

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!