

## Is A Barndo Right For You?

Identifying the Pros & Cons might help you decide.....

Howdy Barndo People!

If you have started the process of looking into whether a Barndominium might be right for you, one of the first places to start may be to look at the Pros & Cons.

But before you do that, it may be helpful to determine what a Barndominium even is!

I mean, how can we examine Pros and Cons if we don't know what we are reviewing, right?

One of the biggest debates we see in the barndominium community is this:

What is a barndominium?

Is it a metal building on a slab?

Is it conventionally framed, post frame or metal construction?

Is it a kit that requires you to build yourself?

Is it an actual barn, renovated into a residential dwelling?

While there are many varying opinions, to date, I have not seen any type of association or even a lending agency set clearly defined terms or criteria for a building to be considered a barndominium.

Because of this we have to assume a definition, and for the purposes of this issue we will assume that a barndo can be all of the above!

If you've done any amount of searching already, you may have already found the most common Pros & Cons to building a barndo.

They include....

### **PROS:**

- Barndo Kits can come with detailed instructions that make it easier to build
- Barndos can be an open canvas to create the floor plan you want
- Some people will create small living areas first and finish the rest of the home while living there
- Barndos can offer open floor plans that provide a spacious feel

- Depending on location, selection and other factors, they can be more affordable than a standard build
- Barndos can provide longer durability depending on materials selected
- Greater energy efficiency is possible
- Faster build times depending on complexity of build
- Barndos can offer the spacious garage, shop or rec area that many are looking for with this style of home

## **CONS:**

- Metal on a barndominium can corrode over time
- Some municipalities and HOAs will not allow Barndominiums, or at a minimum, you may have to deal with zoning and building code enforcement issues
- Noise can be a factor based on metal roofing, siding or concrete floors with high ceilings
- Financing Options can be challenging or restrictive
- Potential for limited storage or safety areas
- Resale values may be limited depending on your area
- Construction challenges related to environment, self-build or general contractors
- Long term maintenance considerations

All of these factors may be applicable, but the following Con is rarely discussed, and we feel that folks should be aware when considering a Barndo.....

## **In just a few minutes, you'll find out:**

- **The Barndominium CON no one is talking about**
- **Why this rarely discussed CON can act like a ticking time bomb**

## **The 'Underground' Barndo Con...**

One 'Con' that I RARELY hear about is the emotional pressure and stress of building.

Building a home of any kind can be stressful, but add a Barndo into the mix and you can get a compounding affect from these barndo specific issues:

- Acting as your own General Contractor or possibly even a complete DIY where any potential budgeting, expense, scheduling, or construction errors fall on your own shoulders with no one to turn. This is especially true if your own mistake causes financial setbacks that you were not prepared for, creating additional layers of financial stress.

-Navigating zoning and/or building codes in municipalities was mentioned above. But if you don't have the patience or communication/negotiation skills to deal with government policies, the additional stress can lead to anger, frustration, or the inability to receive the necessary approvals required to move forward with your project.

-Construction overruns – even if you hire a turnkey builder, potential cost increases or a poorly written building contract with minimal references to specific material and workmanship in an accompanying specification sheet can result in additional financial setbacks. As mentioned above, those financial stresses can be multiplied if you were not prepared for possible overages.

- Time delays can be like slow leaks, at first, it's just a drip, but can end up resulting in full out, cascades of stress. Stories of barndo constructions taking 2, 3, 5 and even 10 years can slowly wear down your emotional fortitude.

In the end, building a barndominium can come with tremendous rewards, a beautiful home, feelings of achievement and even financial benefits. But the hidden 'costs' of pressure, stress or emotional fatigue can cause great strains on relationships, family bonds, work/career performance and even your own personal health and wellness.

Be sure to take a FULL INVENTORY of not just the steps and tasks required to build a barndominium, but the potential stress and pressure it can have on your life as well.

