

Consumer Protection Workshops “Building & Home Expertise”

Consumer Protection When Evaluating and Building a Home or Business

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Agenda

- What are the Typical Building Standards in Kansas City?**
- How Can The Typical Standards be Raised?**
- What Type of Treatment Should the Building Client Expect From the Building Contractor?**
- How Will the Price of Building a True Quality Home or Business Compare to Typical Home Prices?**

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What are the Typical Building Standards in KC?

- **Kansas City and other major cities around the country are known as having low home and business building costs. But these building costs are low for a reason. *Overall quality is being sacrificed for a larger amount of square footage.***

- **The quality of framing materials and the framing designs used in construction today are not at the levels they were years ago.**
 - **In some new homes, #3 framing lumber is being used extensively to save costs. *By using #3 lumber extensively, future structural problems are likely to occur.***

 - **In most new homes, 2x4 framing is used in all exterior walls. *In using 2x6 framing for all exterior walls, wall energy values are greatly enhanced, and wall twisting and flexing is greatly reduced.***

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- **Floor systems implemented today do not compare to floor systems implemented years ago. Homes traditionally had two layers of sub-flooring. Today, they only have one layer of sub-flooring (3/4"). *Upgrades need to be made to the floor system in order to eliminate flexing and future problems with tile and wood floors. Floor decking should be glued and nailed first, and then screwed down.***

- **There are a number of design improvements that can be used when framing to greatly improve the energy efficiency of a home or business. *In using heavier framing material and better framing designs, heating and cooling costs can be greatly reduced, sometimes by as much as 40-50%.***

- **Exterior wall sheathing under the finish siding is typically considered an upgrade. *A great majority of the homes being built today do not have any wall sheathing. By not having wall sheathing, wall energy values are lower, and more importantly, water leakage can cause future mold problems and future structural problems are likely.***

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- **The pride of quality by the building contractor is probably not at the level of decades ago.**
 - **Building contractors who build more than 10 to 15 homes a year typically hire superintendents to monitor the building of the homes. *By doing this, the builders themselves do not monitor the jobsite or control the quality of the homes.***

- **Some building contractors use the lowest estimates from the major sub-contractors, which sacrifices overall quality.**
 - **By using the lowest estimates from sub-contractors, framing material and framing quality may suffer, many times non-copper water lines are used, heating and air conditioning systems are designed to meet minimum codes and capacities, and electrical systems are designed to meet minimum codes and capacities.**

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- **If a client is dissatisfied with the home or business building process, it is normally because of the treatment given by the contractor.**
 - **When a consumer builds a new home or business, they may end up enjoying the home itself. However, the overall process may have been painful or stressful to them.**
- **Client callbacks should be handled in a timely, courteous manner.**
- **Homes and some businesses built today normally have an exterior life of 3 to 6 years before maintenance and repainting is needed.**
 - **Because so much wood is used on the exteriors of new homes in KC, maintenance begins very quickly and becomes quite expensive due to the exposure of the siding to the weather. To add to this, typically poor quality paint is being used, which only compounds this problem.**

How Can The Typical Building Standards Be Raised?

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- Overall quality should be the first priority. Quality builders should have a vision to set the standard for a truly quality built home or business.**
- Quality builders should control the number of homes built in a year so that they can personally monitor the overall building process.**
- Quality builders should only use high-grade lumber, material and framing designs.**
 - Only #2 grade lumber or better should be used in the framing infrastructure. All wall, ceiling and rafter framing spacing should be 16” on center.**
 - All homes should have 2x6 exterior walls, including garage. (Garage should be fully insulated)**
 - All floor joists should be 2x10’s or larger, and should be 12” on center spacing.**
- Exterior wall sheathing should be mandatory on all homes or businesses built (double wall construction).**

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- Quality builders should use maintenance free exterior products whenever possible. This includes clad windows, aluminum or vinyl fascia and soffits, and most importantly, exterior finishes of brick, stucco, fiber-cement siding, vinyl or aluminum siding.**
 - Quality builders should test the soil prior to foundation being poured in order to insure proper foundation engineering.**
 - Rebar should be used in all flat concrete work, except the basement floor, where typically no reinforcement is used. Rebar in the foundation should be increased to every 24” vertically, and 5 rows horizontally for a nine foot wall. Footings should be 20” wide with 2 rows of rebar.**
 - Roof sheathing should be solid decking instead of 1x4 pine. This is used in order to reduce the costs of replacing a wood roof (if required) with a composite roof sometime in the future.**
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- Quality builders should attempt to use sub-contractors that have the same quality principles as the client.**

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- I have determined from past experiences that paying a little more to receive quality work up front from sub-contractors is more cost effective in the long run.*
 - Framing quality should be greatly enhanced and monitored.**
 - Copper plumbing water lines should be mandatory.**
 - Electrical design and capacity should be enhanced and total amperage and outlet numbers should not be minimized.**
 - Heating and air conditioning design and capacity should be enhanced over the typical system design.**
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- Energy efficiency should be a very high priority for the builder.**
 - All windows will be thermopane.**

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- R-19 insulation batts should be used in all exterior walls. R-38 insulation should be blown into attic.**
- Finished basement exterior walls should be framed with 2x4,s and be insulated with R-11 batts.**
- Energy efficient framing designs in walls and ceilings should be used to ensure the best possible insulation R-factors.**
- Zoned heating and cooling should be used when square footage is large enough in order to minimize energy costs. This will also ensure optimum use and comfort of the mechanical features.**

What Type of Treatment Should The Building Client Expect From The Building Contractor?

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- **Open, two-way communication should be encouraged.**
 - **Clients should be encouraged to call the builder anytime with questions or concerns. *If the client thinks there is a problem, it is much better to address it early in the building process.***
 - **Quality builders should contact the client with weekly or bi-weekly progress updates during the building process if the client does not initiate communication.**

- **The client should be encouraged to review the progress of the home or business during the entire building process.**
 - **By reviewing the progress regularly, client concerns can be addressed and rectified as soon as possible with minimum cost or effort.**

 - **At no time should the client be locked out of the home or business. *I have experienced builders attempting to lock me or others out at certain stages of the building process. Once the home is locked, the client should be given a key for the entrance.***

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- **Callbacks should be coordinated by the builder. In most instances the sub contractor will be called to rectify the problem. This should be done in as timely a manner as possible.**

How Will the Price of Building a True Quality Home or Business Compare to Typical Sq. Ft. Prices?

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□ **Quality builders do not attempt to compete with other builders by square foot prices. Each custom home or business should be priced according to the specifications stated in the plans and to high standards. The cost of a truly quality built home or business cannot easily be compared to a typical home. Overall, a quality built home or business will cost somewhat higher, but not tremendously more.**

□ *Please remember, a quality built home or business includes some or all of the following upgrades:*

- **Floor joists 12” on center spacing**
- **All exterior walls 2x6 framing, including garage walls and common wall to house**
- **Exterior wall sheathing beneath finish siding**
- **All wall, ceiling and rafter framing 16” on center minimum**
- **All thermopane, clad windows**
- **Rebar in all flat concrete work**

- **Zoned heating and cooling**
- **Maintenance free exteriors**
- **Vinyl or aluminum fascias and soffits**
- **More energy efficient framing designs**
- **Higher grade of lumber and materials**
- **Higher quality framing techniques.**

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- *The final, most important question is, do we invest more money on the initial home investment or do we pay a larger overall dollar amount to continually maintain and rebuild our homes or businesses?*

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