



“The Lifestyle Crafted Podcast”

Your Guide to Custom Living Excellence

Building Custom Cedar Homes

Transcript

00:00:00 Speaker 1

Welcome to the deep dive. Today, we're taking a journey into building your own custom Cedar home.

00:00:06 Speaker 2

It's a fascinating topic. We've got a step by step guide, some great info on sustainable post and beam and a few articles really digging into the benefits.

00:00:16 Speaker 1

Right. And our mission here is basically to pull out the absolute must know info for anyone thinking about this, you know, from the first glimmer of an idea right through to living in it, but without getting totally overwhelmed.

00:00:22

Mm-hmm.

00:00:29 Speaker 2

Consider it your shortcut.

00:00:30 Speaker 1

Exactly the shortcut, because let's be honest, these homes have a special appeal, don't they?

00:00:36 Speaker 1

The Wood's natural beauty, that solid, strong feeling.

00:00:39 Speaker 2

And that connection to nature plus sustainability is huge now.

00:00:42 Speaker 1

OK, so let's get into it. Where does this whole process actually begin?

00:00:46 Speaker 2

Well, fundamentally it starts with the dream phase one. It's more than just, you know, number of beds and baths. You really need to think about the type of home that fits your life, look at different plans, imagine it on the actual land. That initial concept, it's the foundation.

00:00:51 Speaker 1

Right.

00:01:00 Speaker 1

Yeah, that connects to what one article called Design Intelligence, doesn't it? Yeah. Making a home that works for you. That's adaptable.

00:01:06 Speaker 2

For how you live now, and maybe how you'll live later.

00:01:09 Speaker 1

One piece even suggested doing a sort of lifestyle assessment.

00:01:13 Speaker 1

Really getting to know the house before it's built.

00:01:15 Speaker 2

That's a great way to put it, and having that clarity, that vision leads directly into the next really critical piece.

00:01:24 Speaker 2

The money side.

00:01:25 Speaker 2

Phase 2.

00:01:26 Speaker 1

Ah yes, the dollars and decisions.

00:01:28 Speaker 2

Definitely the guide stresses getting a handle on the total budget and financing options super early before you fall totally in love with, say, imported Italian marble.

00:01:37 Speaker 1

Good advice because, yeah, the budget ultimately shapes everything. Construction loans were mentioned specifically, how do those work generally?

00:01:45 Speaker 2

OK. So a construction loan isn't like a standard mortgage where you get a lump sum. It's more like a line of credit.

00:01:51 Speaker 2

The lender releases funds in stages or draws as parts of the build get completed.

00:01:56 Speaker 1

OK, that makes sense. Requires more oversight, I imagine.

00:01:59 Speaker 2

It does. The approval involves looking closely at the project plans, the budget, the builder, not just your personal finances.

00:02:07 Speaker 1

So talk to a lender early that.

00:02:09 Speaker 2

Absolutely. That's a key recommendation. Understand your borrowing power. Explore the options. It's not just about the maximum amount, but the loan structure to right and getting

pre approved for both the construction loan and the permanent mortgage at the same time. That can save a lot of hassle later.

00:02:24 Speaker 1

Smart streamlines things. I also saw a tip about maybe borrowing the maximum allowed on the construction loan for unexpected issues.

00:02:33 Speaker 2

Yeah. Having a contingency fund built in, it's wise construction always seems to have surprises. So having that financial buffer is pretty important.

00:02:42 Speaker 1

Definitely less stressful now. This brings up strategy. One source talked about financial mastery and paying cash.

00:02:48 Speaker 2

Right. If that's feasible for you, they mentioned potential savings maybe 1015% on average for cash deals.

00:02:54 Speaker 1

Wow, really. That's significant.

00:02:57 Speaker 2

It gives you more control, maybe more flexibility with.

00:03:00 Speaker 2

But you know, you also have to weigh the opportunity cost of tying up that much capital.

00:03:04 Speaker 1

True.

00:03:05 Speaker 1

True. OK. So dream defined finance is hopefully getting clearer. What's next?

00:03:09 Speaker 2

Location phase three, land and site prep. These are often underestimated costs, but they're fundamental.

00:03:16 Speaker 1

Easy to forget when you're picturing the beautiful.

00:03:18 Speaker 1

House itself totally.

00:03:19 Speaker 2

Land cost very wildly, obviously. And then there's site prep, utilities, zoning, grading, excavation. It adds up fast. You need to factor this in from day one.

00:03:30 Speaker 1

And choosing the right land isn't just about the view is.

