



# BuildChi

## Options & Upgrades

### Selections Guide



## DISCLAIMER

These are my opinions and only that. I make no guarantee that a selection will have any significant effect on resale value. In most cases, I would actually suggest that your best outcome is often breaking even on options and upgrade choices, with very few exceptions.

For most buyers, the base design of a home is not ideal, and there truly is no monetary value you can place on happiness. So, my overall recommendation to you as a buyer is to decide what items you find most important, those that make you happy, and be prepared to make some compromises on things that are not quite that.

Building a great home isn't the same as building your dream home. For most of us, our dream home is far out of reach of our budgets. But compromise allows us to usually get much of what we want without becoming figuratively "house poor." So, I encourage you to try it and not let some salesperson or interior design professional overstretch YOUR budget. Have fun, yes, it's meant to be a fun process, but have self-control.

## Best Options & Upgrades

- **9ft Basement Ceilings & Rough-In Plumbing**
  - Whether or not you plan to finish your basement, these are highly desired criteria for many resale home buyers.
  - In most cases, this is one of the few upgrades I can really say is most likely worth it no matter your intentions, as both can be major deciding factors for a buyer's home search.
- **3rd Car Garage**
  - Although very dependent on the size of the home, 3rd car garages are costly add-ons post-closing and almost always better to do with your builder.
  - These are common requirements for resale buyers, so if you need one, you likely will not go wrong in adding it.
- **Pop-Outs/Extensions**
  - Consider this only if you feel a space is tight and would prefer it.
  - Rarely does this increase value enough to justify a builder's cost, with exceptions primarily tied to how it affects a home's layout.
- **Extra Insulation**
  - This is highly situational and primarily recommended for circumstances such as a home-based business or utilizing a space like the garage for a workshop.

## Best Options & Upgrades

- **Extra Outlets**
  - You can never have enough, especially in your garage. The expense when added post-closing is not dramatic, but it is worth it to avoid dealing with mess and potential for damage or warranty issues.
- **Recessed Lights**
  - Recessed lighting is very popular, and while there is such a thing as too much, many buyers opt to purchase these post-closing only to find the price not worth the messy process and warranty risk.
- **EV Charger Outlet:**
  - Many builders offer EV charging outlets, and whether or not you might be interested in an EV is irrelevant if you plan to sell your home later. As EV popularity grows, homes with the additional outlet installed have an asset for their future sale, and most builders' pricing is comparable with third parties.
- **Room Add-Ons or Dividers**
  - When extra rooms are desired, like bedrooms, baths, or office spaces, purchase through the builder, as additional rooms are costly changes to make post-closing. This applies to additional walls and doors where applicable.

## Best Options & Upgrades

- **Single Basin Farm Sink**

- Some are not interested in the appearance or prefer double sinks; however, in terms of resale, single basin sinks are the trend. The closer you are to recent trends, generally speaking, the higher your resale value.
- Work involving your countertops is at a higher risk level and can be a warranty concern, so doing this upgrade with the builder, if you plan to have one, is recommended.

- **Built-In Kitchen**

- When available, a built-in kitchen, or gourmet kitchen as some builders identify it, is a highly recommended upgrade. All utility aside, this upgrade is highly sought after in resale purchases due to the modern design options it provides.
- Although very useful, double ovens are generally not what I find most families interested in. When available, an oven-microwave combo is preferred by many for the countertop saving benefits and beautiful kitchen layout.

- **Upgraded 42" Upper Kitchen Cabinets**

- When available, I always recommend this upgrade for the storage benefits or for resale purposes. Forty-two inches has become the minimum standard desired for most buyers when budget permits.



## Best Options & Upgrades

- **Kitchen Island**

- Although becoming increasingly rare, some builders do not include kitchen islands. When available, I encourage all buyers to upgrade to an island if offered, but only if doing so does not overcrowd your kitchen space.

- **Master/Owner's Bath**

- Just about anyone in new construction will tell you the master bath is a great place to invest some money.
- This could include upgraded showers, addition of a tub, expansion if available, double basins, and adult-height countertops.
- Double basins are a sure win in my book.
- A garden tub is as well, so long as there is also a shower.

