# DESIGN BUILD MAGAZINE

Issue no. 2

Creating
A World You Feel
At Home In



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**Design Build Magazine** 

Issue 2

Founded by, Matthew Bowe Design Build

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Loudoun Habitat for Humanity partners with people in our community to help them build and improve a place they can call home.







## **Note from the Builder**

#### **MATTHEW BOWE**

#### At Home =

In practical terms, residential builders build houses. Merriam-Webster's definition of house is "a building that serves as living quarters for one or a few families." Accurate for sure, but not very inspiring.

As compared to a House, a Home, in its best and most aspirational sense, evokes deep emotions which hopefully include feelings of belonging, acceptance, love, warmth, tradition, protection and security. These things are essential to elevating our human experience.

As a custom design-build firm, what differentiates us from large-scale volume builders is that while they build houses, we are driven to create homes in whatever way, shape or form is uniquely required by each client.

So much of what is necessary to create that sense of home for our clients requires that we know them personally. It is that familiarity, one that arises from the wealth of time and resources dedicated to each of our clients during the design process, that enables us to put into context the aspirations they express for their project. This process requires that we set aside our own filters and experiences and look through our clients' lens as they share with us what it is they want from their home besides shelter. Once we have that depth of understanding, we can create spaces that speak directly and impactfully to each client. No two clients are alike, and it is our great privilege to be invited into the very intimate and emotionally impactful process necessary to create truly unique and custom designed homes for each of them.

As I pondered this notion of what it means to create that "at home" feeling for each client I was reminded that the concept of home extends far beyond the four walls that we inhabit. As we step back and widen our aperture, "home" includes our town, our city, our state, and our country. Sadly, our nation is in a state of extraordinary discord, and the thought of "home" for some may generate ideas of unrest, division, exclusion, isolation, violence, instability, and disenfranchisement to name a few. This is the opposite of what home should represent.

It occurs to me that the very same steps we take to understand and meet the needs of our clients could be beneficial as we seek to improve the sense of home we experience in the communities where we live. If we each committed to set aside our filters, borne of our own experiences, and sought to understand life as it is for someone whose experiences are very different from our own, we might be more able and willing to accommodate thoughts, views and opinions that vary drastically from our own. This should not be a zero-sum, winner takes all effort but rather a balancing act that acknowledges differences and seeks to find those compromises necessary to meet the needs of others while not relinquishing our own.

It is my hope that as families, as friends, as workmates, as neighbors and as citizens we all seek to understand one another and then commit to meeting the needs of others with faith that they will do the same for us. For my part, I will continue to gratefully engage with my clients and my community, seeking opportunities to foster for them that sense of Home in all its highest and best forms.

Matt



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## From City to Country, You Can Have It All

BY MEGHAN WAGONER



If over the past few months you have found yourself longing for wide open space, fresh air, and a slower pace of life, you are most certainly not alone. The recent housing market (both construction and real estate) has been flooded with couples and families looking to take advantage of work-from-home orders to move a few more miles outside the city. They have come to the awareness that they don't need to wait until retirement to head for the country and that it's time to take action to realize that dream lifestyle as soon as possible.

Moving to a more rural area like Loudoun County gives you everything you need—including great schools, strong communities, and easy access to DC if you need to work onsite for the day—while allowing you to enjoy a simpler, more grounded way of life away from the frenzy of the Beltway.

For some, that ideal lifestyle may be found in a historic home in downtown Leesburg, with walkability to local shops and restaurants. For others, it may mean buying land in the more rural Western Loudoun County where you can stretch your legs in the fresh country air with your morning coffee. Both have opportunities to participate in whatever your hobbies are...or whatever you wish they were!

#### **ACCESS ADVENTURES**

In rural Northern Virginia areas, the Blue Ridge Mountains offer opportunities for all types of outdoor activities. On a given day you can choose to hike the Appalachian Trail, bike down the W&OD, or ride horseback on winding country roads. If you're drawn to the water, you will find your adventure kayaking, fishing, or tubing on the Potomac. On days when you want to take it a little more slowly, you would be welcome at any number of vineyards or breweries where you can pass an afternoon sipping in the sun. Regardless of the path you choose, you can enjoy the great outdoors nearly every day of the year.

#### MORE THAN FARM-TO-TABLE

Although the number of houses is growing, Loudoun County remains rooted in its agricultural history and working farms are still providing the area with local meat, dairy, produce, and wine. Increasingly, people want to know more about where their food comes from and place a high value on sustainability. Out here you can build direct relationships with the people growing your food.

