

Owner-Builder Home Packages

5 Distinct Advantages & 3 Cautions

When Using Packaged & Panelized Homes

When it comes to building a home, never before have you had so many options available to you. Having choices is a wonderful thing! Yet, along with choices comes the need to choose wisely. The decision to use a packaged & panelized home can **save time and money**.

- **What is a packaged or panelized home?**

In a nutshell, packaged homes (or kit homes) are actual “stick-built” homes, pre-framed and often “panelized” in the factory prior to being shipped to the building site. Panelizing involves framing the wood structure in segments (panels) ready to be tilted up and nailed together on site. You get an entire package of building materials excluding the plumbing and electrical.

If you’re thinking about building a new home, you’ll want to consider this approach before making your final decision on how to go about it. There are some excellent advantages if you find and work with a good company.

- **Five advantages of using packaged or panelized homes:**

1) Variety:

The Internet will yield a nice variety of companies who build and sell packaged homes. While they all have similarities, each is different in some way. You can find companies specializing in energy efficiency, companies with a wide selection of house plans, and companies that allow your own architect to submit plans.

2) Financing:

There are ways to arrange your own financing with your local bank or mortgage broker but you will also find most of these kit-home companies offer financing to go along with your purchase of their home. Your local lenders are often buoyed by the fact you’ll be using a planned approach with a company behind you. They may, however, want to get this company on their approved list.

3) Quality:

I have found a lot of these companies emphasize the quality of their products. Be sure to check for this when you compare. Ask them about choices, products, and guarantees and ask to see some homes under construction.

The framing is accomplished on square jigs in a factory setting so the framing quality is superior. You can find companies that use high quality, kiln-dried wood with fewer knots. This not only makes for easier on-site framing but gives you a better quality home in the end.

4) Reduced Time:

When the clock starts ticking on the construction loan, you want to keep the process moving forward! The home building process is an involved one and it's going to take months to complete. Often, building a packaged home can reduce construction time by up to 30%. Time is money.

Building a home with kits goes more quickly because the site labor time is reduced as is the number of decisions you must make throughout. You'll also be eliminating a great deal of shopping and running around.

5) Price Stability:

Controlling the cost of a building project is essential. One of the biggest issues you'll face building your own home is keeping the project within your allotted budget. Nothing compares with a packaged home from a company that guarantees their prices.

- **Three Important Cautions:**

- 1) Be careful about delivery costs of your package.** Depending upon where the home is shipped from, there can be a significant amount added to the cost of the home package. Also, it might be necessary to have people and equipment on site to unload the trucks when they arrive.
- 2) Make sure your home conforms to local building codes.** It is crucial your home package company is in touch with your designer or the local building authorities so the home is built to local codes. Neglecting this will cause major delays and possibly expensive fixes.
- 3) Determine the housing company's quality assurance systems.** As in all building, there will be problems. You must know ahead of time how the company handles these problems. Never proceed in blind faith about this. Get their procedures in writing and then hold them to it.

The advantages could very well outweigh the disadvantages for you. Anyone building his own home should have a clear vision of what they want, built-in controls, and the proper help. Using a packaged/kit home company covers all three of these needs. So, dig deep and research well. The information you uncover will aid you in your decision. Happy home building!