- **Master/Owner's Bedroom Tray/Cathedral Ceiling**

- Although slightly less important than upgrading your master bathroom, upgrading your master bedroom with a tray ceiling or cathedral ceiling, when available, is a great way to add some character to the most important bedroom of your home.
- For resale purposes, this is a great way to get an edge over the competition. If it's a desired upgrade for you, it is a costly one to do post-closing, if it's even possible at all.

## Best Options & Upgrades

- **Vinyl Flooring Over Laminate/Wood**
  - This one is controversial for sure, but vinyl is not wood; it's completely plastic and thus unaffected by the effects of moisture.
  - The peace of mind knowing that any oversight of standing fluids on the surface is not an issue is priceless—like Mastercard level priceless.
- **Carpet Padding Over Carpet**
  - Builders often charge an arm and a leg for higher-tier carpeting, and although in many cases, replacing carpeted sections soon after building may be ideal, often simply upgrading your padding and sticking with a not-so-high-tier carpet can keep you in budget while greatly improving the feel of your soft surfaces.
- **Upgraded Water Heater**
  - Although I will not advocate for tankless water heaters quite yet, I will recommend that if you have more than two people living in your new home, you will most likely want to upgrade your water heater to a larger tank.
  - Nothing makes you say "WTF" quite like being bathed in a virtual ice storm right after jumping into what you thought was a warm shower.

## **Worst Options & Upgrades**

- **Faucets & Light Fixtures**

- Nine times out of ten, unless cost is not a concern, faucets and light fixtures are something to replace after closing.
- Notice I said light fixtures and not mounts, like a j box, which is what the fixtures secure to.

- **Flooring**

- If you intend to replace all of your flooring together, it's advisable not to upgrade your flooring with a builder as they tend to overcharge.
- However, the benefit of doing it is usually so you can roll the cost into a mortgage instead of paying out of pocket. So take this with a grain of salt.
- The point is others do it cheaper, and if you can wait, use the provided flooring for a bit and upgrade later, you will lose less money in the end.

- **Upgraded Paint**

- Don't do it, period. Most builders will not warrant the repainting of upgraded paints, only the base paint.
- What that means is within your first-year warranty when you inevitably experience a screw pop, nail pop, or surface crack from the home settling, you will get warranty work that leaves a spot sanded but not painted.



## Worst Options & Upgrades

- **Crown Molding**
  - You can get it cheaper elsewhere.
- **Blinds and/or Shutters**
  - I find most builders don't even offer them, but if provided the opportunity, don't take it.
  - Blinds and shutters are easily installed with a little bit of DIY pride, some tools you'll probably need for your new home anyways, and a couple YouTube videos.
- **High-Tier Countertops**
  - Most builders now offer some form of T2 quartz, which has become the new trendy surface of choice.
  - At the same time, though, they will offer something T3, 4, or 5 with an astronomical mark-up.
  - So, it's recommended to stick to those earlier tiers, use the product through the initial 1-year warranty, and make significant changes post-closing where you can buy a slab for dramatically less.
- **Upgraded Interior Doors**
  - Just go visit a store like Menards, and you can see for yourself why when checking the price of upgraded doors with a builder.

## Situational Options & Upgrades

- **Backsplash**

- Although some will say it's a bad idea to do your backsplash with a builder, I would say instead, do it if you like the options they have available.
- Most are higher priced, but not steep enough to do it post-closing as opposed to with the builder.

- **Tile Shower Flooring vs. Shower Floor Pan**

- As much as I dislike the appearance of old-school shower pans, the truth is that they work, which isn't always so simple with tile flooring.
- Generally, shower flooring is on the second level of your home, which is a risky area in particular to deal with water damage.
- God forbid your tile cracks or the builder did a shoddy job on your flooring because plumbing-related problems are costly. Proceed with caution.

- **Fireplace**

- Ok, admittedly, I usually hate fireplaces. However, my opinions aside, the reality is that most don't use them.
- If you are buying one just to get a certain look, then I urge you to reconsider in many cases unless the home is on the larger side of things.
- A fireplace usually costs quite a bit whether it's a big home or small, and especially with smaller homes, if you aren't using it, it will be hard to recoup the amount you paid for it.