Honor-system farm stands are cropping up (pun intended!) everywhere you look where you can find cheese, salami, local honey, whole roasting chickens, pasture-raised pork, and grassfed beef. Organic produce overflows the shelves throughout the growing season. And chances are at least one of your neighbors is raising free-range chickens and will have an "EGGS" sign posted at the bottom of the drive.

Moreover, if you want to try your hand at gardening, you can grow cucumbers and tomatoes right on your own property and get a few laying hens of your own. And of course, there's always Wegmans for anything else on your list!

#### THE SHORTEST COMMUTE OF ALL

One of the undeniable benefits of this season spent at home is a shift out of the hustle and bustle of a grueling working and commuting schedule. We have been able to spend more quality time with our loved ones and many working people are finding that they don't want to give up this "new normal." Making the decision to move out to the country and work from home allows you to be more present with your family and enjoy the everyday moments happening in the home.





Thanks to the Millennial Generation, working from home has been becoming increasingly popular over the last several years, but the 2020 quarantine orders forced entire company work-forces out of the crowded offices and into their homes. And with every month that stretches on, it has become increasingly apparent that this is not only feasible – it is sustainable. We anticipate seeing more and more employers welcoming continued remote work even after we return to a more normal life. So if the idea of a long commute back into DC has been holding you back from the Country House of your dreams, just think about how nice it would be to shorten it to only 10 steps!

#### LET'S MAKE IT HAPPEN

Give us a call today to find out more about all the things we love about living and building in our hometown.

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# Taking Steps to Make A Space + Life That Works For You

BY MEGHAN WAGONER





Let's talk for a minute about dreams for the future. Do you have one? Does it feel like it's on hold right now while you are stuck in your house, biding your time until the world opens up again? What if I told you that didn't have to be the case? While the forecast for the world continues to ebb and flow, it's time to take stock of your priorities and start taking solid steps towards achieving the goals that are important to you.

For some homeowners, they may feel driven to escape the crowded city to find a home that is rich in open space, fresh air, and seclusion. Their own private island in a sea of uncertainty. For others, they may find themselves longing for the close-knit supportive community of a small town that offers a slower pace of life without sacrificing access to amenities.

The reality is, no one knows how long this pandemic will last and how long our daily lives will be altered as we fight to protect ourselves, our loved ones, and our communities. In that vein, it's time to stop being a victim to "the times" and start taking action to carve out a space in this world that feels like home.

#### HAVE NO FEAR

Making a change this big can be scary, so let's take the guesswork out of knowing where to start or how to get clear on what you want. Like the Chinese proverb says, "a journey of a thousand miles begins with a single step." If you're looking to make major changes to your life and home, your first step is to identify your priorities, wants, and needs.

What is your ideal lifestyle? If you enjoy privacy on larger lots with space between you and your neighbors, you may be looking for a lot or home with plenty of acreage in rural Northern Virginia. On the other hand, if you enjoy a sense of community, with a coffee shop or restaurant within walking or biking distance, you might be interested in an existing home, whether historic or contemporary, closer to downtown Leesburg.

#### WHERE TO BEGIN

Determining your list of wants may mean creating a list of what you like and dislike about your current home, those of your friends and family, or even those that you've seen on shows or online. After all, knowing that you don't want tiny closets is just as important as knowing you must have that gorgeous outdoor kitchen.

It may be helpful to move from room-to-room in the house and consider the function of each room. Can you identify the spaces that will serve as your office, school, and gym as well as the place where you eat, sleep, and relax?

Will you dine exclusively in your kitchen or do you prefer a full formal dining room and a butler's pantry? If you entertain regularly, are there any spaces can pull double duty when guests and family visit or is a separate guest suite best?

You can easily become inundated by the sheer volume of choices that have to be considered when designing a new home or a large-scale remodel. If you're feeling overwhelmed, remember that you don't need to answer all these questions on your own. The best thing you can do is to select an experienced builder who will help you to identify your needs and preferences, consider your options, sort through uncertainty, and ultimately guide you on the path to the home that is perfect for you.

#### WHAT ARE YOU WORKING WITH?

One of the earliest decisions you will need to make is whether to remodel your current home, purchase and remodel a new-to-you home, or to build a brand-new custom home.