**FOR OUR VIP MEMBERS**, we have specific questions that you can review to the 4 main pressure points above to help reduce the financial and time stress during your build, as well as help decide on specific questions like, "Should I hire a GC or Build myself" or "Can I afford to build the Barndo I have in mind" .....

## **EXCLUSIVE VIP INSIGHT**

- Access to tools and equipment necessary for the construction process or budgeting properly for potential purchase or rental items
- Are your relationships/marriage on a firm foundation and is there open communication to discuss potential setbacks in design, choices, time or finances
- Can you be EXTREMELY detailed in your budgeting process, outlining every individual line item as well as obtaining multiple bids/quotes for all items
- Do you enjoy reading manuals – ie: one reputable Barndo Kit company has a manual that is 600 pages long
- Are you open to outside 'construction consulting' or help from a 'construction advisor'
- Time requirements

-Does your job allow a fixed or set schedule --- being on call, working OT or being gone for extended periods can have a significant impact on your build.

-Does your job/career/business consist of variable income.

-Income opportunity cost --- could your time be better spent by expanding your business, earning additional commission, starting a side hustle for extra income – any income generating activity that continues even after your construction project is complete.

-Do you have children or aging parents that you will forego spending time with because of focus on the construction project.

## **Navigating zoning and/or building codes in municipalities**

- Are you comfortable communicating and possibly even negotiating with government officials regarding the application or interpretation of building codes/zoning requirements.
- Do you have access to or willing to pay for legal counsel if necessary.
- Are you willing to explore additional resources and details for presentation or helping educate local code enforcement officers on your project.

## **Construction overruns and finances**

- Be sure to have a VERY specific and detailed building contract (even if you are hiring sub-contractors) with individual line items for all elements of the construction process and accompanying detailed SPECIFICATION SHEETS, to show specific material to be used, workmanship and timeline expectations. You can even reference brand or bar code identifiers of individual product/material. Schematics or illustrations for cutaway details like kitchen designs, fireplaces, etc can be used as supplements to blueprints or plans.
- Be very conscious of changes during construction --- small changes can result in a chain of impacts that can affect costs.
- When making changes be sure to execute properly documented CHANGE ORDERS with the builder and/or subcontractor, even on items that you believe should not result in any price difference at all.
- Obtain a surety bond to guarantee quality of workmanship and completion.
- Complete a thorough review of ALL finances prior to construction, especially the potential for cushion or additional funds in the event you have cost items that run over.

- Have you properly budgeted your cash or construction loan --- many barndo builds intend to pay all cash but find out that they run out of money during construction, making additional funding both complicated and stressful.
- Consider using a builder that does many of the 'subcontract' work items themselves or has their own skilled trades as part of the overall construction crew.
- Be EXTREMELY cautious of TIME and MATERIAL contracts --- in other words, you pay the builder or sub for material plus time as they progress on your job. It can be very difficult for you to monitor the amount of time the contractor and laborers spend on the job as well as the accountability for using the proper amount of material --- in other words, if you are paying for material, the financial incentive to be as efficient as possible with material costs is lacking.

## **Time delays**

- The construction process is wrought with variables that can impact time – set proper expectations upfront for yourself.
- Be aware of interest that you will pay on accruing mortgages or construction loans as well as the carrying cost of another home if you own one and it has not yet sold.
- Be aware that items outside of your or your builder's control can have dramatic impacts on timing --- municipality approvals, permitting and inspections, weather, utility companies, engineering and surveying, material delays, coordination between subcontractors and their availability.
- Does your current housing requirements call for specific deadlines --- ie: living with relatives, having a house that is sold and you are "renting back" from new owner but have a limited timeline, expiring lease, etc
- A Gantt Chart can make a nice visual representation of timelines for your build.

Hopefully this list allows you to complete a good self-assessment and helps you make a decision that reduces stress and works best for you and your potential Barndo Build.

To Happy Barndo Living!

-The Barndo Buzz Crew