

# Top 5 Things To Know Before Building A Log Home

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Round-cut logs and timber frame accents create a distinctive look.

## 1. Maintenance

Log homes generally require more maintenance than people initially take time to consider. Over time, logs may shift and expand. However, some issues caused by this

can be addressed during the construction process, so make sure you hire a reputable and experienced builder.

Other concerns to consider when working with logs are pests (most commonly carpenter bees and termites) and decay, as damage done to your home by these is not covered by insurance. Log home maintenance guides can be helpful for identifying problems and learning ways to treat logs to prevent future damage.

## 2. Caution with Kits

While log home kits can be convenient, they may also present challenges. Pieces included in kits are designed to fit perfectly together for a pre-designed plan, leaving little room for creative changes along the way. Not all kits are created equal; some provide only the logs and timbers while others include interior walls etc., so know what's included in the package. If you decide to use a kit, make sure that the design is definitely what you want.

## 3. Insurance

Log and timber homes are insured differently than conventional houses. Most big-name insurance companies like State Farm, Met Life, USAA and others do provide coverage. Choose an agent familiar with insuring log homes.

## 4. Construction

There are three common methods for constructing a log home. Many consider the easiest as working with a manufacturer to cut the logs and a builder to construct the house, which is what people who work with the Log Homes Council do. Another method is to act as your own general contractor and individually hire people to do the work. This gives you more independence but can also be difficult if you are unfamiliar with the construction business. A third option is to be your own builder, doing most of the labor yourself. Your own construction skills and budget will be the main factors in determining how your home is built. Talking with someone who has gone through the process of building a log home is also helpful.

## 5. Budget

While mortgage rates and land costs are down, loan qualifications are tougher, requiring a higher credit score than in the past. Construction loans have different requirements than conventional loans, so do your research. Your credit score also affects the amount of interest you pay. Finished log homes can range from \$125 to \$400 per square foot. This wide range is due to a variety of choices to be made about the construction of your home. Finishing touches such as sinks and faucets have a vast price range that will affect the total cost of your home. According to a recent report from Nation's Building News, 60 percent of total building costs is spent on labor. Ask if you can do minor work for your builder, such as staining logs or cleaning up work sites – to lower building costs. Keep in mind that any changes you make to your home after establishing a budget will affect the overall cost. Consult with your builder and weigh the pros and cons before making any significant changes.

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