Remodels are a fabulous option for homeowners interested in living in an existing community, or who already live there and love the area, and simply want to love their home as well. Renovation can offer you a whole new space without losing the history and character of the existing house. A little bit of re-imagining can allow you to fit your needs – like an open concept Great Room or a stunning Master Suite - into the bones of a historic Victorian or a mid-century ranch.







If you decide to build new, you can customize each aspect from the foundation to the roofline and everything in between. Without the limitations of existing structure, the world is truly your oyster. Any tricky custom requests that could be difficult to maneuver in an existing home can be accounted for from the very beginning of new custom home design.

While both options have their merits, ultimately the choice will be dependent on your unique needs and priorities.

#### WHO WOULD YOU LIKE AT YOUR SIDE?

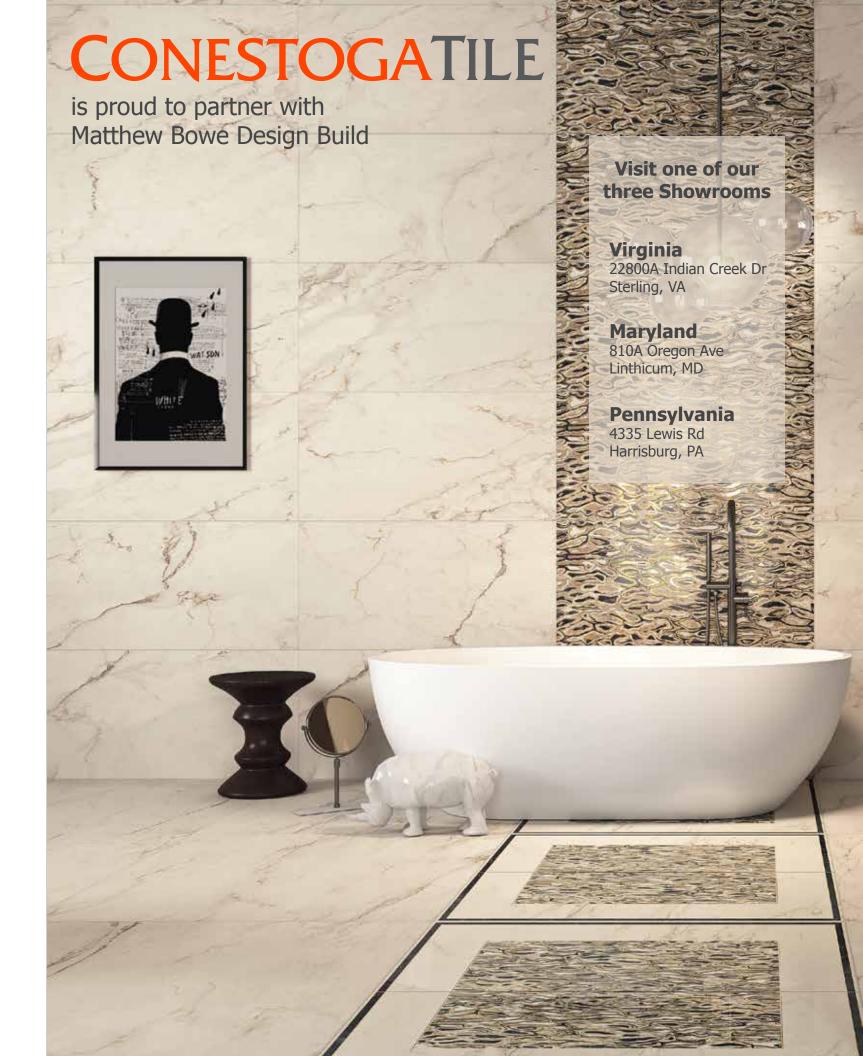
Involving a Design-Build firm early in the process is the best way to ensure that you are taking the most efficient steps towards your goal. They can help you determine the answers to the major questions that arise in the very beginning such as whether or not a piece of land is suitable for the home you are intending to build, or if it makes more sense to add a second story or expand out the back of your existing home. Many people go through this process only once in their lives, so selecting a firm with a solid reputation on whose experience you can rely is invaluable for these critical decisions.

#### WHEN CAN YOU START?

#### Now!

You have permission to want more in life than a house that you are settling for, that you feel trapped in, that doesn't make you feel at home. In fact, you deserve a home tailored to you in a community that checks off the right boxes for your family. We work with homeowners every day who realize that they don't have to wait another 10-20 years to come Home.

Contact us today to find out about our team, our process, and what we can do to help you take that first step.





