

dictions on target, now you are ready to take possession of your new home.

Prior to the closing the builder will obtain a Certificate of Occupancy, which requires the county building inspector to review the work and ensure that everything is appropriate to the North Carolina building guides lines.

Upon receipt of the Certificate of Occupancy, the builder will contact you to schedule a walk through of the home with the owner. It is here that you can thoroughly inspect the work of the builder, ensuring that it is to your satisfaction.

As you walk through the your new home you may observe issues, small or large, which you will want to note. The problems that you see make up what is commonly called the "punch list" and the depending on the scope of the issues you may wish to postpone closing until they are resolved. Often these are small inconveniences, which the builder can address after the closing, but depending on your situation you may request that the repairs made in advance of closing.

It is common for quality builders to return to a home up to 2 years after closing to address issues that developed over the course of the years typically caused by natural settling of the structure. The builder is not required to do these repairs, but considering many of their clients are developed from word of mouth advertising, many go above and beyond in the name of customer service. In most cases the builder

will provide a 1 year warranty on their workmanship. You may also desire a home warranty through a 3rd party, but this is often purchased for older homes.

I hope these few words were of helpful or at least comforting. Please don't hesitate to call us if you have further questions or if we may be of assist with your present and future real estate needs.

## HELPFUL LINKS

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**Brunswick County, North Carolina State Government Web site**  
[www.brunasco.com](http://www.brunasco.com)

**CIMA Design, Inc.**, Custom Home Designer with Several Homes within Ocean Ridge Plantation  
[www.cima-design.com](http://www.cima-design.com)

**Donald Gardner Architects, Inc.**, Quality Home Designer with Many Designs in Ocean Ridge Plantation© Plantation  
[www.donaldgardner.com](http://www.donaldgardner.com)

**William Poole Designs**, Traditional Southern Designs with Many Homes Located in Ocean Ridge Plantation© Plantation  
[www.williampoole.com](http://www.williampoole.com)

**Ocean Ridge Planation® Howeowner Masters Association**, Access Available for Existing Owners  
[www.ormaonline.org](http://www.ormaonline.org)