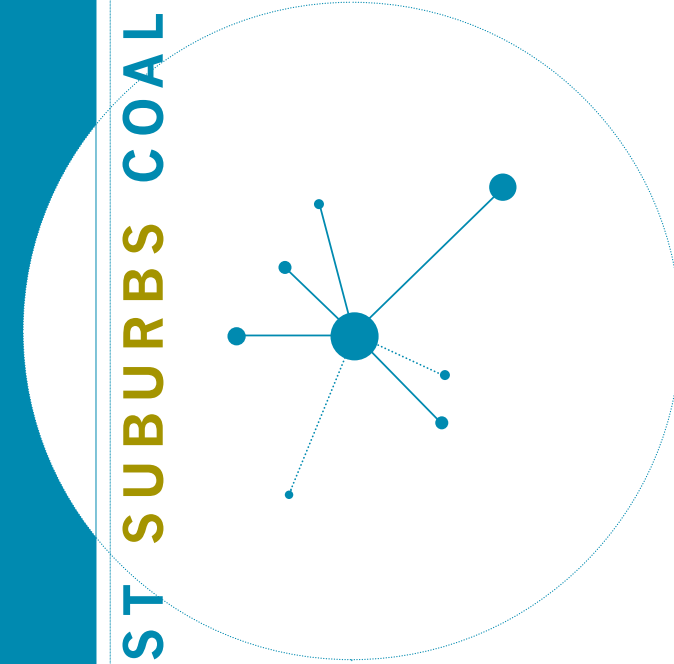


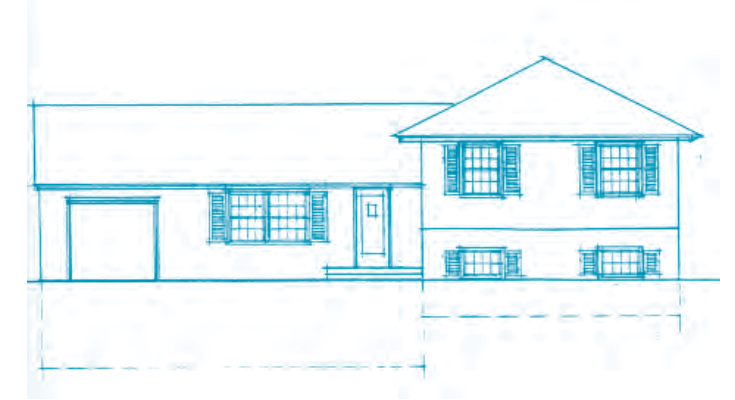
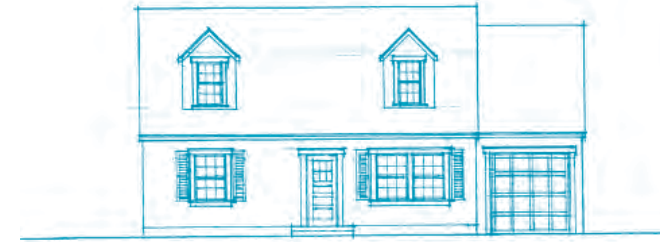
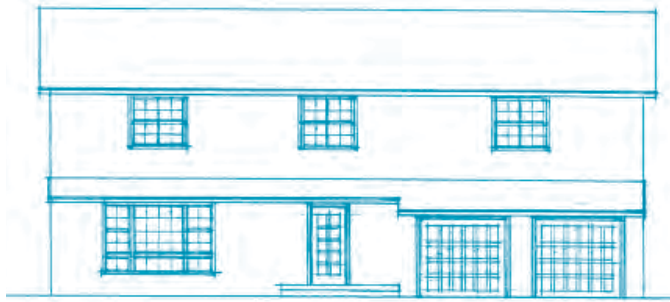
FIRST SUBURBS COALITION



IDEA BOOK

2005

*Updating Post-World War II Homes*



# FS PARTNERS

ISSUE Nº 01 | FIRST SUBURBS COALITION | *Piper-Wind Architects, Inc.* | IDEA BOOK

## MISSOURI COMMUNITIES

- Gladstone
- Grandview
- Independence (part)
- Kansas City (part)
- North Kansas City
- Raytown
- Riverside
- Sugar Creek



## KANSAS COMMUNITIES

- Fairway
- Kansas City, Kan. (part)
- Merriam
- Mission
- Mission Hills
- Mission Woods
- Overland Park (part)
- Prairie Village
- Roeland Park
- Westwood
- Westwood Hills

## OUR ARCHITECT

### PIPER-WIND ARCHITECTS, INC.

Piper-Wind Architects, Inc. is a downtown Kansas City architectural firm which specializes in the planning and design of livable communities, traditional neighborhood development and commercial districts — creating quality places for people to live, work, and play through thoughtful renovations, new residential and commercial infill projects, and the careful planning of public open space.

INTRODUCTION

2005

First suburbs are communities where a majority of the housing was built between 1940 and 1970. These communities are inner-ring suburban communities which are generally fully developed. The First Suburbs Coalition is a coalition of these cities working together to find common solutions to their common problems.

