

contractor built

CONTRACTOR BUILT MEANS SOMEONE OTHER THAN YOU IS DOING THE BUILDING AND HANDLING ANY SUBCONTRACTORS IN THE TOTAL CONSTRUCTION OF YOUR DOME HOME.

YOU MAY END UP DOING SOME PAINTING OR FINISHING BUT FOR THE MOST PART YOU JUST STAND BACK AND MAKE DECISIONS.

ONE OF THE MAIN FACTORS IS THAT YOU ARE TRADING DOLLARS FOR TIME. A GOOD DOME CONTRACTOR SHOULD BE ABLE TO FINISH YOUR DOME (DEPENDING ON ITS SIZE AND AMENITIES) IN FROM THREE TO SIX MONTHS. THIS, OF COURSE, IS GOING TO COST YOU MONEY FOR ALL THAT LABOR. HOWEVER, YOU ARE PAYING FOR EXPERTISE, QUALITY CONSTRUCTION AND CRAFTSMANSHIP (WE SHOULD SAY CRAFTSPERSONSHIP BUT IT DOESN'T SOUND GOOD). YOUR BUILDING PROJECT SHOULD ALSO PROCESS MORE SMOOTHLY.

AN IMPORTANT ITEM WITH ANY CONTRACTOR IS TO ESTABLISH A DETAILED, ITEMIZED CONSTRUCTION CONTRACT THAT SPECIFIES AT LEAST A TOTAL SUM. HOWEVER, A COST ITEMIZED CONTRACT IS BETTER TO DEAL WITH THE BRAND NAMES OR QUALITY OF ITEMS SHOULD BE SPECIFIED.

SOME GOOD CONTRACT FORMS ARE PUBLISHED BY THE AMERICAN INSTITUTE OF ARCHITECTS.

MOST NATURAL SPACES DEALERS WILL ACT AS A GENERAL CONTRACTOR FOR YOU. PRICES WILL VARY BY REGION BASED ON VARYING LABOR AND MATERIALS COSTS.

NATURAL SPACES WILL ACT AS AN ADVISER, CONSULTANT, OR SUPERVISOR TO YOUR GENERAL CONTRACTOR IN AREAS WHERE WE DON'T HAVE A DEALER.



financing

HERE ARE TWO WAYS MANY PEOPLE USE TO DETERMINE THEIR ABILITY TO AFFORD A PARTICULAR HOME:

1. THE TOTAL PRICE OF THE HOME AND LAND SHOULD NOT EXCEED 2 TO 3 TIMES YOUR ANNUAL INCOME.

2. A HOMEOWNER SHOULD NOT PAY MORE THAN 30% TO 35% OF THEIR TOTAL MONTHLY INCOME FOR MONTHLY HOUSING EXPENSES - MORTGAGE, HEAT, UTILITIES, REPAIR, INSURANCE.

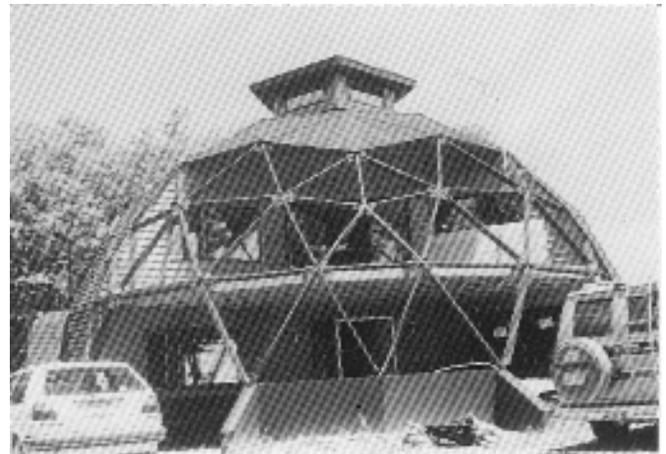
NATURAL SPACES HAS SEVERAL MORTGAGE BROKERS AND BANKS THAT LOAN ON DOME HOMES. SOME OF THESE BROKERS CAN PROVIDE PERMANENT FINANCING IN OTHER STATES.



WE CAN PROVIDE AN ELEVEN PAGE COST ANALYSIS OF YOUR DOME PLAN. USING OUR MACINTOSH COMPUTER, OUR MAC DOME BUDGET IS A VERY ACCURATE COST ESTIMATE FOR YOU AND YOUR LENDER.

INACCURATE AND INCOMPLETE COST ESTIMATES ARE ONE OF THE GREATEST FAULTS OF OWNER-BUILDERS. OUR MAC DOME BUDGET SHOWS EVERYONE WHAT IT WILL COST TO COMPLETELY FINISH YOUR ENTIRE DOME PROJECT.

NATURAL SPACES MAINTAINS A NATIONAL DOME FOR SALE LIST ALONG WITH A NATIONAL REGISTRY OF DOMES PROVIDING VALUABLE INFORMATION FOR THESE BROKERS. CONTACT US FOR MORE INFORMATION.



YOU SHOULD GO TO THE LENDER WITH A PERSONALIZED PACKAGE FULLY DETAILING YOUR HOME BUILDING PLANS AND YOUR CURRENT FINANCIAL STATUS. YOU NEED TO SHOW THE LENDER YOU ARE PREPARED AND RESPONSIBLE.

IF YOU TALK TO A LOAN OFFICER FOR AN HOUR OR TWO EXPLAINING ALL OF YOUR PLANS AND FINANCES, HE THEN HAS TO SUMMARIZE YOUR CONVERSATION TO HIS LOAN COMMITTEE. IF, INSTEAD, HE CAN PRESENT THE COMMITTEE WITH COMPREHENSIVE DRAWINGS, PICTURES AND DATA, YOU STAND A MUCH BETTER CHANCE FOR A FAVORABLE DECISION.

PRESENTATION PACKAGE TO LENDERS:

1. COMPLETE COSTS INCLUDING ANY BIDS OR PROPOSED CONTRACTS.

2. COMPLETE FLOOR PLANS AND ELEVATIONS OF WHAT YOU ARE GOING TO BUILD.

3. SPECIFICATIONS AS TO THE TYPE AND QUALITY OF BUILDING COMPONENTS.

4. VICINITY MAP OF PROJECT SHOWING ROADS, SCHOOLS, SHOPPING, ETC.

5. PLOT PLANS SHOWING PROPOSED HOME. PICTURES OF THE SITE ARE HELPFUL.

6. COPY OF LAND DEED AND/OR SURVEY - LEGAL DESCRIPTION.

7. SEPTIC PERMIT OR SEWER/WATER PROXIMITY.

8. OWNER-BUILDER OR OWNER-CONTRACTOR QUALIFICATIONS (IF APPLICABLE).