# Right Spacing: Building Purpose into Every Room

BY MEGHAN WAGONER



Creating your world—the one you feel at home in—is a reality that is closer than you may think! In today's world, building a home that fits your life doesn't mean buying the biggest house you can imagine or afford, and it's also not about downsizing or minimalism. Instead, it's about right-sizing and right spacing so that your home is purpose-built to suit your style and your life.

#### HOW WE EXIST IN OUR HOMES IS CHANGING

Now that we are spending 24 hours a day, 7 days a week within our property lines, our homes must have a higher degree of function than ever before. Houses are no longer just for sleeping, eating, and relaxing. They must offer us a space to be able to both work in and work out, homeschool and after school, serve dinner and serve each other.

With so many people working from home for the foreseeable future, it is more important than ever for our homes to fit our lives. Whether employers mandate more time out of the office or simply are open to the idea of employees continuing to work remotely, the very concept of a daily commute has changed. Where physical presence in a downtown office was once mandatory, it is now optional (or possibly not even that). As a result, the world beyond the beltway is beginning to open up to people who previously couldn't access it without spending hours each day on the road. It is easier than ever to escape the big city to a place that breathes life into your soul in a home and space that fits you.

#### DESIGNING ROOMS FOR EVERY PURPOSE

Whether you're breathing new life (and functionality) into your downtown colonial home so that it serves your needs and tastes or you are crafting a brand-new design-build from the ground up, your new right-sized home must fit you.

Wide-open floor plans continue to speak to many homeowners. For others, now working, teaching, and even exercising in their homes, the ability to divide spaces to maximize purpose and minimize distraction may be preferable. What is true regardless of the overall layout of the home, is that each square foot needs to be thoughtfully evaluated and outfitted in order to enhance the lifestyle of the family using them.



#### RIGHT SPACING MEANS UNDERSTANDING YOU

To right space, and truly design and enrich your home for your family, you must consider all of your activities and where they take place. Infusing spaces with purpose means growing trends to build multiple functional areas within each room that are unique to the way that you and your family's needs.

One way to easily right-space a home is through the use of custom carpentry and built-ins. These versatile pieces allow homeowners to accomplish things like using their dining room as a covert office or homeschool space, and then tucking everything away before dinner to return the room to its traditional function as a family gathering place.

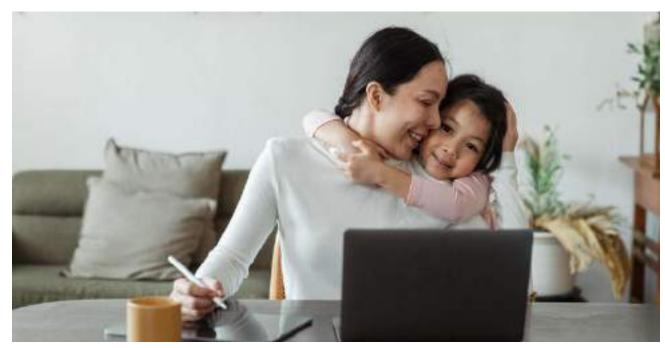
Similarly, your guest room or craft room may need to pull double duty as an office or home gym, meaning that designing these spaces for maximum purpose and enjoyment requires an eye for detail.

Choosing the right partner to help you integrate your personal preferences with current trends and available materials is essential for creating purpose-filled spaces that suit your tastes and lifestyle.

#### READY TO RIGHT SPACE YOUR HOME?

Ultimately, right spacing means designing a home for your life. It's more than a home base. It's a sanctuary that will allow you to develop spaces you feel comfortable living, working, and working out in, and enjoying your home indoors and out. Find out how we can help.





## **Dual Purpose Spaces**

CREATIVE WAYS TO GET MORE LIFE OUT OF YOUR HOME

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#### LIVING ROOM TO HOME GYM





#### GUEST BEDROOM TO PLAYROOM





#### KITCHEN TO OFFICE





### DINING ROOM TO CLASSROOM





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#### LOUDOUN HABITAT FOR HUMANITY

# Making Loudoun a Home for Everyone

#### BY MATTHEW BOWE



Loudoun Habitat for Humanity (from their website) "partners with homebuyers, volunteers, donors, business and community organizations to transform lives and rebuild communities."

Their mission is "Seeking to put God's love into action, Habitat for Humanity brings people together to build homes, communities and hope."

Their vision is "A world where everyone has a decent place to live."