The principal issue facing first suburbs is the age of public and private infrastructure — the homes, businesses and utilities that make up the physical base of the community. Not only does aging infrastructure present maintenance problems, but even well-maintained buildings are often obsolete in terms of modern standards.

In order to continue to attract and retain families and businesses, first suburbs need to find ways to maintain their housing, business structures, and utilities, and to renew and revitalize these facilities. The First Suburbs Coalition has identified three key issues as the basis of the organization’s agenda:

- Modernizing housing stock, which was principally built in the years following World War II. This housing stock is often smaller than current practice, does not contain amenities expected in a modern home, may have been built with lower quality materials and may be on a lot that allows little room for expansion.

- Attracting and retaining businesses that serve the communities. Retail businesses have moved to more modern suburban locations, stripping first suburbs of services and revenue.

- Maintaining and upgrading an aging public infrastructure. This task is especially difficult when revenue is stagnant or declining.

The First Suburbs Coalition is focusing initially on modernizing and revitalizing its housing stock. Since the housing stock of first suburbs is principally post-WW II housing built between 1940 and 1970, modernizing this housing stock is a major priority for the First Suburbs Coalition. This idea book is one tool to encourage such remodeling.

The First Suburbs Coalition Idea Book is intended for owners or prospective buyers of homes generally built between 1940 and 1970. The book contains ideas for making improvements for each home type to modernize the most important elements of the homes.

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2005

## HISTORY OF POST-WWII HOMES

The post-WWII suburbanization period in Kansas City, as elsewhere in the country, is well captured in the following passage from the Grandview, Missouri, Survey prepared by Historic Preservation Services in 2003 for the city of Grandview.

*Although the suburbanization of the Kansas City metropolitan area and Jackson County began during the 1920s and 1930s, the most dramatic stage of this development trend occurred after World War II. Following the end of the war, there was a real and psychological need for all kinds of new, clear symbols of progress. The pent-up need for new construction created a building boom. Increased automobile ownership; advances in building technology; low-cost, long-term mortgages favorable to veterans; and the Baby Boom fed the housing boom, which resulted in the transformation of outlying towns into “Bedroom” communities. Massive state and federal highway projects, such as the mid-1950s expansion of U.S. Highway 71, accelerated the process and drastically affected the landscape of small communities like Grandview.*

This post-WWII residential boom was the driving force behind the growth of the first suburbs and the large stock of homes built between 1940 and 1970 in the metropolitan area. About a third of all housing in the Kansas City metro area — and a majority of the housing in first suburbs — was built during this period.

The four homes described below are typical of the type of home built after World War II. A number of residential developers, such as the JC Nichols Company, developed large numbers of subdivisions containing these and similar types of homes.

*The Ranch:*

This was one of the most common styles constructed. The ranch style is a one-story house with a low-pitched roof and modest details. The home featured in this book had three bedrooms, a single bath, an attached one-car garage, and possibly a basement. There are a number of variations of this typical plan including ranch houses with fewer bedrooms or without garages. The Parade of Homes listing for this home stated, “The delightfully clean lines of this home’s exterior accent its simple yet well-planned interior. Note the bedroom area separated by a hall from the living portion of the home; the functional kitchen-dinette arrangement.”

*Two-Story Plan:*

The two-story plan is less common than the single-story ranch. It is characterized by a living area and a two-car garage on the ground level and sleeping and bath areas on the second level. This arrangement allows more bedrooms, sometimes up to five, than the single-story ranch. The two-story often combined a lower-level open floor plan with the traditional separation between the living areas and the sleeping areas. Variations included one-car garages and second-story balcony areas.

*Cape Cod:*

The Cape Cod is the equivalent of today’s story and a half with one bedroom downstairs and two up. The Cape Cod often had a single-car garage and two small dormers as shown in this example. It was advertised as having expansion possibilities by adding a second bath and converting the dining room into a fourth bedroom. The Parade of Homes listing states that this Cape Cod is “the latest contribution to low-cost luxury living.” Variations of the Cape Cod include extra living/storage space above the attached garage or even a detached garage.

*Split Level:*

The final plan featured in this book is the Split Level. The Split Level was characterized by three half-story levels. The plan featured here has the living, kitchen and garage on one level with three bedrooms and a bath and a half up. The lower level, under the sleeping area, could be either additional bedrooms or a family room. This plan features a single-car garage. American Builder magazine said about this particular plan that “seldom has a split-level design combined the appearance of honest tradition with a plan that can expand as family needs grow.” There are a number of variations of the split-level including an upper story located above the garage, split entry, and a two-car garage.

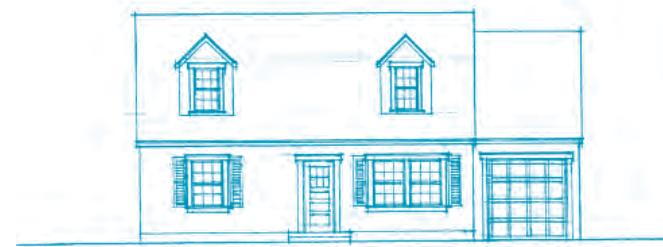
# AREA POST-WWII HOMES

## Ranch HOME

## Two-Story HOME

## Cape Cod HOME

## Split-Level HOME



2005

## LIKES AND DISLIKES

As a part of the idea book project the First Suburbs Coalition conducted an online survey of first suburbs homeowners to determine what they liked and disliked about their post-WWII home and what they would change. Forty-eight owners of post-WWII homes, mostly ranches, responded to this survey.