00:03:32 Speaker 1

It.

00:03:32 Speaker 2

Not at all. Topography matters. Soil condition is crucial, future development nearby.

00:03:39 Speaker 2

All things to investigate.

00:03:40 Speaker 1

Soil tests I saw that mentioned.

00:03:41 Speaker 2

Oh yeah, absolutely essential. You might find a cheaper plot, but if the soil needs major work for the foundation, you've wiped out any savings and then some. There's a great quote, something like. Sometimes those practical things. Zoning, terrain, utilities, they can make or break your project.

00:03:49 Speaker 1

Hmm.

00:03:56 Speaker 1

Really hits home, so navigating that maybe get help definitely.

00:04:00 Speaker 2

Definitely the advice is to work with a real estate agent who specializes in land. They know the specific pitfalls, the legal stuff, zoning nuances that a general agent won't miss.

00:04:10 Speaker 1

Good.

00:04:10 Speaker 1

Point specialized expertise seems key, which actually leads right into the next phase. Building your expert team.

00:04:17 Speaker 2

Exactly Hase 4.

00:04:19 Speaker 2

Reputable designers experienced contractors. They're crucial for staying on budget.

00:04:24 Speaker 1

How so?

00:04:25 Speaker 2

While experience pros give more accurate estimates upfront, they often know cost effective ways to achieve what you want. Solutions you might not think of.

00:04:34 Speaker 1

And communication with them has to be spot on, right, especially about money.

00:04:37

Uh.

00:04:38 Speaker 2

Constant transparent communication and you absolutely need to qualify your builder thoroughly. It's not just about liking their website portfolio.

00:04:46 Speaker 1

OK. How do you do that? Is it?

00:04:48 Speaker 2

No, the guide says it's free and pretty straightforward. Talk to their past clients, get references, check licenses, insurance, and this is key. Try to visit a site they're currently working on. See it for yourself. Is it clean? Safe. What's the quality of materials? What's happening behind the walls?

00:04:55 Speaker 1

Make sense?

00:05:04 Speaker 1

Like a sneak peek at their standards. Yeah, good idea. And the builder manages the whole show, basically.

00:05:09 Speaker 2

Pretty much a good custom home builder. Overseas design coordination materials budget. The actual construction permits quality control, the works it links back to that expert guidance pillar.

00:05:22 Speaker 1

Right, OK. Team assembled. Now the actual design.

00:05:27 Speaker 1

Phase 5.

00:05:28 Speaker 2

Yes, the blueprints of your life, the guide is really strong on this. The design is arguably the most important single component. A weak design causes problems later.

00:05:37 Speaker 1

I saw a warning about free or cheap designs. Too tempting? Maybe, but risky.

00:05:42 Speaker 2

Very risky. A design might look great, but if it completely ignores your budget, it's essentially useless. Investing in good professional design usually pays off.

00:05:50 Speaker 1

So what does that design process?

00:05:51 Speaker 2

Involve. It covers floor plans, elevations, how it looks from the outside section, drawings, those cool 3D perspectives, and starting to select materials.

00:05:59 Speaker 1

Getting specific.

00:06:00 Speaker 2

Exactly. And some companies like Cedar Designs mentioned in.

00:06:03 Speaker 2

Source even offer a 3D site specific design. You can really see how your house will look on your land.

00:06:08 Speaker 1

That sounds incredibly helpful for visualizing it. OK designs are done looking good. Now we lock it in Phase 6.

00:06:15 Speaker 2

Phase six, finalizing plans and contracts. This is where it gets real. You agree with the builder designer on the final plans and the price.

00:06:24 Speaker 1

And budget for surprises.

00:06:25 Speaker 2

Definitely build in that 510% contingency, always wise in construction.

00:06:31 Speaker 2

And get detailed cost estimates, understand exactly what's included in that base price.

00:06:36 Speaker 1

Like are the light fixtures included, or is that extra?

00:06:38 Speaker 2

Precisely ask those questions up front. Also, if you're thinking about upgrades, get prices for those now adding things later is almost always more expensive.

00:06:47 Speaker 1

Good tip. So main steps here are signing contracts.

00:06:51 Speaker 2

Yep, land purchase contract if knitted and the big one. The construction contract. Also builders list insurance needs to be in place right when construction starts.

00:07:00 Speaker 1

OK.

00:07:01 Speaker 1

And if you use one of those pre designed kits like.

00:07:03 Speaker 2

From Cedar designs, they often handle a lot of the technical stuff, ensuring clans meet codes and are ready for permits. Sources suggest those plans are usually very high quality, very detailed.

