PART ONE

Context for Building
THE CONTEXT FOR RESIDENTIAL CONSTRUCTION

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1.1 History

People have been building houses for thousands of years. These houses have provided shelter, afforded privacy, defined territory, enhanced status, and, in some cases, provided defense. The earliest houses were opportunistic uses of naturally sheltered places like caves and were more like nests than houses. As time passed, people learned to assemble materials collected from nature to make simple freestanding structures. In many cultures, these structures have evolved into highly crafted houses that are elegant expressions of cultural patterns and values (Figures 1.1 and 1.2). In the past 150 years, technology has afforded us conveniences such as electricity, plumbing, and automatic heating and air conditioning that have made houses, in the words of the famous architect Le Corbusier, “machines for living.” Most recently, housing in the industrialized world has

FIGURE 1.1
The Roman domus, developed more than 2000 years ago, had individual rooms for common daily functions and was built around a central courtyard that helped to cool the rooms naturally.
Source: Reproduced with permission of John Wiley & Sons, Inc.

FIGURE 1.2
A traditional Japanese house from the Nara period, AD 710–784. The house had both open and closed spaces, and the enclosed indoor space had no permanent partitions. Houses such as this have influenced traditional Japanese house design and construction to the present day.
emphasized energy conservation and efficient production. Today, residential designers have a rich history from which to draw, and residential builders have the best tools and most complete palette of quality materials with which to build that have ever existed. The challenge for this new generation of designers and builders is to sustain and improve the built environment in the face of decreasing natural resources and increasing population.

Throughout history, the forms of houses have differed from region to region. House form varies primarily in relation to climate, to available building materials and tools, and to the culture of the people being housed. The influence of climate on house form is dramatically demonstrated by the comparison of the igloo in polar regions with the open-sided palm-thatched structure in tropical zones. The forms of houses in the same climate can vary also, however, because of the use of different building materials. In Mexico, for example, the introduction of reinforced concrete has spawned a collection of flat-roofed houses that contrast sharply with the traditional sloped roof made of timber covered with clay tiles. The culture of the people being housed also has considerable influence on house form. Native American tribes who were nomadic built dwellings such as tepees that were easily folded and transported, while rooted tribes from the same region built stationary houses of earth, stone, and wood.

The modern North American house has evolved largely from 16th-century timber-framed houses that had been developed in response to the climate, materials, and culture of northern and central Europe (Figure 1.3). Early pioneers landing on the eastern shores of North America found a new homeland rich with timber that had to be cleared to make way for development, so it was logical to use wood for the construction of new houses. The settlers soon discovered, however, that the European tradition of exposed timber frame was inadequate in the harsher climate of the New World, so they developed an exterior skin of clapboards to protect the frame (Figure 1.4). This wooden structure and its details evolved over the years in response to changes in tools, transportation, and social norms. Other building materials and systems such as brick and stone masonry developed simultaneously but were never as prevalent in North America as the clapboard-clad, timber-framed building.

Then, in the 1840s, after more than 300 years of development, the heavy timber frame yielded its preeminence almost overnight to a new system of construction, the wood light frame. The emergence of the light frame was made possible by two technological developments: mass production of the inexpensive wire nail and the ability of water-powered sawmills to cut large quantities of consistently dimensioned lumber. These developments allowed the large timbers and complicated connections of the traditional timber-framed buildings to be replaced

**FIGURE 1.3**
European timber house forms generally followed a progression of development from crude pit dwellings, made of earth and tree trunks, to cruck frames to braced frames.
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1.2 A Culture of Building

Houses are built within the context of the many individuals and institutions that affect their design and construction. In primitive and vernacular societies, the context was relatively local and involved few people. The head of a household might acquire a piece of land through the family, formulate a simple design based on local traditions, consult with a local builder about schedule and cost, arrange for the purchase of local building materials, and work together with the builder using traditional methods to build the house. The building of a house today in North America involves a much more complex process and many more participants. Nonetheless, all these participants are instrumental to the success of the project, and all are connected to what can be called a residential building culture—a network of people and institutions, which we will call “subcultures,” that are directly or indirectly dedicated to the production of houses. The principal subcultures are discussed in the following paragraphs and in later chapters of this book.

1.2.1 Contractors and Subcontractors

At the center of today’s residential building culture are the contractors and subcontractors whose job it is to construct houses. These people—carpenters, plumbers, masons, electricians, and myriad others—devote their professional lives to assembling materials in concert with one another to make houses. Their work depends on direct contributions from many other sectors of the building culture such as designers, material suppliers, and code enforcement agencies. Indirect contributions from realtors, financial institutions, educators, and publishers also play an important role in their work. Contractors and subcontractors are discussed extensively in Chapter 3.

1.2.2 Builders and Developers

Builders bring together and coordinate the numerous parts of an entire building project for the purpose of offering it for sale or rent. The builder purchases a building lot,
obtains financing, hires the designers and other consultants to produce plans, hires the contractor to do the construction, markets the project, and sells or rents it. Builders can work on one house at a time or can build large tracts of houses or large multifamily structures.

Whereas builders are the entrepreneurs who produce houses for sale, developers are entrepreneurs who produce building lots. Developers purchase large tracts of land, contract for the design of roads and utilities, obtain the necessary governmental permissions to develop the land, contract for the installation of roads and utilities, and sell the divided land as building lots. Developers often expand their operation to become builder/developers, and builders likewise can expand in the other direction. Nonprofit builder/developers produce affordable housing for rent or sale to low-income families or individuals. Builders and developers are discussed further in Chapter 3.

**Figure 1.6**
The North American wood light frame building system is now used extensively in Japan, where its resistance to earthquakes makes it most practical.

*Source: Photo by Rob Thallon*

**Figure 1.7**
Large retail outlets such as this one provide one-stop shopping for professional builders and homeowners alike. Because of the large volume of building materials, tools, and books sold at these outlets, prices are usually competitive, and building professionals receive an additional discount.

*Source: Photo by Rob Thallon*

**Figure 1.8**
Lumberyards play an important role in residential construction. Based on a set of building plans, an employee of the yard will estimate the quantity of lumber that is required to build a project and will furnish a competitive bid for the entire package of lumber, delivered to the building site. Yards prefer doing business with contractors who organize their work so that deliveries can be concentrated into five or six truckloads for an average-sized house.

*Source: Photo by Rob Thallon*
1.2.3 Designers and Consultants
The members of the building culture most responsible for creative solutions and communication are the designers. This group includes architects, building designers, engineers of several kinds, landscape architects, landscape designers, and interior designers. They are responsible for being knowledgeable about current building practices, understanding and interpreting the various codes and laws that regulate building design, having a current understanding of the availability and performance of building materials, and integrating all these factors into designs that are appreciated by their clients.

Whenever a higher degree of specialization is sought than a primary designer can provide, consultants are engaged who perform services for the designer in a certain specialty, such as structure, building systems and performance, code and environmental compliance, and others. The number of consultants on a project typically increases with the size of the project.

These various participants in the role of residential design are discussed further in Chapter 4.