These goals are unquestionably admirable. And yet, accomplishing them is becoming increasingly difficult in Loudoun County.

Over the past 30 years, property values in Loudoun County have climbed at an incredible rate. At the same time, incomes have similarly expanded for many so that Loudoun County now has the highest median household income in the country. That is a good thing for those whose income affords them the opportunity to purchase a home or to make rent payments on suitable rental housing. However, many hardworking families have been left behind. They are gainfully and steadily employed but with incomes that were outstripped by rising property values and rental rates. Access to suitable housing, for rent or purchase, has moved beyond their reach.

These families are subjected to substandard and overcrowded housing arrangements which diminish all that home life should be. They are lacking privacy, personal space, room for quiet study or homework, sufficient bedrooms, and more. Here in one of the wealthiest areas in the nation, there are entire families

living in inadequately converted, poorly lit, and poorly ventilated basements or garages.

Faced with these conditions, residents are forced to relocate further out into surrounding areas and commute back in for work. Our farm laborers, restaurant servers, hairstylists, and store clerks cannot afford to live nearby. Even our teachers, first responders, and small business owners cannot live in the communities they serve. As it is currently trending, Loudoun County is destined to become a one-dimensional population with very little socioeconomic diversity resulting in a monolithic community culture.

This is where Loudoun Habitat for Humanity picks up the baton. Their programs offer a "hand up" not a "hand out." Participating families qualify to participate by demonstrating that they are and will continue to be contributors to their community. They must meet several established guidelines including work stability, credit history, and volunteer work among other requirements. The participating families' household incomes must fall between 30% and 60% of the AMI (Area Median Income, which is currently \$126,000 for a family of four) and they must complete classes to learn the skills needed to successfully own and maintain a home.

Loudoun Habitat for Humanity homes are sold and recorded at market value so that the transactions do not adversely impact the value of neighboring properties. Through donations and charitable fundraising, Loudoun Habitat for Humanity offers financing and makes up the difference between what the Habitat family can afford and the actual market value of the property.





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# Construction Forensics: Tips for Avoiding **Building Pitfalls**

#### BY MATTHEW FURLONG

Senior Project Manager - Forensic Investigations



Although many people may have purchased homes in their lifetimes, building a new home or renovating is different because it provides homeowners with the opportunity to monitor the construction process from the ground up. What you may not know, however, is if the contractor you hired is doing a good job. That's why it's important to align yourself with an educated professional who can serve as your advocate to ensure that the construction work is done correctly, otherwise known as construction forensics. Here are some tips on how to use construction forensics to avoid construction pitfalls.

#### WHAT IS CONSTRUCTION FORENSICS?

Construction Forensics is the physical investigation of construction and its components, and how they all relate to each other. Investigative professionals look for the cause and effect of deficiencies, how and why they exist, and try to prevent them in the first place.

It is best to catch deficiencies as they happen. A pre-concealment inspection occurs before the contractors install the insulation and drywall, and after the trades like electrical, plumbing, and mechanical are complete. We recommend these so that homeowners can catch deficiencies and errors before they are hidden behind the walls, where they can cause problems later. These inspections frequently catch issues missed by building inspectors.

Homeowners should work out the type of forensics they need and set a schedule. This may include weekly or biweekly visits to the jobs to review installations or investigations into suspected violations, building errors, or deficiencies. Your advocate can also perform inspections when the building crew is not on site.

During these visits, your forensic inspector performs a variety of services that might include but are not limited to reviewing installations to ensure they conform to manufacturer installation instructions, confirming





that workmanship meets professional standards, ensuring that design and installation are synonymous with the building plans, and checking for code violations. Your investigator is not a project manager. Instead, they come in after the subcontractors and builders to review completed work and provide the homeowner with a comprehensive report and photographic evidence of any faults and findings.

Actual Case: Homeowners were building a new home in western Loudoun County where the contractor was not personally overseeing the job. Over the course of several months, I caught many deviations from the plans, building violations, items missed by inspectors, and improper installations. A lot of the work had to be redone. For example, all the doors and windows were improperly installed, which would have voided their manufacturer's warranties if they were not reinstalled properly.

#### HOW DOES A HOMEOWNER FIND A CONSTRUCTION FORENSICS PROFESSIONAL?

Homeowners can ask for referrals from residential construction law attorneys and other professionals or do an online search.

Many times, the attorney who was initially hired to review the construction contract refers me to homeowners. This helps to prevent issues from happening in the first place. Most projects last about nine months, and I usually find about a half dozen problems on each visit.