00:07:12 Speaker 1

That sounds like a plus, which brings us to getting the money sorted and closing the deal Phase 7.

00:07:17 Speaker 2

Phase 7. Securing financing and settlement you submit the formal loan application with all your financials and the project details.

00:07:25 Speaker 1

And the appraisal happens then.

00:07:27 Speaker 1

Based on the finished value.

00:07:29 Speaker 2

Correct. Based on the contract plans specs, what the House will be worth then assuming approval. A title company usually handles the settlement the closing process.

00:07:39 Speaker 1

And that title company often plays another role, something about Lance.

00:07:43 Speaker 2

Yeah, they often act as the mechanics lien agent during construction. It's usually required on the permit, provides financial protection for everyone involved, Subs, suppliers, you.

00:07:53 Speaker 1

OK, got it. Phase eight then getting ready to actually.

00:07:56 Speaker 2

Build.

00:07:56 Speaker 2

Site prep and permitting. The contractor gets the site ready, lays the foundation.

00:08:00 Speaker 1

And gets the permits.

00:08:01 Speaker 2

Usually.

00:08:02

Yeah.

00:08:02 Speaker 2

Guess the builder typically manages securing the necessary building permits and approvals, especially for a custom build. They know the local ropes.

00:08:09 Speaker 1

Finally, phase nine construction. Watching it rise, this must be the exciting part.

00:08:15 Speaker 2

It is, but it also requires intense management timelines, budget tracking, coordinating subcontractors, ensuring quality.

00:08:22 Speaker 1

Sounds like a juggling act.

00:08:24 Speaker 2

It can be a.

00:08:25 Speaker 2

Detailed schedule is vital milestones, material deliveries, contingency.

00:08:30 Speaker 2

Time clear communication with experienced Subs is key.

00:08:34 Speaker 1

And inspections along the way.

00:08:36 Speaker 2

Absolutely critical at key stages, foundation framing, HVAC, plumbing, electrical, insulation finishes catching issues, early saves, headaches and money.

00:08:46 Speaker 1

And using good materials from the.

00:08:47 Speaker 1

Start.

00:08:48 Speaker 2

Crucial for longevity. You don't want problems showing up years later because corners were cut.

00:08:53 Speaker 1

How does the money flow from the construction loan during this phase?

00:08:56 Speaker 2

Through those periodic draws, we mentioned, an appraiser usually has to confirm the work is done to standard before the lender releases the next payment to the builder's checks and balances.

00:09:04 Speaker 1

Now back to those pre cut post and beam kits you mentioned advantages.

00:09:08 Speaker 1

Clear time savings.

00:09:10 Speaker 2

Potentially significant time savings, yes, sources mentioned up to 1/3 faster build time in some cases.

00:09:15 Speaker 1

Wow, that saves on loan interest maybe protects against rising material costs.

00:09:20 Speaker 2

Exactly. Plus, those kits often come with a fixed price guarantee on the package itself, more budget certainty.

00:09:26 Speaker 1

And less waste on sight. I imagine with pre cut labeled parts.

00:09:30 Speaker 2

Right, smoother, more efficient assembly, less waste. It all adds up.

00:09:34 Speaker 1

OK, Fast forward. The house is almost done. Phase 10.

00:09:37 Speaker 2

Phase Ten final stages and completion.

00:09:41 Speaker 2

The big walkthrough you check for unfinished bits, touch ups needed. Make sure all the systems, heating, plumbing, electric work correctly.

00:09:48 Speaker 1

And getting the final paperwork.

00:09:50 Speaker 2

Yep, all the final permits, inspections and crucially, the certificate of occupancy, that's the official green light to move in. And don't forget to collect all the warranties and manuals.

00:10:01 Speaker 1

Good reminder paperwork fun then Phase 11, the mortgage.

00:10:04 Speaker 2

Right. The construction loan gets converted into a standard long term mortgage usually happens right after you get that certificate of occupancy.

00:10:11 Speaker 1

And then.

00:10:12 Speaker 1

These 12 best part.

00:10:14 Speaker 2

Move in day getting the keys.

00:10:16 Speaker 2

Finally, settling into your new custom home.

00:10:18 Speaker 1

Fantastic. Is that the absolute end though? Or is there a Phase 13?

00:10:23 Speaker 2

There's often a beyond the build phase, maybe some warranty follow up for minor tweaks that crop up after you move in. A good builder often offers some longer term commitment, Peace of Mind.