1.2.4 Material Manufacturers and Distributors
There are thousands of companies, large and small, many of which operate internationally, that manufacture and sell the materials and assemblies used to construct houses. The manufacturers generally sell their goods wholesale to retail stores, which, in turn, sell to contractors and to the general public. Contractors, because they are frequent customers who often buy in volume, usually are offered a discount at retail outlets. Product information in both printed and electronic form is distributed to contractors and designers and is disseminated to the general public via commercial advertising in periodicals.

Building material manufacturers have also formed a large number of organizations that work toward the development of technical standards and the dissemination of information in relation to their respective products. The Western Wood Products Association (WWPA), for example, is made up of producers of lumber and wood products. It carries out programs of research on wood products, establishes uniform standards of product quality, certifies mills and products that conform to its standards, and publishes authoritative technical literature concerning the use of lumber and related products. Associations with a similar range of activities exist for virtually every material and product used in building. All of them publish technical data relating to their fields of interest, and many of these publications are indispensable references for the architect or engineer. A considerable number are incorporated by reference into various building codes and standards.

Each upcoming chapter features the relevant associations in the Web Links section at the end of the chapter. The reader is encouraged to browse websites and download relevant information and thereby build up a reference library.

1.2.5 Realtors
Realtors are the salespeople of the building culture and play a critical role in marketing houses built for sale. They are responsible for knowing what the buying public wants in a house and for selling or renting houses as they are built. Because realtors have direct contact with consumers and are in a position to learn their desires, they are frequently queried by resourceful builders who are trying to discover new design features that will make their houses more marketable.

New speculative houses are typically advertised and sold by realtors via a listing agreement under which realtors assume numerous responsibilities, including negotiating the price of the house, the terms of the sale, and the conditions of the contract, with particular attention paid to the aspect of financing. For this service, realtors are generally paid a percentage of the cost of each house sold. Large builder/developers will often create their own real estate company for the purpose of marketing and selling their own houses.

1.2.6 Regulatory Agencies
Building design and construction are regulated by zoning ordinances and building codes written for the purpose of providing safe and healthy built environments. Zoning ordinances are local laws that divide the locality into zones and regulate such things as what kinds of buildings may be built in each zone and to what uses these buildings may be put. For example, these regulations restrict the use of buildings within residential zones so that dangerous or obnoxious activities do not get mixed in with houses. Within residential zones, the minimum size of lots, the distance a house must be from the property line, requirements for off-street parking, and maximum fence heights are typically regulated. Building codes are designed to ensure structural and fire safety and a healthy living environment within the house itself. The sizes of structural members, minimum standards for plumbing and wiring, minimum ceiling heights, the design of stairs and handrails, and provision for emergency escape are all examples of the regulations found in building codes. Zoning ordinances and building codes are further discussed later in this chapter.

1.2.7 Financial Institutions
Most residential construction projects require financial resources beyond the immediate means of the owner. Banks and other financial institutions provide capital for the projects in the form of long-term loans to qualified owners. The ability to resell a house if the owner defaults on payments is a primary concern of lending institutions, which results in them being rather risk-averse and conservative. As a result, banks may be less inclined to loan money for the purchase of houses that appear to be very different from the norm. Financial institutions are further discussed later in this chapter.

1.2.8 Educational and Research Institutions
Most designers and builders have some formal training from a technical school or university. Architects are required to have at least a 5-year professional degree, and most plan service drafters have taken courses in drafting and residential
construction. Many courses in both the business and the physical skills required in their specialties are offered to contractors and subcontractors. Some contractors and subcontractors are required to be licensed, and there are sanctioned courses offered by different institutions for this purpose.

In addition to providing education for the building community, universities also commonly engage in building-related research. Examples of such research are new materials and structural systems, performance of existing building methods, energetic performance of materials and systems, construction management practices, and cost of building. Often, outcomes of this research provide the market with new materials and solutions, and can inform the regulatory community about more adequate guidelines, which then make their way into building codes.

The training of residential designers is explored in Chapter 4, and that of builders and contractors is discussed in Chapter 3.

1.2.9 Associations

There are many associations that relate to the design and construction of houses. The American Institute of Architects (AIA) and the National Association of Home Builders (NAHB) are two of the largest such associations, and there are numerous other organizations of manufacturers, building trades, and other groups within the building culture. Their Canadian equivalents are the Royal Architectural Institute of Canada (RAIC) and the Canadian Home Builders’ Association (CHBA). Hybrid groups that include members from several disciplines also exist. For example, the International Code Council (ICC), which is responsible for writing building codes, includes architects, builders, and building code officials.

1.2.10 Publishers and Media

The publishing industry has long been an integral part of the residential building culture. For hundreds of years, periodicals have advertised the latest building materials, tools, and other products (Figure 1.9). Popular magazines such as Better Homes and Gardens, Sunset, and Home have carried articles about design, while others such as Builder and Fine Homebuilding have focused on construction. Books and journals are devoted to a variety of related topics. Recently, there has been a proliferation of how-to books for the do-it-yourself (DIY) market, which is mirrored online and on TV. Shows like PBS’s This Old House and cable channels like the DIY Network and HGTV deliver not only housing ideas and built examples but also education in the involved techniques to the broader public and builders alike.

Whether the motive is advertising or education, the most successful published materials come from sources with strong connections to the building culture and especially to the design and construction processes.

1.3 Construction Systems

For the past 150 years, most houses in North America have been built using wood light frame construction, which is the most flexible of all building systems. There is scarcely a shape it cannot be used to construct, from a plain rectilinear box to cylindrical towers to complex roofs with dormers of every description (Figure 1.10). Since it first came into use, wood light framing has served to construct buildings in styles ranging from reinterpretations of nearly all the historical fashions to uncompromising expressions of every architectural philosophy of the last 100 years. It has assimilated without difficulty a succession of technical improvements in building: gas lighting, electricity, indoor plumbing, central heating, air conditioning, thermal insulation, prefabricated components, and electronic communications.

Wood light frame buildings are easily and swiftly constructed with a minimal investment in tools. Many observers of the building industry have criticized the supposed inefficiency of wood light frame construction, which is carried out largely by hand methods on the building site, yet it has successfully fought off competition from industrialized building systems of every sort, partly by incorporating their best features, to remain the least expensive form of durable construction for houses and even multistory, multifamily buildings.

However, wood light frame construction has its deficiencies: If ignited, the unprotected frame burns rapidly; if exposed to dampness, it can decay. It expands and contracts by significant amounts in response to changes in humidity, sometimes causing chronic difficulties such as cracking plaster, sticking doors, and buckling floors. The framing itself is so unattractive to the eye that it is seldom left exposed in a building. These problems can be controlled, however, by appropriate design (e.g., with a covering of gypsum board that increases fire resistance), using adequate materials (e.g., using engineered wood products instead of solid wood to reduce swelling) and careful workmanship. There is no arguing with success: Frames made by the monotonous repetition of wooden joists, studs, and rafters are likely to...
remain the number one system of building in North America for a long time to come. The wood light frame system is described in detail in Chapters 8 to 22.

If 90 percent of all site-built residential construction consists of light wood frame, the remaining 10 percent is divided among several other residential construction systems. In some regions of the South, loadbearing masonry is the dominant system. Throughout the continent, other systems such as timber frame, light-gauge steel frame, insulating concrete forms, insulated masonry, and panelized construction are used in significant numbers of dwellings. These systems are important for their roles in developing new materials and building methods and for inducing innovation in the dominant wood light frame system. These less common systems are discussed in Chapters 23 to 27.