The Kansas City Regional Association of Realtors, one of the coalition's partners in this project, also conducted a survey of its members about the likes and dislikes of post-WWII homes. Thirty-nine realtors responded to the survey. The results of both of these surveys were used to help define the kinds of changes this book describes.

*Likes:*

In the homeowner survey, the quality of construction, wood floors, layout, lot size, location, neighborhood, and architectural details were most often cited as qualities liked about the homes. Here are a couple of comments from the survey:

“It has charm that you cannot find in the new houses, and it is built very well. I also like the history of the house. It was a Sears Deluxe 4-room model and most of the original appliances are still working just perfect. We even have a suds saver for the washer.”

“Not press board but real plywood.”

“Mature trees, an established neighborhood, hardwood floors, solid construction, size of the yard, mail box is on the front porch, remodeled/updated kitchen, fenced yard, partially finished basement includes a second bathroom, aluminum siding has been installed — no painting!”

Realtors mentioned location and the neighborhood as the most important elements for post-WWII homes.

*Dislikes:*

Homeowners mentioned the following as the principal dislikes about their post-WWII homes: small bathrooms and too few of them; lacking a garage or only having space for one car; condition of home; energy efficiency; and floor plans that are not open. Here are some comments from the survey:

“The kitchen is too small; there is no storage space for much of the kitchen. There's no place to put a dishwasher or pantry. There is not a place to have a private conversation because you can hear everyone talking in every room because of the thin walls. We have no dining room.”

“I dislike the asbestos siding, the fact that the master bathroom is only a 1/2 bath, no garage, kitchen that needs updating, floors that need to be refinished, small size of bedrooms, carpet in the kitchen.”

“I don't like the fact that the laundry room is in the basement and that the only way to get to the basement is through the garage. I also don't like the fact that it is only a one-car garage. And last but not least, the master bedroom is too small.”

Realtors mentioned the size of the post-WWII homes, neighborhood amenities, and new home competition as the biggest problems with post-WWII homes.

We also asked homeowners and realtors what they would like to see changed in post-WWII homes. As expected, these responses mirrored to a great extent their dislikes. Homeowners included in their most desired changes updating or adding bedrooms, finishing the basement, adding or enlarging a garage, remodeling the kitchen, and adding an addition to the house. Other items mentioned included adding storage space, improving energy efficiency, and adding a front porch. The changes most frequently mentioned by realtors included improved bathrooms, larger kitchens and more storage.