00:10:33 Speaker 1

Nice. Now, throughout all this, sustainability seems like a recurring theme, especially with Cedar.

00:10:39 Speaker 2

It really is. Cedar itself is naturally resistant to rot and insects, and it's renewed.

00:10:44 Speaker 2

That's a great start.

00:10:45 Speaker 1

But sustainability is broader than just the wood choice.

00:10:48 Speaker 2

Oh, much broader. It's about creating a home that's environmentally responsible, yes, but also healthy for you to live in, comfortable and financially smart in the long run.

00:10:58 Speaker 1

So things like energy efficient systems.

00:11:00 Speaker 2

Exactly efficient hvac water conservation, good indoor air quality, thinking about materials and ventilate.

00:11:08 Speaker 2

Even Biophilic design bringing nature inside? Yeah, one source put it nicely. It's about building a home that's gentle on the planet, but also a home where you feel good. You're comfortable, you're healthy.

00:11:11 Speaker 1

I like that idea.

00:11:19 Speaker 1

And there are tangible benefits too, like resale value and energy savings.

00:11:23 Speaker 2

The data suggests so studies show sustainable homes can fetch higher prices, maybe 10-20% more and cut energy bills significantly, potentially up to 60%.

00:11:34 Speaker 1

Those are big numbers.

00:11:35 Speaker 1

Makes sense. Now. Can we dig into post and beam construction a bit more? It's so linked with cedar Homes.

00:11:40 Speaker 2

Absolutely. It has a unique appeal, doesn't it? The exposed Timbers, that feeling of strength, the natural wood.

00:11:46 Speaker 1

It really does. It feels substantial.

00:11:49 Speaker 2

It's an old method, centuries old, but it's been updated with modern tech like prefabrication and CAD computer aided design.

00:11:56 Speaker 1

So old meets new.

00:11:57 Speaker 2

Precisely as one piece said, it combines those large timber frames with contemporary design and technology. There's an emotional draw too, I think sense of history, craftsmanship, authenticity.

00:12:06 Speaker 1

That was hidden.

00:12:10 Speaker 2

That connection to nature. Again, it feels like a sanctuary, not just a house.

00:12:13 Speaker 1

Yeah, I could see that. What about cost? Isn't it more expensive up front?

00:12:17 Speaker 2

The materials, especially quality timber like cedar, can be higher initially, but there are potential long term.

00:12:24 Speaker 2

Like what? Reduce labor if using a kit lower maintenance because Cedar is durable, better energy efficiency from thermal mass and insulation options, maybe even passive solar design benefits.

00:12:35 Speaker 1

So think total cost of ownership, not just the build cost.

00:12:38 Speaker 2

Exactly which ties back nicely to those five pillars we kept bumping into. They really frame the whole process.

00:12:43 Speaker 1

Let's recap those quickly.

00:12:45 Speaker 2

Sure, financial mastery. Smart money decisions.

00:12:48 Speaker 2

Design, intelligence, functional, adaptable, beautiful space, sustainable performance, eco friendly, healthy, efficient technological integration using tech wisely and expert guidance. Having the right team.

00:13:03 Speaker 1

It feels like every phase we talk about touches on several of those, so who actually builds these homes? Is it just one type of person?

00:13:10 Speaker 2

Not at all.

00:13:11 Speaker 2

The sources described a few different motivations. Some are building a legacy home for family, others are very eco conscious focused on sustainability. Some are passionate DIYers tackling the challenge, maybe with the.

00:13:15 Speaker 1

OK.

00:13:23 Speaker 2

And then you have retirees creating that peaceful.

00:13:25 Speaker 1

Haven't interesting. A real mix drawn by different aspects. OK, let's wrap this up. Key takeaways for someone listening.

00:13:31 Speaker 2

Building a custom Cedar home is a big undertaking, but incredibly rewarding. It takes careful planning, financial awareness, the right team, and a focus on both design and sustainability and those pre cut.

00:13:43 Speaker 2

Fits. They can offer real advantages and time, cost, predictability and efficiency.

00:13:48 Speaker 1

Right. Hopefully this deep dive gave you a solid map of the territory shortcut to understanding the key parts of this exciting journey.

00:13:55 Speaker 2

And maybe a final thought for you to ponder.

00:13:58 Speaker 2

Looking at those five pillars, financial mastery, design, intelligence, sustainable performance, tech integration, expert guidance, which one resonates most with your priorities for a custom home?

00:14:08 Speaker 2

How would focusing on that pillar shape your approach? What kind of legacy or lifestyle or impact are you hoping to create in that space?



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