The manufactured housing industry factory-builds entire houses as finished boxes, often complete with furnishings, and trucks them to prepared foundations where they are set in place and made ready for occupancy in a matter of hours (Figures 1.11, 1.12, and Chapter 23). If the house is 14 feet (4.27 m) or less in width, is constructed on a rubber-tired frame, and is completely finished in the factory, it is known as a mobile home. If the house is wider than this or is more than one story high, it is built in two or more completed sections that are joined at the site and is known as a sectional home or modular home. Some manufacturers employ hybrid approaches where, for example, the utility-heavy bathrooms and kitchens are produced as boxes and all other walls are panelized single-wall segments, complete with windows, finishes, and siding.

Modular and mobile homes are sold at a fraction of the price of conventionally constructed houses. This is due in part to the economies of factory production and mass marketing, and in part to the use of components that are lighter and less costly and, therefore, of substantially shorter life expectancy. At prices that more closely approach the cost of conventional on-site construction, however, many companies manufacture modular housing to the same standards as conventional construction. Manufactured housing is an important component of the housing industry but is highly specialized. Because the units are made in a factory rather than at the site, the designs are strongly driven by considerations of production and transport, and their construction process is somewhat different from that of site-built housing.
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1.4 Types of Residential Development

At the present time, single-family houses are built in the United States at a rate of about 620,000 new units per year—less than half of the totals reached in recent peak years. Those single-family detached (freestanding) dwellings comprise approximately 70 percent of all residential buildings. An additional 28 percent are units within large multifamily structures (5 and more units), and the remaining 1 percent are in buildings with 2 to 4 units (2014 data, see Figure 1.13). Most new housing is built at the site, but about 60,000 manufactured houses (representing about 10 percent of the total, in 2013 figures) are built in factories and shipped to the site each year (Figure 1.14). Remodeling of existing houses is more difficult to quantify because it includes projects that range in scope from a new window to an addition larger than the original house. However, it is clear that remodeling is a substantial component of the residential construction industry. The U.S. Census Bureau estimates that residential remodeling in the United States in 2014 accounted for $135 billion in economic activity, about 36 percent of the value of all new residential construction (Figure 1.15).

In Canada in the year 2014, more than 189,000 units were built, 40 percent of which were single-family detached houses.
Houses are built for a number of different reasons, depending principally on who pays for their construction (Table 1.1):

- Many are built for personal use and are financed from start to finish by the future owner. Houses in this category are virtually always single-family detached dwellings, although a few are condominium units within larger buildings.
- Houses may also be built for profit, either to be sold or to be rented by entrepreneurial housing developers. This activity is called *speculative building* and accounts for more than half of all housing units built each year. Speculative houses built for sale are most likely to be detached dwellings, whereas speculative rental housing is usually consolidated into large buildings.

![Figure 1.13: 2014 U.S. housing production measured in thousands of units, broken down by the number of separate dwelling units per building.](source)


![Figure 1.14: New site-built single-family housing starts vs. manufactured-home shipments.](source)


![Figure 1.15: Annual value of construction put in place: new housing units vs. improvements. Residential construction accounted for 38 percent of all construction in the United States in 2014.](source)

Source: U.S. Census Bureau, Annual Value of Construction Put in Place in the U.S. www.census.gov/construction/c30/historical_data.html
Finally, low-cost houses intended for low-income families are built for the public good by government or nonprofit agencies. Like houses built for profit, affordable housing can be detached or part of a large structure, for sale or for rent.

The most popular form of residence in North America has always been the single-family detached house. In 2014, 620,000 detached units were built, representing 70 percent of all site-built residential construction activity (Figure 1.13). Symbolic of independence, family life, and a connection with nature, the single-family detached house has evolved through numerous styles, including Colonial, Federal, Victorian, Bungalow, and Ranch (Figure 1.16). More recent styles are: Mid-Century Modern, and Contemporary. In a survey of prospective buyers conducted by Professional Builder magazine, all respondents indicated a strong preference for a detached house when offered a choice between this and an attached house such as a townhouse or condominium (Table 1.2). This preference for detached housing has been largely responsible for the proliferation of suburbs since the end of World War II.

The largest number of single-family houses is built in tracts of many units, where builder/developers repeat house plans in order to reduce construction costs by means of production line repetition (Figure 1.17). In tracts, a considerable amount of time and money must be invested to obtain governmental approvals and install infrastructure such as roads, storm drains, sewers, water lines, electricity, and telecommunications before any houses can be built. This large initial investment limits the development of large- and medium-sized tracts to experienced builder/developers to whom financial institutions will loan the large sums of money required for such endeavors.

The design of housing tracts must conform to zoning ordinances that stipulate minimum street widths, off-street parking requirements, minimum lot sizes, minimum distances of buildings from lot lines, maximum building heights, and many other constraints. These regulations are designed to avoid infringement of any homeowner’s rights and property values by the activities of other homeowners. A tract that is developed to comply completely with these regulations is called a subdivision, whether the houses are all the same or are unique (Figure 1.18).

Most municipalities also have laws that allow a residential tract to be developed as a planned unit development (PUD). In a PUD, the houses are designed simultaneously with a coordinated site plan to assure privacy, individuality, visual harmony, and a pleasant neighborhood environment. A PUD generally achieves the qualities that are sought by zoning ordinances but often does so without literally complying with them. For example, in an area where zoning ordinances call for half-acre lots, a PUD might achieve this overall density by clustering houses in tight groupings, each with a small private yard or garden, and providing generous communal open spaces between the clusters. The concept of the PUD is that, in recognition of the quality of design that can be achieved when the entire project is designed by a coordinated team of design professionals, the literal enforcement of zoning ordinances may be relaxed (Figure 1.19).

Many new single-family detached houses are built on individual lots, independently of the construction of other units. These houses may be speculative projects offered for sale or may be built for or by the owner of the lot. Speculative houses on individual lots tend to be

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**TABLE 1.1**

Statistics for privately owned housing units completed in two separate years: 2003 and 2014

<table>
<thead>
<tr>
<th></th>
<th>2003</th>
<th>Percentage of Total</th>
<th>2014</th>
<th>Percentage of Total</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>All units</strong></td>
<td>1848</td>
<td>100%</td>
<td>884</td>
<td>100%</td>
</tr>
<tr>
<td><strong>One unit total</strong></td>
<td>1499</td>
<td>81%</td>
<td>620</td>
<td>70%</td>
</tr>
<tr>
<td><strong>For sale</strong></td>
<td>1120</td>
<td>61%</td>
<td>450</td>
<td>51%</td>
</tr>
<tr>
<td><strong>Contractor built for owner</strong></td>
<td>205</td>
<td>11%</td>
<td>99</td>
<td>11%</td>
</tr>
<tr>
<td><strong>Owner built</strong></td>
<td>127</td>
<td>7%</td>
<td>43</td>
<td>5%</td>
</tr>
<tr>
<td><strong>For rent</strong></td>
<td>47</td>
<td>3%</td>
<td>28</td>
<td>3%</td>
</tr>
<tr>
<td><strong>Two units or more total</strong></td>
<td>349</td>
<td>19%</td>
<td>264</td>
<td>30%</td>
</tr>
<tr>
<td><strong>For sale</strong></td>
<td>51</td>
<td>4%</td>
<td>13</td>
<td>1%</td>
</tr>
<tr>
<td><strong>For rent</strong></td>
<td>262</td>
<td>14%</td>
<td>252</td>
<td>29%</td>
</tr>
</tbody>
</table>

Source: U.S. Census Bureau: Characteristics of New Housing. www.census.gov/construction/c30/historical_data.html
The single-family detached house has always been the most popular type of residence in North America. It has been constructed in a variety of styles throughout its evolution.


