



Timber homes have plenty of cost-saving advantages because of their construction. Above all, make sure you do your homework.

PHOTO: TIMBERFRAME PHOTO BY ROSE WOOD

Money Talks

It's the cardinal rule of building a custom home: Don't ignore your budget. One industry pro offers his tips for staying on track. BY MIKE MCCARTHY

It's a tricky thing, this budget business. Amid all the hoopla of floor-plans, appliances and color selections, the budget is like your mom telling you to eat your vegetables. You want to ignore it. You want to muzzle the righteousness of the message. You want it to get up and leave the room.

Naturally, it won't go away—and anyone smart enough to entertain thoughts on getting the budget just right will have a better home-building experience. The good news is that it's not all that painful. You simply need to create a list of what you need and distinguish it from what you want. From there, come up with a bottom line and work with your timber producer or design team to build the best house you can afford.

Jack McClennen, director of sales for PineRidge Timberframe (www.pineridgetimberframe.com) in Ontario, Canada, is a master at working with clients on the reality of their budgets. Here are some of his tips.

Q: What are the top three things I should consider when it comes to my budget?

A: Anyone interested in building a home has some dollar figure that serves as the outer edge of what he or she is willing to spend—and can afford to spend—on a home. Identifying that dollar amount is the single most important step in the process. Designers can draw up your dream home, but if you can't afford it, then it's nothing more than a pretty drawing.

Once that dollar amount is established, you can assume that the timber component of your home will represent 25 to

33 percent of your total budget—not including land, well, septic and excavation. Finally, you have to decide if you're willing to compromise in areas such as square footage and the level of finishes. In other words, are you willing to give up the granite countertops for more efficient windows, or vice versa?

Q: Is there a formula I can use to figure out the cost of my timber home?

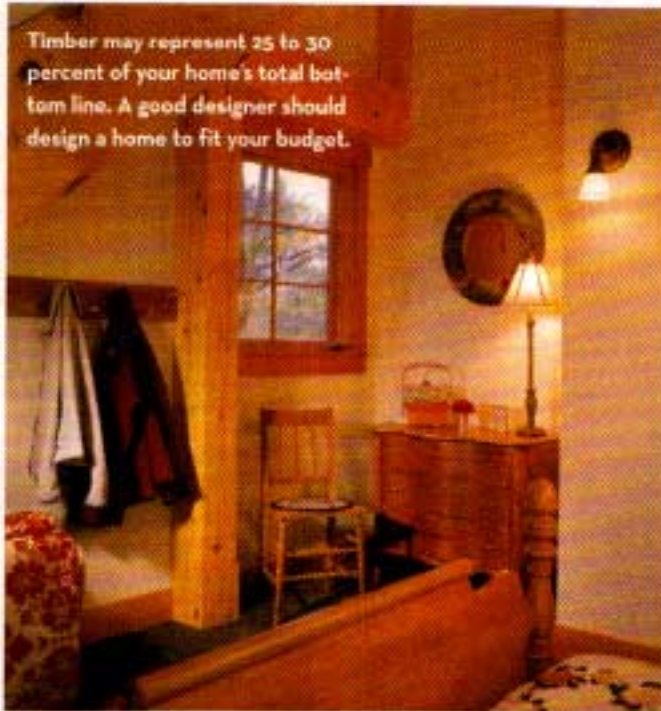
A: Unfortunately, there's no formula—just as there's no formula for stick-built homes. Two homes with the same square footage can be thousands of dollars apart on final costs because of the home's location, level of finishing materials and other factors, such as whether you're building in an established community or are off the grid (that is, you need to find an alternative way to power your home). Same with timber homes.

However, timber homes give you plenty of cost-saving advantages because of their construction. For example, in a stick-built home, the space in the rafters isn't used. In a well-designed timber home, you can stretch your budget by getting the most out of that livable space.

Q: Where do costs add up and slam a budget? Where can I cut?

A: Costs should never add up and slam a budget. A good designer should design a home to the budget. Accommodations can be made, though, to switch dollar amounts between budget items. You may decide you want a large, fully timbered front porch. In order to allow for this, perhaps you'll accept less expensive finishes inside. If you don't want to compromise on finishes or square footage, then maybe you buy only the timber necessary for structural soundness. Or maybe you opt to

Timber may represent 25 to 30 percent of your home's total bottom line. A good designer should design a home to fit your budget.



PINELOG TIMBERFRAMING PHOTO BY ROGER WALKER

use less decorative trusses and choose a king post over a hammerbeam. Again, a good designer will be skilled in helping you see where your budget can be shifted.

Q: How much budget flexibility do I have when designing a timber home?

A: You definitely have an amazing amount of flexibility, especially when compared to conventionally framed homes. Again, work with your design team to make the right choices on the frame itself. You can save money in many areas, including the type of wood species you use and the amount of timber used throughout the house. Remember, of course, that a certain amount of timber is necessary to ensure the structural integrity of your home. Using more complex joinery or detail—a hammerbeam truss, for example—will affect your bottom line.

Q: How do hybrid homes fit into this picture?

A: Many customers choose a hybrid frame, which means that, for example, the great room will be the only area in their home that's timber framed and covered with structural insulated panels

(SIPs); the rest of the home will be constructed out of SIPs alone. The timber frame is showcased in the area where it's desired the most, so the great room, kitchen or dining room are a natural fit for framing.

Q: What types of questions should I ask my timber provider once I've established what my budget is?

A: The first thing to remember is that you need to have a great working partnership with your timber provider—so no question should be off limits. Remember, he's there to help you

build your dream home and educate you about the timber home-building process. Here are the questions I'd ask first:

- Are the frames cut with a Hundegger (powerful cutting machine used on large timbers) or hand-cut?
- What species of timber do they offer for both the interior and exterior?
- What size/format structural insulated panels (SIPs) are used?
- Are the panels supplied with the package?
- Are the panels pre-cut?
- Are the panels code-rated?
- What types of support does the company supply for the frame-raising and panel installation?

Q: Any other tips?

A: Do your homework. Educate yourself about the timber home industry so you can understand what each company offers. Also keep in mind that bottom-line numbers can be deceiving; you need to compare apples to apples in a timber home package. You also should consider attending a workshop or seminar at a Log & Timber Home Show—it'll well worth the investment in the long run. ■