

Highlights

1. Obtain a certificate from the Registrar's office confirming that there is no objection to the land you are purchasing.
2. Be sure about the Terms & Conditions while finalizing deals with contractors, suppliers, and equipment & service providers.
3. Plan parallel activities to reduce total construction schedule.
4. Utilize your space effectively.
5. Focus on quality work.

Home Guide Series

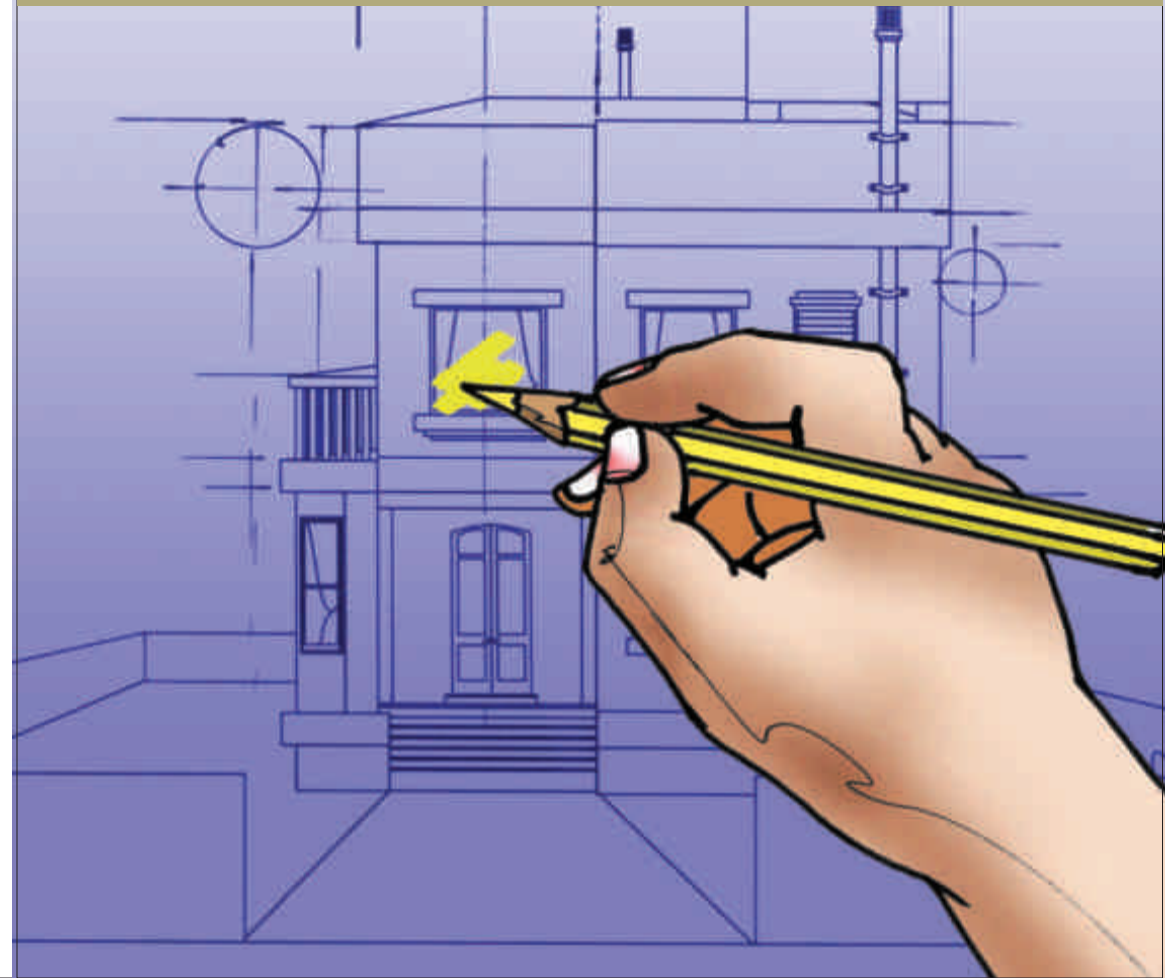
1. Pre-Planning Home Construction
2. Planning Construction Costs
3. Construction Materials And Their Characteristics
4. Good Construction Practices
5. Protecting And Beautifying Your Home
6. Essential Utilities For Your Home
7. Heat Insulation And Rainwater Harvesting
8. Ensuring That Your New Home Lasts For Generations



For more information log on to www.acchelp.in

Disclaimer: ACC makes no representations or warranties about the information provided in this information booklet / pamphlet and reserves the right to make changes and corrections at any time, without notice in this information booklets / pamphlets. Any decision based on such information is the sole responsibility of the Customer. By using the information in this information booklet / pamphlet or any information collected through the ACC authorized information centers, you agree that ACC will not be liable for any inaccuracies or omissions or any direct, special, indirect or consequential damages or losses, or any other damages or losses of whatsoever kind resulting from whatever cause through the use of any information obtained either directly or indirectly from ACC published information booklet / pamphlet or through ACC authorized information centers and any decisions based on such information are the sole responsibility of the Customer.