### Table 1.2

<table>
<thead>
<tr>
<th>Buyer Type</th>
<th>First Time</th>
<th>Move-Up</th>
<th>Empty Nester</th>
<th>Retiree</th>
</tr>
</thead>
<tbody>
<tr>
<td>Detached production house</td>
<td>50.0</td>
<td>46.1</td>
<td>48.7</td>
<td>42.4</td>
</tr>
<tr>
<td>One-of-a-kind custom house</td>
<td>22.5</td>
<td>42.1</td>
<td>22.0</td>
<td>24.6</td>
</tr>
<tr>
<td>Specialty home</td>
<td>6.6</td>
<td>4.8</td>
<td>1.1</td>
<td>8.8</td>
</tr>
<tr>
<td>Modular, panelized, package home</td>
<td>5.3</td>
<td>2.6</td>
<td>16.2</td>
<td>8.6</td>
</tr>
<tr>
<td>Townhouse</td>
<td>10.1</td>
<td>0.6</td>
<td>3.7</td>
<td>5.2</td>
</tr>
<tr>
<td>Mobile home</td>
<td>1.6</td>
<td>1.8</td>
<td>1.2</td>
<td>2.8</td>
</tr>
<tr>
<td>Condominium in low-rise building</td>
<td>1.4</td>
<td>—</td>
<td>5.9</td>
<td>3.0</td>
</tr>
<tr>
<td>Duplex</td>
<td>2.1</td>
<td>0.7</td>
<td>1.2</td>
<td>4.0</td>
</tr>
<tr>
<td>Condominium in high-rise building</td>
<td>0.5</td>
<td>1.3</td>
<td>—</td>
<td>0.7</td>
</tr>
</tbody>
</table>

*Source: Professional Builder Consumer Survey on Housing, 1998, Cahners Business Information*
figure 1.17
Tracts of identical or similar houses built at the edges of existing developments are largely responsible for the sprawl of the suburbs. Production line repetition and a dearth of landscape features contribute most significantly to the lack of character in these instant neighborhoods.
Source: Photo © Bill Owens

figure 1.18
This subdivision has streets and building lots designed to accommodate houses that vary considerably in design from one lot to the next. For the sake of efficiency, builders usually repeat several house designs again and again in each subdivision, but each design can be built in both its original configuration and its mirror image, and small cosmetic features can be introduced for variety.
Source: Photo by Rob Thallon
constructed by small-scale developers or by developers who prefer the variety of experience this type of project affords. The construction of a new residence on individual lots by owners for their own occupancy is also a very common occurrence, accounting for as much as 20 percent of all new housing construction (Figure 1.20). In this case, owners either hire a general contractor to manage the construction or act as the general contractor themselves. When acting as a general contractor, owners may do some or most of the work themselves, with the remaining work performed under their direction by subcontractors.

Large multiunit structures up to four stories in height (even up to six in some jurisdictions) are usually built with the same materials and methods as single-family residences but invariably require a larger, more highly capitalized contractor to do the work (Figure 1.21). Multiunit structures are almost always built either for profit or for the public good and tend to be sited as densely as possible. In 2009, new residential structures with 5 or more units contained an average of 23 units. Because cities, counties, and other jurisdictions have regulations about how many automobile parking spaces must be provided for each unit, the number of units that can be located on a given site often depends entirely on the number of parking spaces that the site and the neighborhood can accommodate. Without building a parking garage, the greatest density can be achieved by covering as much of the street level of a site as possible with parking and placing the living units on the second floor and above (Figure 1.22). When units are located at ground level, private outdoor yards can be obtained at the expense of density.

Multiunit, multistory structures are designed and built essentially the same as single-family detached houses but have special problems:

1. The site-planning process is more involved, requiring more neighborhood meetings, necessitating more permits and approvals, and taking more time than a single residence. Parking and the movement of vehicles onto and through the site strongly influence the building design.

**FIGURE 1.19**
The street in this PUD is narrower than normal and the garages are located close to the street in order to create an intimate feeling for the residents. Adjustments like this to zoning regulations are possible in PUDs because the entire tract is designed at the same time by a professional design team.

*Source: Photo by Alexander Schreyer*

**FIGURE 1.20**
Custom-designed houses, built by or for owners on their own lots, account for about 20% of all residential construction. Custom-designed houses may also be built on speculation. In either case, the builder/developers of these unique houses tend to be small-volume entrepreneurs who value the challenge of variety more than that of efficient production.

*Source: Photo by Rob Thallon*
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2. These projects are commonly designed according to the more general and less-prescriptive *International Building Code*, rather than the *International Residential Code*, which is used for one- and two-family dwellings.

3. Code requirements are more stringent with regard to accessibility by emergency vehicles and emergency egress by occupants.

4. Building codes require that individual units be separated by walls or floor/ceiling assemblies that are resistant to the passage of fire. Most residences in multiunit buildings are acoustically insulated as well.

5. A passenger elevator is required in most cases where buildings are three or more stories tall.

6. Where cars are parked below living units, a garage made of concrete or concrete masonry with a concrete slab ceiling is required as a way of protecting the dwellings from vehicle fires.

1.5 Zoning Ordinances, Building Codes, and Other Legal Constraints

1.5.1 Zoning Ordinances

The legal restrictions on buildings begin with local zoning ordinances. The most basic purpose of zoning ordinances is to designate areas of land in a town or county for particular kinds of uses. In a town or city, some areas are designated for commercial use, some for civic use, some for schools, others for residential use, and so forth. In rural areas, zones are set aside for agriculture, for commerce, for residential development, and for other uses. Residential zones within urban boundaries are usually divided into low-, medium-, and high-density areas. The device of zoning prevents such things as automobile repair shops or slaughterhouses from being located in residential neighborhoods and creates a mix of residential densities. In residential zones, ordinances usually define minimum lot sizes, off-street parking requirements, maximum building heights, and setback requirements, which dictate how far buildings must be from each of the property lines. Zoning ordinances often contain other provisions such

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**FIGURE 1.21**
A four-story apartment building under construction in an urban area. The ground floor will be commercial space, and there is a parking garage below grade. The parking and commercial levels are constructed of concrete, and the upper residential floors are constructed of manufactured wood panels lifted into place with a crane. This is a common construction type for urban multiunit housing.

*Source: Photo courtesy of Rowell/Brokaw Architects*

**FIGURE 1.22**
For rental housing, the design goal is most often to maximize density within the guidelines allowed by governmental regulations. The more units there are on the site, the more income for the owner.

*Source: Photo by Rob Thallon*
as tree-cutting restrictions, erosion control measures, fencing restrictions, solar setback requirements, and sidewalk specifications. Copies of the zoning ordinance for a municipality are available for reference or purchase at the office or web site of the building inspector or the planning department, or they may be consulted at public libraries.