# DESIGN CUES FROM YOUR NEIGHBORHOOD

G01

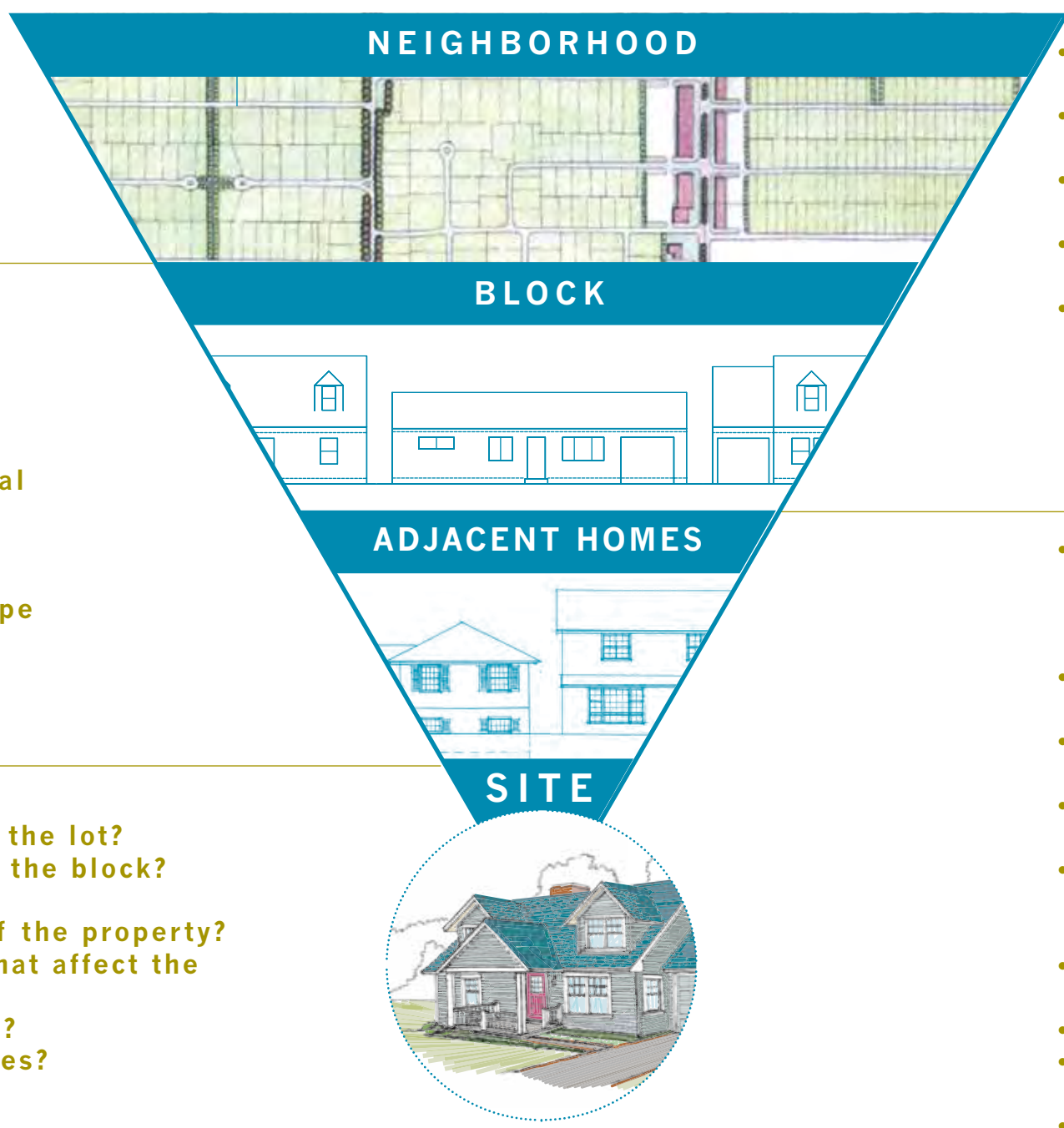
## Identify patterns around your home

One of the first and most important steps in remodeling or expanding an existing home in an established neighborhood is to look around, learn, and understand the existing patterns and character traits that can offer design cues for your project. You are responsible for the future of your own

neighborhood. Developing a detailed awareness of the neighborhood, the block, and the adjacent homes surrounding your site will allow you to better understand how to address the conditions and challenges that you may encounter.

Each city has its own zoning ordinances that regulate what and how owners might remodel or build on their property. Within these zoning ordinances, common building setback criteria are usually established that regulate how close to

any property line a building might be. Consistent setbacks, roof pitches (the slope of the roof), eave heights, and building materials are a few of the qualities that give a neighborhood a cohesive character and create a visual appeal from the public streets and sidewalks for all to enjoy.



- How are homes set on their lots?
- Is there an obvious pattern formed by heights of existing homes on the block?
- Are there dominant architectural features?
- Are the garages attached? Detached? Is there an alley?
- What are the dominant landscape features? Where are the street trees located?

- What is the width and depth of the lot?
- Where does the property sit on the block?
- Is there alley access?
- What are the unique features of the property?
- Are there any site conditions that affect the project's height, setback lines, garage and driveway placement?
- Are there landscaping challenges?

- What are the current zoning limitations?
- Do the existing homes follow the current zoning setbacks?
- What are the overall lot characteristics?
- What is the predominant facade material facing the street?
- What is the predominant roof pitch, type and material?

- Home types:
  - Ranch
  - Cape Cod
  - Two Story
  - Split Level
- What are the approximate roof pitches?
- Where are the adjacent homes' garages and driveways situated?
- What is the dominant lot orientation?
- How are the homes situated on their lots? Close to the street? On or near the lot setbacks?
- Are the views open to the backyard?
- What are the landscape features?
- What are the building materials used on adjacent homes?
- What types of roof lines do the homes have?

# MASSING, PROPORTION AND SCALE

G02

Once an understanding of the neighborhood, the existing site and the home is attained, the most fundamental aspect of adding on to an existing home is the massing of the addition relative to the existing

home, its site and its neighborhood. Although zoning ordinances may only regulate building setbacks from the property lines, building to all the setback lines usually results in a structure that is too big for the site,

creates many rooms without exterior windows, and leaves little open space for rear and side yards in particular. Even though many additions cannot be seen from the front (more specifically, the street and

sidewalk) it is important to be mindful of what your adjacent neighbors look at either through their side windows or back door, and how daylight and fresh air flow through their yards as well as yours.

RANCH

G02R

- Gabled roof front stoop (6' deep x 8' wide)
- One-story rear yard addition
- Gabled roof front stoop (8' deep x 16' wide)
- Tandem garage and room addition
- Shed roof front porch (8' x 16')
- Two-story bedroom addition
- One-story rear addition

*Tips for all remodeling projects:*

1 Match slope of existing roof

2 Match eave line

3 Match existing size, shape and proportion of windows

TWO STORY

G02TS

6

- Gabled roof front stoop (6' deep x 10' wide)
- One-story, rear-yard addition
- Gabled and shed roof front porch (6' deep x 20' wide)
- Two-story, rear-yard addition
- Gabled roof front stoop (6' x 10') eave overhang (2.5')
- One-story rear addition
- Two-story rear addition



# MASSING, PROPORTION AND SCALE

G02

Working from the top down (that is, the roof), these simple guidelines will allow you to create a massing for additions that

will respect your neighbors while maximizing the opportunities for windows and daylight. The lot size and shape shown in these examples

are fairly common to these house types – leading to the assumption that there is no room for additions in the side yards, and that current zoning

regulations would not allow an encroachment into the front yard setback except for an open air porch or stoop.