When interviewing a prospective construction forensics professional, inquire about their experience, their background, and ask for referrals. Often, their CV, background, and services are included in their proposal, but not always.

#### RESOURCES TO VERIFY CONTRACTOR LICENSING

- Virginia Business License **Virginia State Corporation Commission** 
  - www.scc.virginia.gov
- Virginia Contractor/Trades License
  - Department of Professional and Occupational Regulation (DPOR)
  - www.dpor.virginia.gov
- Local Business License www.fairfaxcounty.gov/taxes/business/ understanding-bpol-tax
- Local Contractor License www.fairfaxcounty.gov/taxes/business/ bpol-contractors-builders-developers
- Building Permit www.fairfaxcounty.gov/ landdevelopment/when-permit-required
- RRP (EPA's Lead Renovation, Repair and Painting Rule) - www.epa.gov/lead

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#### HOW HOMEOWNERS CAN INVESTIGATE

Homeowners can do some investigations on their own to help protect themselves from an unscrupulous contractor or hire a homeowner's advocate to do it for them. Items that are required by law include the following:

- A contractor is required to have the following licenses: Virginia Business License, Virginia Contractor License, Local Business License, Local Contractor License, Trades License, and/or RRP (lead paint) Certification. This is public information and can be found on jurisdictional sites. (See sidebar.)
- A written contract is required and must include four indispensable contract terms: parties involved; project description/scope of work; project start/end dates; and cost.
- A contractor must carry the correct Virginia Contractor License Class:
  - Class C Single contract or project over \$1,000 but less than \$10,000 (2 exceptions)
  - Class B Single contract or project \$10,000 or more, but less than \$120,000
  - · Class A Single contract or project \$120,000 or more

#### PRE-PURCHASE CONSTRUCTION FORENSICS

Homeowners may also hire a construction forensics professional to investigate a home they are considering for purchase if they want a significantly more in-depth analysis of their potential home than provided by a typical real estate home inspection.

Actual Case: The Falcon Group was hired by potential homebuyers to perform a pre-purchase investigation that included verifying that the current homeowners had obtained the necessary and required permits and inspections for their recent renovations to the kitchen, bath and finished basement. We frequently verify permits and inspection, and, in this case, found that no permits were obtained, and no inspections were performed. That made the buyers very nervous, as they should be. In addition to potential deficiencies, a lack of permitting and inspections can also be costly as homeowners may be required to tear out and redo their recent renovations.

Overall, it is buyer beware when building a new home. You can learn tips to avoid construction pitfalls, but in the end, it is up to you as the homeowner to protect yourself, and the best way to do that is to align yourself with a homeowner advocate—a third-party construction specialist who is on your side. That is what construction forensics and advocacy is all about.

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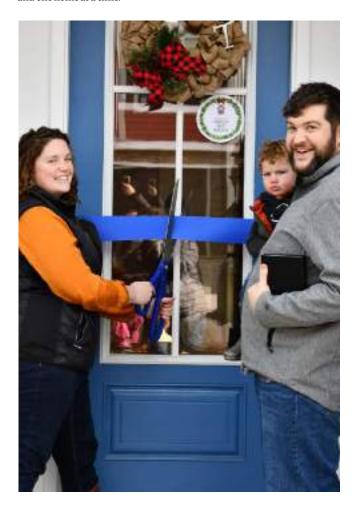




This is truly a win-win outcome. The Habitat family realizes the benefits of homeownership including housing stability, quality of life, better childhood educational outcomes, and generational wealth building. Neighboring property owners' property values are not impacted because the sales occur at market value. And the community benefits as housing stability improves and children are afforded a better chance at improving their educational and career outcomes as they grow into contributing members of the community.

Over the years that I have served as a board member, I have witnessed this intrepid organization and its dedicated advocates adapt and grow in response to changing economic conditions and demographics. Their commitment amazes and inspires me to contribute what I can to their cause. But the battle to provide suitable housing for all families continues to get harder and harder. So the next time you have the opportunity to support Loudoun Habitat for Humanity, think about what your home means to you; think about all the benefits you and your children derive if you are fortunate enough to have a safe, stable, suitable home or apartment. Finally, think about the everlasting impact you can have by contributing to making that possible for another family who can then contribute and give back to the community we all call home.

We look forward to continuing to make our community better one family and one home at a time.