Where a planned building project conflicts with zoning regulations, a developer may choose to pursue a variance, which is a project-related waiver of specific zoning requirements. This typically involves an application process through the local building authority and includes public hearings and review by applicable municipal boards.

1.5.2 Building Codes

Building codes were originally developed to protect the occupants of a building from careless or unscrupulous builders. In ancient Babylon, building codes held a builder accountable for his work to the extent that he was slain if a house he had built collapsed and killed the householder. Engineers of ancient Roman arches were required to stand beneath each arch as the formwork was removed. Modern building codes still make builders and designers responsible for structural safety, but place more emphasis on checking plans and verifying workmanship during construction and less on penalizing the builder or designer for failures.

Codes that regulate the design and construction of residences came into existence in the United States in response to disastrous fires and unhealthy and unsafe living conditions. One of the first codes was written in the 1630s when the governor of the colony of Massachusetts issued a proclamation forbidding the construction of wooden chimneys or the use of thatch for roofing. In 1867, the New York Tenement House Act called for fire escapes, windows for ventilation, running water within each building, and handrails on all stairways. In the 1920s, fire insurance companies were successful in setting fire safety standards for all major construction throughout the United States, and it wasn’t long before other interests followed suit. The first national code intended for adoption by local and state governments, the Uniform Building Code (UBC), was first published in 1927.

Since that time, there has been a proliferation of codes that prescribe minimum standards for building design and construction as well as specialized codes for plumbing, electrical wiring, fire safety, mechanical equipment, and energy efficiency. These codes were called model building codes because they were prepared by national organizations of local building code officials. Their purpose was to provide models for adoption by local jurisdictions such as states, counties, and cities. In recent decades, there have been several competing model building codes. In the western United States and parts of the Midwest, most codes were modeled after the UBC. In the East and other areas of the Midwest, the Building Officials and Code Administrators (BOCA) National Building Code was the model. The Standard Building Code (SBC) was adopted by many southern and southeastern states. The specialized codes such as plumbing and electrical codes have followed a similar pattern.

In recent years, the major building code organizations have published residential versions of their model codes. These specialized editions of the model codes were intended only for single-family dwellings and duplexes (two families in one building), while larger residential structures were subject to the standards in the complete codes. The residential codes were replaced in the 1990s with a single national model code created by the Council of American Building Officials (CABO), an organization with representation from all major regional code associations. The CABO One- and Two-Family Dwelling Code, published in 1992 and 1995, combined into one document relevant standards from the model building codes as well as standards from the national model electrical and plumbing codes.

Beginning in the year 2000, local code jurisdictions throughout the United States began adopting the new International Residential Code (IRC), which applies not only to one- and two-family dwellings but also to townhouses, which are multiple single-family dwellings with separate means of egress (emergency escape). The IRC is drawn largely from its predecessor, the CABO code, and includes standards for electrical wiring, plumbing, and energy conservation. The IRC is updated every three years, at which time it is made available for state and local jurisdictions to adopt in its entirety or after revising or excluding particular provisions. The most recent IRC revision in 2015 provided better design guidelines for decks, and it increased energy efficiency requirements so that new houses will theoretically perform 50 percent better than houses built to the specifications that were in place 10 years ago.

Large multifamily residential buildings with common means of emergency egress are governed by the International Building Code (IBC). The IBC is revised on the same three-year schedule as the IRC, and it is a much larger and more complex code because it regulates the construction of all buildings except those covered by the IRC—from the corner store to the tallest skyscraper. Canada publishes its own model code, the National Building Code of Canada, the most recent version of which was issued in 2010.

While these model codes for residential structures differ in detail, they are similar in approach and intent. Emergency exit requirements generally include minimum size and maximum sill height dimensions for bedroom windows to allow occupants to escape and firefighters to enter. An automatic fire alarm system, including smoke detectors, is almost universally required in residential buildings to awaken the occupants and get them moving toward the exits before the building becomes fully engulfed in flames. Automatic fire sprinkler systems are also often required in residential construction, and these requirements are likely to become more widespread as simpler, less expensive sprinkler systems are developed. A typical code also establishes standards for natural light; ventilation; structural design; floor, wall, ceiling, and roof construction; chimney construction; plumbing; electrical wiring; and energy efficiency. Because of the
many available systems in construction, it is often more efficient for a general code like the IBC to require a certain performance (e.g. a 1 hr. fire rating), rather than prescribing how and with which materials that is to be achieved. This performance-based approach leaves it up to the practitioner (or systems manufacturer) to prove compliance. This differs from the prescriptive approach, which is largely used in the IRC and provides clear specifications and guidance as to which materials and sizes are to be employed (e.g. by means of span tables for sizing structural members).

Codes will be discussed further in each chapter as they apply.

1.5.3 Other Legal Constraints

The U.S. Occupational Safety & Health Administration (OSHA) sets safety standards for construction operations. Fire insurance organizations (Underwriters Laboratories, UL, for example) exert a major influence on construction standards through their testing and certification programs and through their rate structures for building insurance coverage, which offer strong financial incentives for more fire-resistant construction.

In addition, an increasing number of states have placed legal limitations on the quantities of volatile organic compounds in paints and construction adhesives that building products can release into the atmosphere. Most states and localities also have conservation laws that protect wetlands and other environmentally sensitive areas from encroachment by buildings.

Multiple-unit residential buildings must adhere to legal restrictions that go beyond the building codes that apply to single-family dwellings. Access standards regulate the design of entrances, stairs, doorways, elevators, and toilet facilities for a small percentage of dwellings in multifamily residential buildings to ensure that they are accessible by physically disabled members of the population. The Americans with Disabilities Act (ADA) makes accessibility to buildings by disabled persons a civil right of all Americans.

1.6 Building Costs and Financing

1.6.1 Building Costs

Every building project has a budget, which plays a crucial role in its design and construction. Costs for a typical single-family residence include the initial cost of the land, the costs of site improvements (such as a driveway, utilities, and landscaping), materials and labor to construct the building, building plans or design fees, building permit(s), and the cost of financing (Table 1.3). There are rules of thumb that can be used to make estimates for these various costs and to create a pro forma, which is a comprehensive analysis of estimated costs and returns to establish the feasibility of a proposed project.

Once a project begins, there is a series of conversations among the owner, the designer, and the contractor in order to establish precise costs and allocate resources appropriately. In some cases, the owner buys generic plans and deals directly with contractors to establish prices and maintain quality. A construction cost can be established either by negotiating with a single contractor or by means of a competitive bidding process among several contractors. In other cases, the owner employs an architect or designer who makes early estimates of construction costs based on rules of thumb and later consults with contractors during the negotiating or bidding process to establish more accurate cost projections (Table 1.4). In all cases, it is ultimately the owner who makes the decisions that affect the cost and the design of a project.