CAPE COD

G02CC

**Diagram 1:** Annotations include "Double width of existing windows.", "Align with eave of front dormers", "Space gabled dormers away from end.", "Width equal to or greater than widened dormers", and "Center on windows".

- Gabled roof front stoop (4' x 7')
- Widen front gable roof dormers
- Shed dormer in rear

**Diagram 2:** Annotations include "Align with exterior wall", "Align with dormer eaves", "Maintain some distance from corner of home to corner of porch", "Maintain space between garage and", "Maintain garage door recess", and "Add column or brackets".

- Shed roof front porch (6' x 27')
- Widen front garage roof dormer
- Expand garage attic floor space
- Rear gabled roof addition and shed dormer

**Diagram 3:** Annotations include "Matching gabled dormer on 'ends' of house", "Shed dormer infill between dormers", "No wider than existing house is deep", "Match front dormer", "No longer than existing home is deep", "Maintain garage door recess", and "Add column or brackets".

- Gabled roof front porch (6' x 10')
- Widened front gabled roof dormer
- Expanded garage attic floor space
- One-and-a-half story rear-yard addition
- Rear gabled roof dormer and shed dormer infill

Tips for all remodeling projects:

1 Match slope of existing roof

2 Match eave line

3 Match existing size, shape and proportion of windows

SPLIT LEVEL

G02SL

**Diagram 1:** Annotations include "Addition no higher than existing ridge.", "Addition no wider than existing house is deep", and "3' x 5' egress light wells with full height windows".

- Gabled roof front stoop (6' x 8')
- Rear-yard addition
- Add light wells

**Diagram 2:** Annotations include "Addition no longer than existing house is deep" and "Covered porch".

- Shed front porch (16' x 23')
- Tandem garage and living space addition
- Add light wells

**Diagram 3:** Annotations include "Addition no higher than existing ridge.", "Addition no wider than existing house is deep", and "3' x 5' egress light wells with full height windows".

- Combination gables/shed front porch (6' x 23')
- One-and-a-half story rear-yard addition
- Add light wells

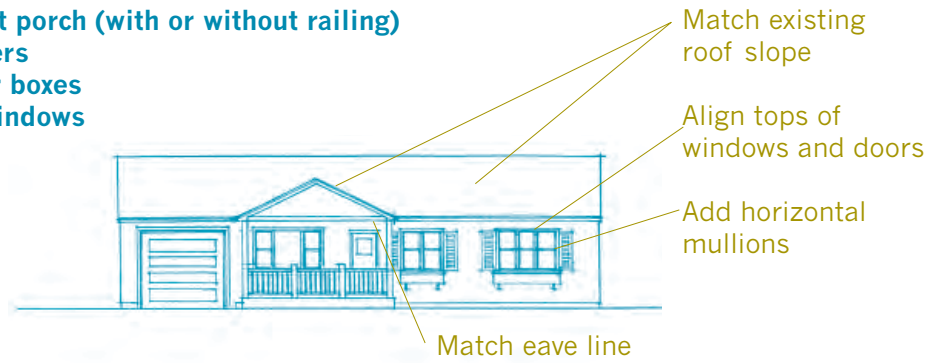
# EXTERIOR APPEARANCE

G03

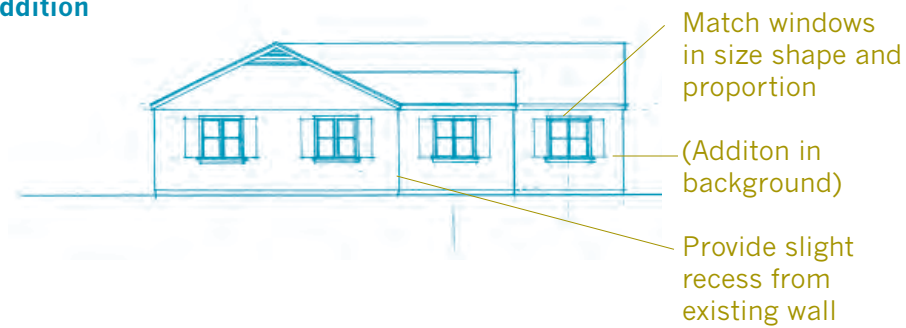
RANCH

G03R

- Add a front porch (with or without railing)
- Add shutters
- Add flower boxes
- Replace windows



- Add rear addition



Once the massing of the addition is determined and floor plans laid out, it is important to review the design cues from your neighborhood and the existing home to create building elements that are not only compatible but also enhance the appearance found in the hidden qualities of its structure. Much of this has to do with how the new addition(s) relate to the existing house in terms of height and shape, and then the size and placement of doors and windows. For instance, columns should look like columns — not fence posts or a pole barn — using at a minimum size of 6' x 6's instead of 4' x 4's).

The goal can be simply stated: “Make it look like it’s always been there and enhance the inherent qualities of the existing house with quality materials and details.”

