

# Building a House Checklist

By Nicole Nichols-West

- Finances
  - If you haven't started saving, do so now!
  - Review your current financial situation.
  - Get a credit report.
  - Research your mortgage and finance options.
  - Meet with a financial advisor to discuss your options.
  - Reduce or eliminate outstanding debt, consider rolling your debt into your mortgage.
  - If you are a first time home owner, investigate government grants and financial aid.
  - Set a budget.
  - Get homeowner's insurance if you don't already have it.
- Location
  - Determine several areas you'd like to live in.
  - Decide if you will buy an empty plot of land or one that is occupied and will need clearing.
  - Research various neighborhoods Research city council, schools, crime rates, parks and public spaces, transportation, shops, banks, leisure and cultural activities, nightlife, etc.
  - Research site locations Review newspapers, websites, real estate publications, making visits and discussing with friends and family.
  - Find a real estate agent to help you search for properties.
  - Make appointments to view land.
  - Buy the land.
- Construction
  - Brainstorm, make plans and blueprints.
  - Be sure that you are compliant with local planning and building laws.
  - Get a planning permit.
  - Get a building permit.
  - Find a surveyor.
  - Arrange for several required inspections throughout the building process.
  - Research your service providers before signing contracts Find builders and tradesmen you can trust and are comfortable with.

- Read all documents carefully before signing Keep all papers in a secure location.
- Read architecture and design magazines and websites to gain inspiration.
- Visit a home show to get ideas for style, design, floor plans, etc.
- Make your new home energy efficient. Go green!
- Find an architect.
- Find a carpenter.
- Find a plumber.
- Find an electrician.
- Find painters.
- Buy appliances.
- Create a timetable for when tasks need to be completed.
- Find utility companies (gas, electric, water).
- Acquire telephone, cable and/or internet services.
- Find a landscaping company or gardener.
- Get a security/alarm system.
- Once construction is complete and you have a certificate of occupancy, do a final walk through with your builder for careful inspection.
- Misc.
  - Be flexible and understanding if things dont go according to plan, but also firm in your objectives, budget and timelines.
  - Find a moving company to help you transition to your new home.
  - See our 'Moving' checklist for related tasks and deadlines.
  - Hire a professional cleaning company before you move in.
  - Hire an interior decorator.
  - Buy new furniture.
  - Once you are settled in your new home, have a housewarming party!