There are a number of variables that must be considered when determining the

### Table 1.3

<table>
<thead>
<tr>
<th></th>
<th>Share of Price</th>
<th>Average Cost</th>
<th>2013</th>
</tr>
</thead>
<tbody>
<tr>
<td>Finished lot cost</td>
<td>26.0% 24.5% 20.3% 21.7% 18.6%</td>
<td>$ 74,313</td>
<td></td>
</tr>
<tr>
<td>Total construction cost</td>
<td>51.7% 48.1% 58.9% 59.3% 61.7%</td>
<td>$246,511</td>
<td></td>
</tr>
<tr>
<td>Financing cost</td>
<td>1.8% 2.4% 1.7% 2.1% 1.4%</td>
<td>$ 5,593</td>
<td></td>
</tr>
<tr>
<td>Overhead and general expenses</td>
<td>5.8% 7.0% 5.4% 5.2% 4.3%</td>
<td>$ 17,180</td>
<td></td>
</tr>
<tr>
<td>Marketing cost</td>
<td>1.9% 2.5% 1.4% 1.5% 1.1%</td>
<td>$ 4,395</td>
<td></td>
</tr>
<tr>
<td>Sales commission</td>
<td>3.0% 4.3% 3.4% 3.3% 3.6%</td>
<td>$ 14,383</td>
<td></td>
</tr>
<tr>
<td>Profit</td>
<td>9.8% 11.2% 8.9% 6.8% 9.3%</td>
<td>$ 37,156</td>
<td></td>
</tr>
<tr>
<td>Total sales price</td>
<td>$373,349 $454,906 $377,624 $310,619 $399,532</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

cost of a residential building project. The most important of these are the overall size, the complexity of the design, and the quality of materials. Larger houses are generally more expensive to construct than smaller houses, but the cost per square foot tends to be lower for larger houses because of the economy of scale. Design complexity can have a significant effect on construction cost. Keeping the overall building form simple and respecting the modular sizes of standard materials are key principles in projects where affordability is a primary objective. Material selection can also have a huge impact on budget because material costs vary so considerably. The cost of a simple residence made with the most affordable materials can easily be doubled if the same residence is built with more luxurious materials.

Owners must often grapple with the difference between first cost and long-term value. The first cost is the initial cost of construction, and the tendency of owners is to keep this cost as low as possible. Unfortunately, a low first cost frequently leads to more expenditure in the long run. More insulation in the walls of a house, for example, can lead to lower heating and cooling bills that can recoup the initial extra investment in a short time (Table 1.5). Higher-quality materials can require less maintenance and add to the overall value of a house when it is sold. Numerous examples such as these have led to the practice of life-cycle cost analysis, which is a long-term analysis of construction, operation, and maintenance costs, and is often employed in large-scale projects.

Large residential subdivision projects and multifamily structures follow the same cost analysis procedures as a single-family house except that the cost of site development is a much larger percentage of the cost of the overall project, so more evaluation is required in this area. The amount of building construction is also more extensive in large projects, so the stakes are higher and much more attention is given to repetition of house or apartment designs in order to gain the advantages of the assembly line.

### 1.6.2 Financing

Building a house is such an expensive endeavor that almost no one can afford to pay for it out of pocket. Banks and savings and loan institutions are in the business of lending money for this significant investment in return for interest, which is a rental cost for the money, expressed as a percentage of the amount loaned. In order to make a loan on the construction of a house, a bank needs to be convinced that the owner has the financial capacity to repay the loan over time and that the house can be resold to pay off the loan if the owner should fail to make the loan payments. The bank assesses the owner’s ability to make loan payments on the basis of investigation of the owner’s credit record and the evaluation of recent tax

<table>
<thead>
<tr>
<th>Item</th>
<th>Area</th>
<th>Unit Cost</th>
<th>Cost</th>
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</thead>
<tbody>
<tr>
<td>Main floor</td>
<td>1,853</td>
<td>$155</td>
<td>$287,200</td>
</tr>
<tr>
<td>Second floor</td>
<td>1,294</td>
<td>$145</td>
<td>$187,630</td>
</tr>
<tr>
<td>Basement</td>
<td>631</td>
<td>$40</td>
<td>$ 25,240</td>
</tr>
<tr>
<td>Porches (first floor)</td>
<td>270</td>
<td>$ 60</td>
<td>$ 16,200</td>
</tr>
<tr>
<td>Porch (second floor)</td>
<td>112</td>
<td>$ 75</td>
<td>$  8,400</td>
</tr>
<tr>
<td>Garage</td>
<td>528</td>
<td>$ 75</td>
<td>$ 39,600</td>
</tr>
<tr>
<td>Connector</td>
<td>300</td>
<td>$ 60</td>
<td>$ 18,000</td>
</tr>
<tr>
<td><strong>Building Total</strong></td>
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<td></td>
<td>$582,270</td>
</tr>
<tr>
<td>Architectural fees</td>
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</tr>
<tr>
<td>Engineering</td>
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<td></td>
<td>$ 2,600</td>
</tr>
<tr>
<td>Permits</td>
<td></td>
<td></td>
<td>$ 4,000</td>
</tr>
<tr>
<td>Systems development fees</td>
<td></td>
<td></td>
<td>$ 4,000</td>
</tr>
<tr>
<td>Site septic</td>
<td></td>
<td></td>
<td>$ 4,000</td>
</tr>
<tr>
<td>Road</td>
<td></td>
<td></td>
<td>$ 6,500</td>
</tr>
<tr>
<td>Landscape</td>
<td></td>
<td></td>
<td>$ 26,000</td>
</tr>
<tr>
<td><strong>Project total</strong></td>
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<td></td>
<td>$683,370</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Item</th>
<th>Area</th>
<th>Unit Cost</th>
<th>Cost</th>
</tr>
</thead>
<tbody>
<tr>
<td>Base case home</td>
<td>$1057</td>
<td>$124</td>
<td>$1181</td>
</tr>
<tr>
<td>Passive home</td>
<td>$1082</td>
<td>$ 74</td>
<td>$1156</td>
</tr>
<tr>
<td>Difference</td>
<td>$ 25</td>
<td>$-50</td>
<td>$-25</td>
</tr>
</tbody>
</table>

returns. Owners often will prequalify for a loan up to a certain amount in order to establish a project budget before the house is designed. The projected resale value of a house has a tremendous impact on how much financing a bank will provide or if financing will be provided at all. In order to establish resale value, an official of the bank appraises the building based on plans and material specifications and adds the value of the lot to arrive at a total appraised value of the developed property as proposed. To minimize their risk, banks usually require that the owner invest at least 10–20 percent of the appraised value of a project.

The traditional mechanism used to finance the construction of a house is the combination of a construction loan while the house is being built and a permanent mortgage for the period thereafter. The construction loan is generally limited to a period of 9 months or less and has an interest rate that is higher than the permanent mortgage. As construction proceeds, progress is verified by an agent of the bank, and funds from the construction loan are disbursed to the contractor. The permanent mortgage goes into effect after construction has been completed and runs for a period that may range from 15 to 30 years, with payments due to the bank every month (Figure 1.24). These two loans can be consolidated into a single all-in-one loan that is negotiated before construction begins at a single prevailing interest rate and avoids the duplication of closing costs and other costs associated with dual-loan agreements.