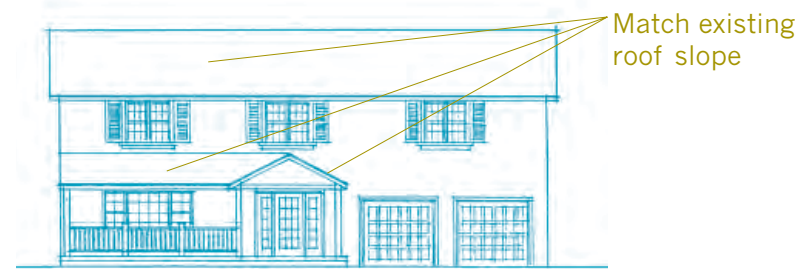
As part of replacing exterior materials, consider the longevity and durability of the existing materials as well as possible replacement materials. One of the valuable qualities of post-WWII housing is that much of it contains high-quality materials such as brick, hardwood floors and cedar siding.

Retaining these original high-quality materials rather than replacing them with substandard materials will reduce the long-term maintenance of your home and increase its long-term value.

On the other hand there are also some post-WWII materials which have not withstood the test of time and need to be replaced as part of the renovation process. In choosing replacement materials consider short-term and long-term maintenance issues along with cost. A good approach is to think of using high-quality, durable materials as an investment in the future. You will be able to recapture your investment either through reduced maintenance costs or in a higher resale value.

TWO STORY

G03TS



- Gabled/shed front porch
- New front door with sidelights
- Add shutters, new windows with muntins
- One-story rear-yard addition
- New door and matching window trim

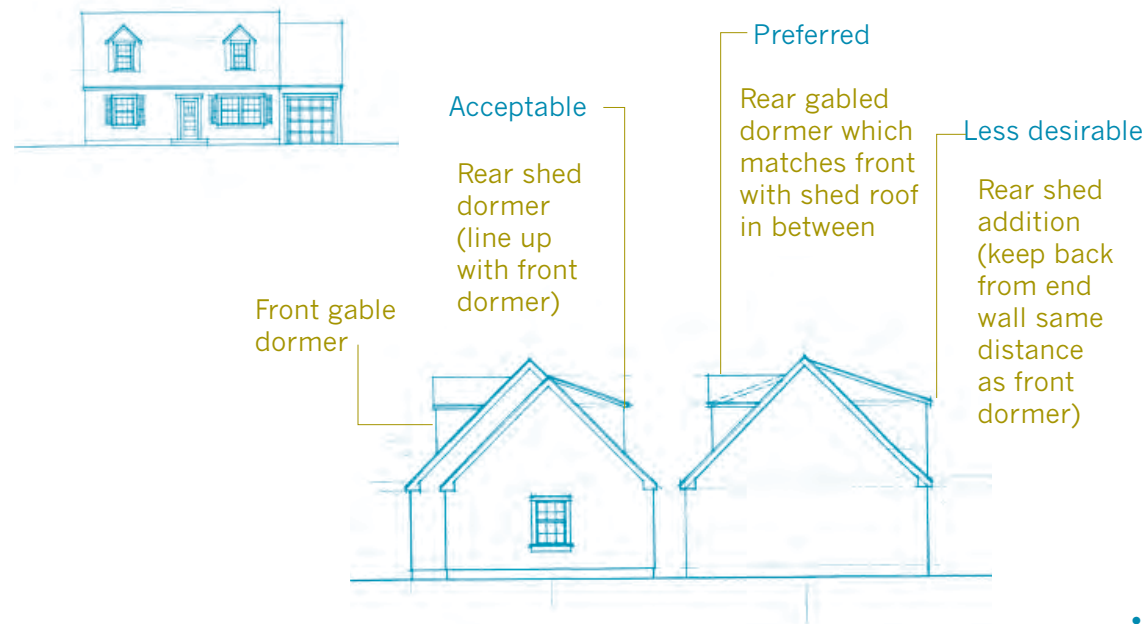
- Gabled front porch with bracketed eave
- New front door and sidelights
- Add shutters, new windows with muntins
- Two-story rear-yard addition