# So You Want to Build a Modern Farmhouse

BY MEGHAN WAGONER



But what exactly does that mean? Here we're going to break down the key features of the Modern Farmhouse and talk about ways to incorporate this popular – and stunning – style into your home.

## THE ANSWER IS RIGHT THERE IN BLACK AND WHITE (AND NEUTRALS)

As you scroll through inspiration photos of Modern Farmhouses the first thing you may notice is that a monochromatic palette serves as the backbone of the design. White-washed wood siding and black metal roofs are an Americana farmhouse staple. Adding black gutters and updating the architectural profile with more modern lines gives the classic style a contemporary feel.

This contrasting finish continues into the interior of the home where you will find much of the molding, trim, and cabinetry in bright white paired with matte black hardware.

#### CLEAN LINES ARE KEY

After gaining popularity during the Craftsman resurgence, shaker-style cabinetry and flat panel doors continue to thrive as part of the Modern Farmhouse aesthetic. Trim work characterized by straight lines and minimalist profiles lends a clean, fresh look to the entire house. Adding custom accents like shiplap or built-ins that are designed for real-life, like mudroom cubbies or bookshelves around the fireplace, can help keep the home from looking too fancy to use on a daily basis.

#### WARM IT UP

It's important to remember that this is, at its heart, a farmhouse. It is meant to be a place that you want to come home to, to cozy up by the fire, to have Sunday dinners, and to sit on the porch to watch the sunset over the hills. The key to achieving this homey atmosphere is in the details.

Organic accents like wood, natural fibers, and living houseplants are found throughout Modern Farmhouse design – in flooring, shelving, furniture, light fixtures, and other decorations. Wherever possible, the furnishings should be plush and inviting; think upholstered sofas and cushioned bench seats

#### MIXING METALS

While black hardware reigns supreme in a Modern Farmhouse, there is a lot of room for creative hardware selections in this genre. The beauty of black is that it pairs well with all kinds of finishes: shiny brass, brushed gold, antique pewter, stainless steel, you name it. The industrial undercurrent allows for mixing of metals in almost any combination you like!

#### PRESERVE THE HISTORY

Including vintage pieces in your Modern Farmhouse, like antique furniture, reclaimed wood, and thrift-shop finds, keeps the design rooted in its historical rural roots. Vintage-inspired pieces, like porcelain apron sinks speak to that same classic farmhouse vibe.

#### LET IN THE LIGHT

There is nothing like natural sunlight to show off a brilliantly designed natural farmhouse. Windows should be big and the frames should be minimal to let in as much of the good stuff as possible. Black frames are a big part of both the interior and exterior Modern Farmhouse aesthetic. Despite the fact that it contrasts with the white siding and trim, a black window frame tends to disappear from sight and lets the view take center stage.

#### IS MODERN FARMHOUSE FOR YOU?

The beauty of Modern Farmhouse is that it is a newly emergent and still evolving style. It's not bound by the same rules of more established architectural classifications – which means there's plenty of potential for you to put your own spin on it and create a home aesthetic that is unique to you!







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## Land to Build: Know What You Want

#### BY SHARON BROWN





The American dream has long held sacred the opportunity and goal of owning a piece of land and building a home on it...carving out of your sense of place and creating your own space. As a realtor, I receive many calls from people wanting to buy land for a custom build. The ideas and visions vary greatly, but there are some common questions to consider before setting out to purchase.

#### HOW WILL YOU USE THE LAND?

First and foremost, think about how you'll use the land.

- · Are you building a home?
- Will you need outbuildings such as barns, workshops, extra garage space for your car collection?
- · How might your needs change down the road—will you need to expand, add pastures for your livestock, add a guest house for your parents?

Answering these questions is the first step when looking for that perfect piece of ground. Once you define your planned uses, consider your long-term plans—will this be your forever home, a second home, an in-between stages of life home, or even a business venture?

I always like to ask people, "What is your exit strategy for this one day?"

Thinking beyond your immediate want of buying land and building to a bigger picture can change your ideas about the land features and the ideal location for your custom build.

#### HOW MUCH ACREAGE DO YOU WANT?

After defining the use and your timeline / long term goals, think about how much acreage you want. Five acres is a lot different than thirty acres. I suggest visiting a few different land parcels to get a feel for the realities of one acre versus ten acres, especially if you are coming from a more urban setting. I find people think they want "x" amount of acreage, but that ideal number of acres can change once they really see it and think about how they'll use it, how much they need, what's needed for care and upkeep.