**FIGURE 1.23**
Family cabins and second homes form a significant part of the housing market. Their design often references historical or rustic precedents to create an atmosphere that is different from that of everyday life in the city or the suburbs.
Source: Photo by Rob Thallon

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**FIGURE 1.24**
Average interest rates for 15-year and 30-year fixed-rate mortgages from 1995 to 2015.
Source: Freddie Mac. www.freddiemac.com/pmms/pmms30.htm
1.7 Building a House: The Typical Process

Construction is a time-consuming process that, depending on several different factors, can take many months to complete (Figure 1.25). It is interesting to note that construction of a speculative single-family house takes on average exactly half the time of an owner-built house. And multiunit developments that range from 2 to over 20 units vary only slightly in construction duration, averaging 11.7 months, only a single month longer than an owner-built house.

The construction of a house involves a series of steps that vary somewhat from project to project but that typically follow a similar path (Figure 1.26). This path is outlined in the paragraphs that follow and is described in detail for a typical wood light frame house in Chapters 8 to 22. For large subdivision or multifamily projects, the first steps are typically considerably more complicated, but once framing begins, the only significant difference between a large project and a single-family project is one of scale.

1.7.1 Building Permits and Inspections

After the construction documents have been completed, the first step in the construction process is the application for a building permit. Plans for the building, along with engineering calculations and energy compliance forms, are submitted to the city or county building department, where they are reviewed by various plans examiners for compliance with local zoning ordinances and building codes. Plans examiners are trained to be comprehensive in their review, which includes many issues of health, safety, energy conservation, and environmental protection. When the review

![Figure 1.25](image_url)

**Average duration of construction in months (2014 data).**
*Source: U.S. Census Bureau, Average Length of Time from Start to Completion of New Privately Owned Residential Buildings*

![Figure 1.26](image_url)

**A typical schedule of the work for an average-sized house.** Notice how many different trades are at the site during the last week of construction.
*Source: Courtesy of Treeborn Carpentry, Eugene, Oregon*
has been completed, any necessary corrections have been made, and all fees have been paid, a permit for construction is issued.

As construction proceeds, inspections are requested by the contractor at designated stages of construction, in response to which the building department sends an inspector to verify the quality of the work and its correspondence with the approved plans. Building inspectors are not the same people as plans examiners, although they work for the same agency and their inspections are based on approved plans that are required to be on the site. But inspectors see the completed work in place, so they approve the work or not depending on whether all the details of a particular phase have been completed to their satisfaction. There are usually between 15 and 20 inspections required to build a new house, and the approval of each phase is usually necessary in order to begin the next phase. The bulk of the inspections are conducted by the building inspector, who works for the city or county agency that issues the permit, but there are also specialized inspectors, such as a plumbing inspector or an electrical inspector, who may work for state agencies. Once all the inspections have been passed, the building department will issue a certificate of occupancy, which will allow the new construction to be occupied.

### 1.7.2 Building Site Preparation

Preparation of the building site for construction is the first physical step in the building process. The area of the site to be occupied by the house is cleared, the building is located and its corners staked, and a hole is excavated for the foundation. In addition, utilities such as electrical power, water, gas, and phone lines are extended to the building site. Sewage and storm drain lines are installed.

### 1.7.3 The Foundation

Construction of a foundation to transmit the weight of the building into the earth is the next step in the construction process. Foundations can range from a concrete slab poured on top of the ground to a basement excavated deeply into the site. Foundations for large multifamily buildings often incorporate parking garages and thus involve much more complicated construction.

### 1.7.4 Structural Framing

When the foundation is in place, the framing can proceed. With a slab foundation that acts as a floor, framing begins with the walls. When there is no slab, a wooden floor structure is constructed on the foundation. A framing crew builds the walls, floors, and roof with lumber and structural wooden panels (Figures 1.27 and 1.28).

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**FIGURE 1.27**

A typical perimeter foundation around a crawlspace. Underfloor plumbing, heating/cooling ducts, and first-floor framing have been completed, and soil has been backfilled around the foundation. Next, the floor deck will be laid, and wall framing will begin.

*Source: Photo by Rob Thallon*
1.7.5 Roofing and Siding

Exterior finish materials are applied to the completed framing to make the building weathertight and durable. Roofing is applied to the roof, and provisions are made to gather rainwater from the roof and channel it away from the building. Windows and doors are installed, and the walls are covered with siding. Any required exterior painting is done. With roofing and siding in place, the building is “tight to the weather,” and the overall project is about 50 percent complete (Figure 1.30).

1.7.6 Utilities and Insulation

While the exterior of the house is being finished, the interior utility systems are installed. First the plumbing, then the heating and cooling ductwork, and finally the electrical wiring are installed within the cavities between the studs, joists, and other framing members (Figure 1.33). When these systems are all in place and fastened to the framing, thermal insulation is placed into the cavities between the studs of exterior walls and ceiling joists to form a continuous thermal envelope around the perimeter of the house.

1.7.7 Interior and Exterior Finish

Upon completion of the thermal insulation, the studs and other framing are covered with interior finish materials, which are immediately painted. Next, the flooring and cabinets are installed, and trim is fastened around floors, doors, and windows to cover the gaps between the various materials (Figure 1.32). To complete the interior of the house, the finish hardware, plumbing fixtures, and electrical trim are installed, and all remaining unfinished surfaces receive a protective coat of paint, stain, or varnish.

FIGURE 1.28
The newly begun house in the foreground stands silhouetted against a fully framed house. The roof of the framed house has been covered with building paper, and the windows have been installed to protect the inside so that interior work can proceed protected from the weather.
Source: Photo by Rob Thallon

FIGURE 1.29
Large-scale residential projects often employ the same wood light frame technology as single-family residences. Separation between the units to inhibit the rapid spread of fire is achieved with gypsum board panels.
Source: Photo by Rob Thallon
FIGURE 1.30
The roofing, windows, doors, siding, gutters, and downspouts complete the weather envelope at the exterior of the structural frame. These workers are applying the last of the siding.
Source: Photo by Rob Thallon

FIGURE 1.31
The plumbing, heating/cooling system, and electrical wiring are installed inside the house before the walls and ceiling are insulated and covered with a finish surface.
Source: Photo by Greg Thomson

FIGURE 1.32
Finishing the interior of a house involves workers from more than half of the building trades, some of whom are returning to the job for the second or third time. Drywall hangers and tapers, floor installers, tile setters, cabinetmakers, finish carpenters, painters, plumbers, electricians, and others are required to complete the work.
Source: Photo by Rob Thallon
Simultaneously with the finishing of the interior of the house, the sitework is completed with the installation of paving, decks and terraces, irrigation system, fencing, and planting.

After the house is occupied, adjustments are often needed, such as balancing the heating/cooling system according to the occupants’ preference, adjusting the operation of doors and windows, touching up the paint, and explaining the operating and care instructions for equipment. In most regions, the contractor must warrant the quality of the construction for one year after initial occupation of the house.

1.8 MasterFormat

The Construction Specifications Institute (CSI) of the United States and Construction Specifications Canada (CSC) have evolved over a period of many years a standard outline called MasterFormat for organizing information about construction materials and components. MasterFormat is used as the outline for construction specifications for nearly all large construction projects in the two countries, including most multiunit residential projects. It also forms the basis on which trade associations’ and manufacturers’ technical literature is cataloged and filed.

MasterFormat was introduced in 1963 and since that time has undergone periodic revisions. Until 2004, there were 16 categories or “divisions” under which products and installation methods were cataloged. The 2004 version was expanded to include 50 categories, including several that are reserved for future expansion. For several years of transition, both the 16-division and the 50-division versions were supported by the construction specification industry, but as of January 1, 2010, only the 2004 edition will be maintained.