# EXTERIOR APPEARANCE

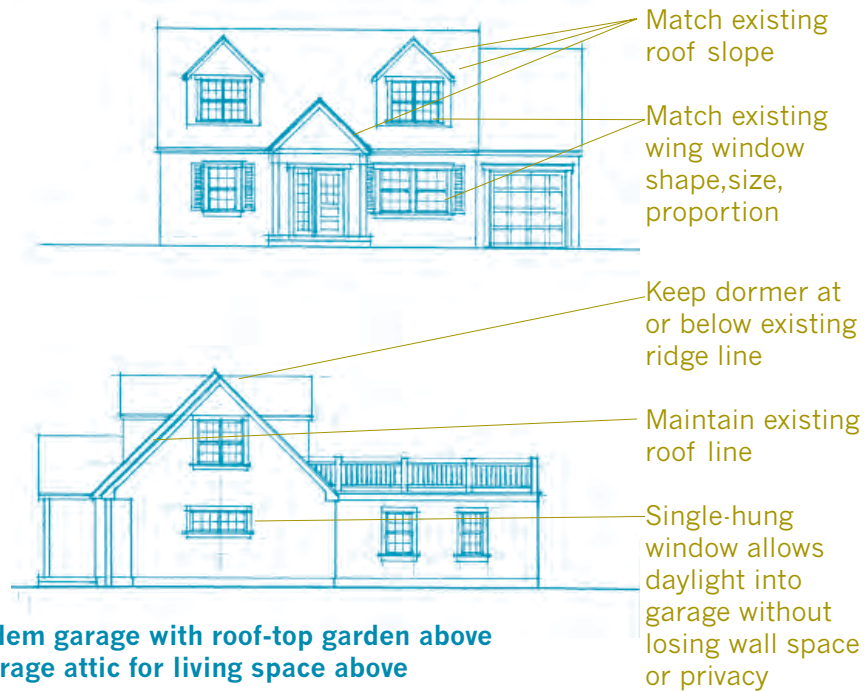
G03

CAPE COD

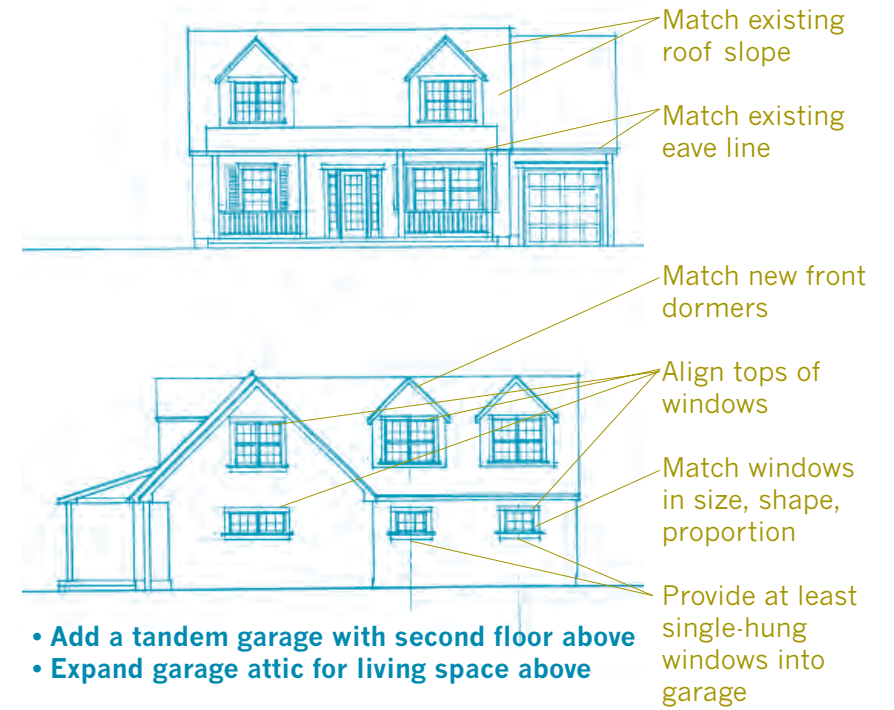
G03CC



- Add gabled front porch
- Add sidelight to front door
- Widen front gabled dormers
- Add new windows, trim