Pre-Planning Home Construction



“A Little Preparation Before You Build, Can Make A Big Difference To Your New Home.”

Planning Your Home

When you first begin building your home, you may feel overwhelmed by the task in front of you. However, it can be easy if you know what needs to be done, and the decisions you may have to take.

The first step is to decide your budget. Start by allocating funds for the plot purchase and house construction separately. The budget for plot purchase is the difference between your total budget and probable construction cost.

Choosing The Plot For Your Home

Here are a few things you should keep in mind, before finalising a land deal:

- The plot should not be under acquisition / litigation proceedings by government bodies.
 - Check and make sure that the plot is designated for residential use.
 - Ensure that you have the survey number.
 - Obtain a certificate to confirm no objection on the property from the Registrar's office.
 - Ensure that the land title deed is clear with the help of an advocate.
 - Verify rates with property consultants. Refer to the guidelines and market rates published by the government.



- You will have to pay 10-15 percent of the plot value as stamp duty. Keep in mind that registration in the name of female family members, or plots outside municipal limits may carry a stamp duty relaxation in some cities. Please consult the concerned authorities.

The Importance Of Good Location

Listed below are some important factors that you need to keep in mind while selecting land:

- Required plot size and construction area
- Existing rates - area wise
- Distance from a Railway Station, Bus Stand and Airport
- Distance from your work place
- Distances and accessibility to hospitals and medical clinics
- Available public facilities like water, drainage, road, etc



Plan Construction Of Your Home In Advance

Once you finalise the land, take stock of the available and required resources at your disposal. Please refer to the Home Guide on Planning Construction Costs for more information.

At this point, you could meet an architect / structural engineer for the design and final drawings of your house. This will consist of the plan, elevation, and side & rear views of your proposed house, along with steel reinforcement drawings. Also find out whether the fee will include supervision by engineer / architect during construction and obtain the necessary approvals from the designated authorities before construction.

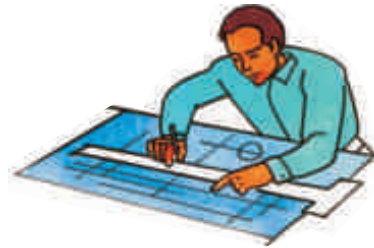
Choosing The Right Professionals

The ACC Help Center has a list of professionals like engineers, architects, contractors, building material & equipment suppliers and skilled construction workmen in your town. You can contact them directly as per your requirement and select them based on their earlier projects.

Remember to make a provision for the architect / engineer's fees. This is generally a small percentage of the total construction cost. In turn, he / she can create an economical design for your home through savings in material costs and proper space utilization. If sufficient funds are not available, a master plan could be prepared and the building can be constructed in stages.

It is advisable to choose an earthquake-resistant design. Irrespective of the design, the drawings have to be prepared in accordance with rules and regulations of the local authority and all approvals must be obtained before construction.

The following standard space requirements can help you utilize space completely and give you an idea on the total construction area:



Description		Min. Recommended Dimension
Drawing/ Bedroom	Area Height	100 square feet 9 feet

Description		Min. Recommended Dimension
Kitchen-cum-Store	Area	60 square feet
Kitchen + Separate Store	Area Height	50 square feet 9 feet Minimum Width = 6 feet

Description		Min. Recommended Dimension
Bathroom	Area	20 square feet (5 ft x 4 ft)
WC	Area	12 square feet
Bathroom + WC	Area Height	30 square feet - Minimum width = 4 feet 7 feet

Selecting The Contractor

Before selecting the contractor, consult people who have recently completed construction of their houses. Their experiences with various contractors could be invaluable for you to select the right contractor.

While awarding the job, confirm the Terms & Conditions of the contract in writing. This should include work procedure, time schedule, specifications of finishes & major items, measurement and payment conditions.



Type of Contract	Description	
Lump Sum Contract	You pay a lump sum amount for the entire scope of work, based on the type of finishes and specifications.	
Item Rate Contract	You need to pay the contractor for various items of work as per mutually agreed rates	
	a) Rates without material	You buy the materials required. The contractor will employ labourers and execute the work.
	b) Rates with material	The contractor executes the work and buys the materials as well.
tCost Plus Contract	You pay the cost incurred by the contractor, along with a reasonable and mutually agreed profit for the contracting agency.	

Points To Remember

Whatever the type of contract, you need to pay close attention to the following aspects:

- Quality of work.
- Type of materials, including finishings and fittings, flooring, painting, electricals, sanitary items, doors & windows, etc.
- Advance payment, if any.
- Progress and time schedule.
- Future measurement and payment conditions.