#### WHAT ARE YOUR IDEAL LAND FEATURES?

The next thing to consider is land features, and once again, how you plan to use the land plays into this. Do you need

- open pasture vs. wooded areas?
- · fenced vs. completely open?
- · mountain views?
- water features such as a stream or pond?
- · paved vs. gravel access to the property?

And of course, other important factors are your desired commute time and how far off the main access roads you are willing to travel.

Much like when you are searching for a home and you set up your search parameters, you will need to determine the land features that suit your needs. Raw ground, meaning land that has had no improvements will need site work, an access driveway, septic system with drainfield, well, and electricity. Don't forget to consider internet service....there are different options in the country, however if you will be working from home and require high-speed internet, as many of us currently are today, then you want to make sure the land is in an area that supports high-speed internet.

#### LOOK INTO ZONING

Zoning use is an important consideration before purchasing land. You'll need to find out if the land has any covenants, any conservation easements, if it is currently in a land use program such as agricultural or forestry, or has a road maintenance agreement or shared driveway easement. These legal agreements can have restrictions, but in some cases can also provide real estate tax benefits. It is important to have this information and understand the implications prior to purchasing.

#### MAKE SURE YOU HIRE THE RIGHT TEAM

Having the right team to guide you as you set out to find that perfect piece of land is essential for setting your endeavor up for success from the beginning and ensuring your overall experience is positive.

Start by interviewing custom builders and finding one you feel comfortable with. Remember, they have been through the process numerous times, and can assist you in navigating through the steps of site development, permitting, construction docs, etc. Some builders, such as Matthew Bowe, are design - build, meaning they have an architect and design team inhouse, to ensure a seamless process from start to finish.





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You may decide to work with an architect to design your home and hire a builder separately. In that scenario, it is important to bring the builder in on the project early, so they can collaborate with the architect, especially regarding site-work and construction costs.

Another early consideration is how you intend to pay for the land and your construction. If you intend to utilize a loan, not all mortgage companies and banks offer land-only loans. Farm credits and community banks are a good source for land-only loans, and there are also lenders that specialize in land rolled into construction loans. There is a difference, so working with an experienced lender who specializes in land or custom construction financing, before you start viewing land properties, is a good idea as it will help to clarify your budget and price threshold.

#### KEEP IN MIND YOUR COSTS WILL INCLUDE THREE MAIN CATEGORIES:

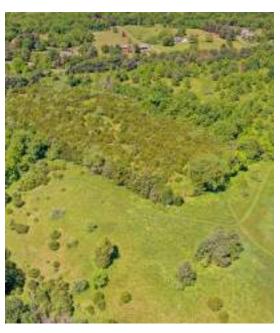
- land
- site development
- permits and construction.

#### PUTTING IT ALL TOGETHER

So how do you put together this team of lender, builder, designer, architect, and find the properties, gain viewing access, submit an offer, navigate through the due diligence study period and finally make your land purchase, successfully closing on the property? That's where the role of a professional Realtor comes in. Interview and find a Realtor who has experience and knowledge in land sales, who works with preferred lenders, and who has excellent relationships with builders, designers, and architects.

Personally, I enjoy being part of the process, from beginning to end and beyond. It's immensely rewarding to be a part of the journey as people turn their vision into a reality, and just one of the many aspects I love about my job. With a Masters in Architecture and experience working for an architect in residential luxury homes, as well as having owned a 185-acre farm in Western Loudoun, I provide a unique foundation from which to serve my clients. It is my belief, my vision, that to build a home is to create a space that through form and function becomes a place....your place that resonates with the music of your soul.







Sharon Brown specializes in selling and purchasing RESIDENTIAL Homes, LUXURY Homes, and FARM & EQUESTRIAN Properties. Her experience in architecture and farming brings a unique foundation from which to serve her clients. She received a Bachelor of Arts degree with a concentration in graphic design, and subsequently earned a Master of Architecture degree from VPI & SU, one of the top-rated architecture schools in the country. Upon moving to Northern Virginia, she worked for an architecture firm in Fairfax, designing luxury residential homes. To learn more visit www.PropertiesbySharonBrown.com



## All it takes is a helping hand

Tree of Life Ministries has a simple Purpose – to reach out to the poor and needy in our community with the love of Jesus Christ. Impacting 20,000 annually and supported by the local Christian church network, our activity is structured around 5 Branches.



Extending a HAND UP and not a HANDOUT if you Need Help or Want to Help contact us TODAY!









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