



# Starting from scratch Having home built? Here's first steps

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Lisa and Scott Huzar are among couples seeking dream house

It's been said if your marriage can survive building a home together, it can survive anything. Lisa and Scott Huzar successfully built their first home in central Florida. Now they are building their dream home in Clift's Cove in Madison off Hughes Road. It will have two upper floors of about 4,800 square feet (2,953 main and 1,859 upstairs) and an unfinished basement of around 1,100 square feet. The cost will be in the neighborhood of \$400,000.

The Huzars, who have been married nine years, have two children. Both work for the government - Lisa, 38, is an accountant and Scott, 39, an engineer. They moved to Madison County less than two years ago from Florida.

"We looked at a lot of existing homes, but none met our exact needs," said Scott. "We saw the Parade of Homes (last year) and talked with Pat Glenn of Rise (Real Estate). We had tried to find a builder and she suggested several, including John Allen. He provided input up front and he answered all the questions we had. We felt very good about him, which is why we chose him to build our house."

Allen said one of the most important things in building a house is "a positive relationship" between owner and builder.

"It's a joint project and you have to establish a relationship that will work and be enjoyable," Allen said. "You try to give someone the positives and negatives and help them see what they don't know is coming up."

The Huzars also liked the idea that Southern Construction and Design is a family business. Allen's father-in-law, Bob Goff, is involved in the day-to-day operation. Allen and Goff, both engineers, came from a non-building background. Allen was an engineering consultant; Goff worked on the Titan II missile and had a military career.

"We come at it from a different perspective," said Allen. "We've done pretty much everything you can do in building a house, from digging the footings to roofs. We try to provide a level of professional services which people expect."

So, where do you begin to build a house?

First, you must decide where you want to live. Then you either purchase a lot on your own as the Huzars did, or find a builder with a lot in that area.

If you have your own plans, or something in mind, the builder will have a draftsman draw detailed plans for inspection by the city where you plan to build. Each city code is different, so don't assume you know all the rules. Once those plans are approved, you will need a building permit from the city, which the builder will secure for you.

"We will know every inch of those plans," said Allen.

While the first steps are now in place, unless you have cash to pay for the project you'll need a construction loan.

"We have relationships with several banks, which helps," said Allen. "We pay all the bills and workers, who are all licensed and insured."

The Huzars acquired their property through Commercial Bank. They were impressed with loan officers Hill Womble and Terri Bonner and said they may consider Commercial for the mortgage loan because of their expertise.

The next step, said Allen, is acquiring "Builder's Risk" insurance to cover anything that might happen to the building materials or the home once it gets framed.

"You have a lot of theft in the construction business," said Allen. "Plus, if you have a house nearly ready and it catches fire, then you are covered before your homeowner's policy takes effect."

The next thing you need is a survey to make sure you don't end up with part of your home on a neighbor's land. The builder will handle this chore, too.

Finally, site work begins.

But that doesn't mean you are "home" free. There might be more rock than previously thought or you might decide to change the style of house plans, as the Huzars did.

At Allen's suggestion, they switched from a crawl space to an unfinished partial basement. Changes such as that must be approved by the city, so you may face a few days delay. However, the Huzars said Madison city officials have been on top of things and they've had very little wait time.

After the excavation is finished, it's time to lay the foundation. When that's ready, the framework begins.

Next: What happens when your dream home finally starts to take shape.

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