There are 50 primary divisions that are categorized into groups and subgroups according to the type of product or work being described. The primary subgroups and divisions are as follows.

**FIGURE 1.33**

(a) This contemporary house by Sigrid Miller Pollin FAIA illustrates both the essential simplicity of wood light framing and the complexity of which it is capable.

(b) The house under construction.

*Source: Sigrid Miller Pollin FAIA, Miller Pollin Architecture, Amherst MA*
The missing numbers are reserved for future expansion of the format. Of the 35 divisions that are currently active, all but a handful would be employed for a multifamily housing project, and about two-thirds would be applicable to the construction of a single-family house.

Within each division, several levels of subdivision are established to allow the user to reach any desired degree of detail. A six-digit code in which the first two numbers correspond to the division numbers gives the exact reference to any category of information. For example, within Division 07, Thermal and Moisture Protection, some standard reference codes are as follows.

<table>
<thead>
<tr>
<th>C.S.I./C.S.C. MasterFormat Division Numbers</th>
</tr>
</thead>
<tbody>
<tr>
<td>Division 00 Procurement and Contracting Requirements General Requirements Subgroup</td>
</tr>
<tr>
<td>Division 01 General Requirements Facility Construction Subgroup</td>
</tr>
<tr>
<td>Division 02 Existing Conditions</td>
</tr>
<tr>
<td>Division 03 Concrete</td>
</tr>
<tr>
<td>Division 04 Masonry</td>
</tr>
<tr>
<td>Division 05 Metals</td>
</tr>
<tr>
<td>Division 06 Wood, Plastics, and Composites</td>
</tr>
<tr>
<td>Division 07 Thermal and Moisture Protection</td>
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<td>Division 08 Openings</td>
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<td>Division 09 Finishes</td>
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<td>Division 10 Specialties</td>
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<td>Division 11 Equipment</td>
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<tr>
<td>Division 12 Furnishings</td>
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<tr>
<td>Division 13 Special Construction</td>
</tr>
<tr>
<td>Division 14 Conveying Equipment Facility Services Subgroup</td>
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<tr>
<td>Division 21 Fire Suppression</td>
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<tr>
<td>Division 22 Plumbing</td>
</tr>
<tr>
<td>Division 23 Heating, Ventilating, and Air Conditioning (HVAC)</td>
</tr>
<tr>
<td>Division 25 Integrated Automation</td>
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<tr>
<td>Division 26 Electrical</td>
</tr>
<tr>
<td>Division 27 Communications</td>
</tr>
<tr>
<td>Division 28 Electronic Safety and Security Site and Infrastructure Subgroup</td>
</tr>
<tr>
<td>Division 31 Earthwork</td>
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<tr>
<td>Division 32 Exterior Improvements</td>
</tr>
<tr>
<td>Division 33 Utilities</td>
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<tr>
<td>Division 34 Transportation</td>
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<tr>
<td>Division 35 Waterway and Marine Construction Process Equipment Subgroup</td>
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<tr>
<td>Division 40 Process Integration</td>
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<tr>
<td>Division 41 Material Processing and Handling Equipment</td>
</tr>
<tr>
<td>Division 42 Process Heating, Cooling, and Drying Equipment</td>
</tr>
<tr>
<td>Division 43 Process Gas and Liquid Handling, Purification, and Storage Equipment</td>
</tr>
<tr>
<td>Division 44 Pollution and Waste Control Equipment</td>
</tr>
<tr>
<td>Division 45 Industry-Specific Manufacturing Equipment</td>
</tr>
<tr>
<td>Division 46 Water and Wastewater Equipment</td>
</tr>
<tr>
<td>Division 48 Electrical Power Generation</td>
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</table>
Most chapters of this book give the major MasterFormat designations for the information presented, to help the reader know where to look in construction specifications and in the technical literature for further information. The full MasterFormat system is contained in the volume referenced at the end of this chapter.

### C.S.I./C.S.C.

#### MasterFormat Section Numbers for Thermal and Moisture Protection

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<tr>
<td>07 20 00</td>
<td>Thermal Protection</td>
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### Review Questions

1. Who are the professionals involved with the production of a typical speculative house from conception to occupation by the owner? How do the participants change if the house is built for the owners on their own property?

2. What are the differences between site-built and manufactured housing?

3. Compare a PUD with a tract development.

4. What are the advantages and disadvantages of multiunit development from the point of view of the developer?

5. Explain the differences between zoning ordinances and building codes. Give examples of specific provisions of each.

6. Describe the typical construction process.

### Exercises

1. Have class members interview a residential builder to determine the type of work he or she typically undertakes. Discuss the range of responses in class.

2. Repeat the preceding exercise for residential architects and building designers.

3. Obtain copies of your local zoning ordinances and building code (visit your city’s planning board website as a start). Look up the applicable provisions of these documents for a house on a specific site. What setbacks are required? How tall can the house be? How many cars must be able to be parked on the site? What are the requirements for emergency egress from the house?

4. Have class members observe a nearby construction site over the course of the semester, and let them report on which construction processes they observed.

### Key Terms and Concepts

- wood light frame
- contractor
- subcontractor
- builder
- developer
- designer
- manufacturer
- realtor
- listing agreement
- zoning ordinance
- building code
- American Institute of Architects (AIA)
- National Association of Home Builders (NAHB)
- Royal Architectural Institute of Canada (RAIC)
- Canadian Home Builders’ Association (CHBA)
- manufactured housing
- mobile home
- sectional home
- modular home
- speculative building
- affordable housing
- single-family detached house
- tract
- subdivision
- planned unit development (PUD)
- multiunit structure
- setback requirements
- model building code
- Council of American Building Officials (CABO)
- International Residential Code (IRC)
- townhouse
- egress
- International Building Code (IBC)
- National Building Code of Canada
- Occupational Safety and Health Act (OSHA)
- Americans with Disabilities Act (ADA)
- first cost
- long-term value
- life-cycle cost analysis
- resale value
- appraised value
- construction loan
- permanent mortgage
- all-in-one loan
- construction duration
- plans examiner
- building inspector
- certificate of occupancy
- Construction Specifications Institute (CSI)
- Construction Specifications Canada (CSC)
- MasterFormat
Selected References


   A scholarly classic describing the reasons behind the form of most American housing. More about social history than about building.


   Elegantly written and beautifully illustrated, this book describes a global building culture that is evaluated for its ability to produce a vital built environment. North American building culture is explored in depth and can be more profoundly understood in the context of examples from other parts of the world.


   A comprehensive resource on the evolution of American architecture at all scales.


   This is the model code for all aspects of residential construction, including detached houses, duplexes, and townhouses.

5. Periodicals are an excellent source for learning about current thinking in the residential building culture. *Fine Homebuilding* (www.finehomebuilding.com) and *The Journal of Light Construction* (www.jlconline.com) focus on construction techniques and also have articles about tools, materials, and design. *Builder* (www.builderonline.com) and *Professional Builder* (www.probuilder.com) focus on marketing and business and also have articles about materials and design.


   This book contains the full set of numbers and titles under which construction information is filed and utilized.