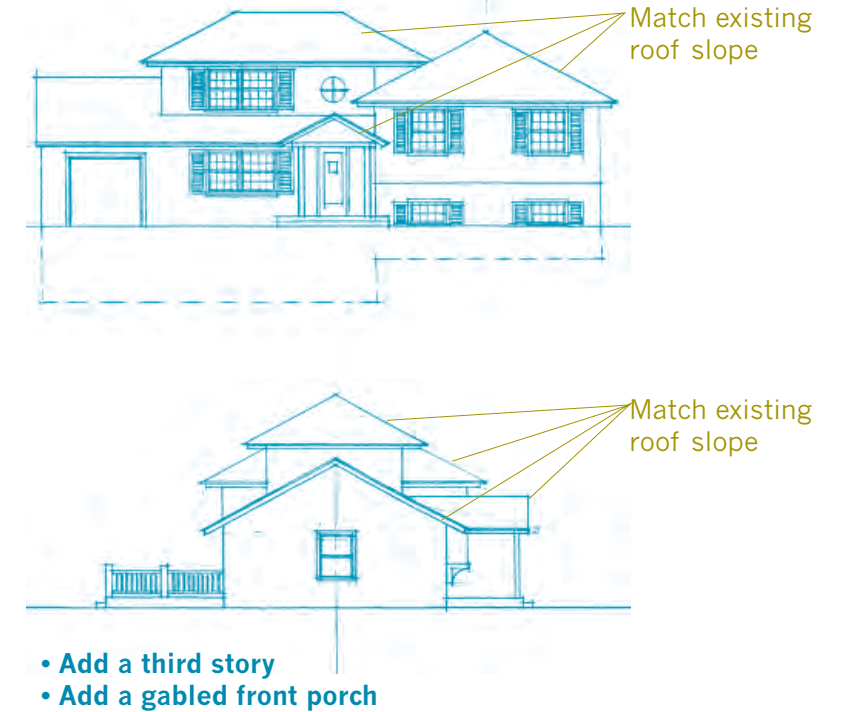
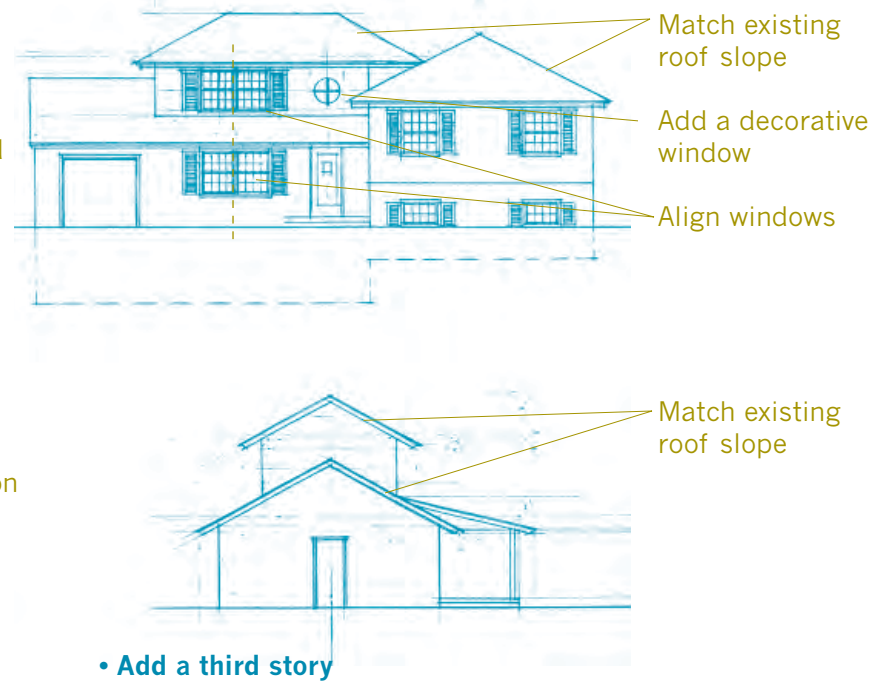
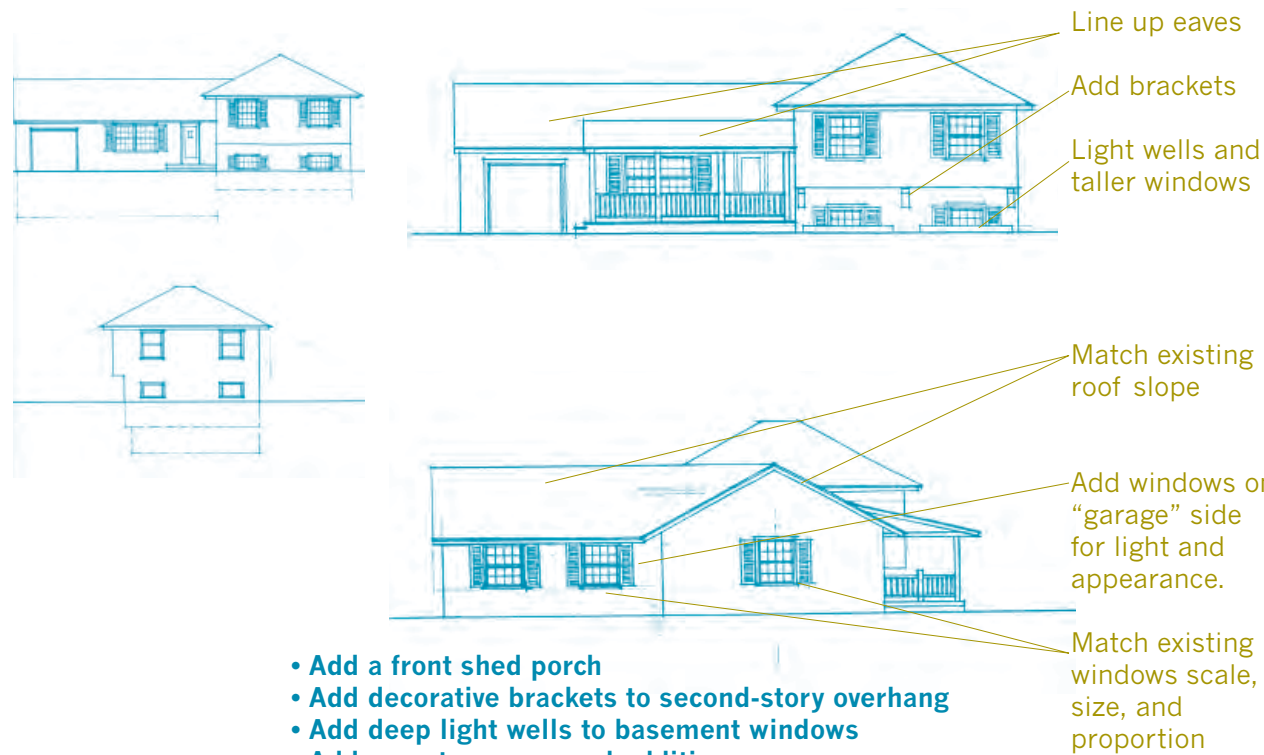


- Add shed front porch (with or without railing)
- Add double sidelight to front door
- Widen front gabled dormers



SPLIT LEVEL

G03SL



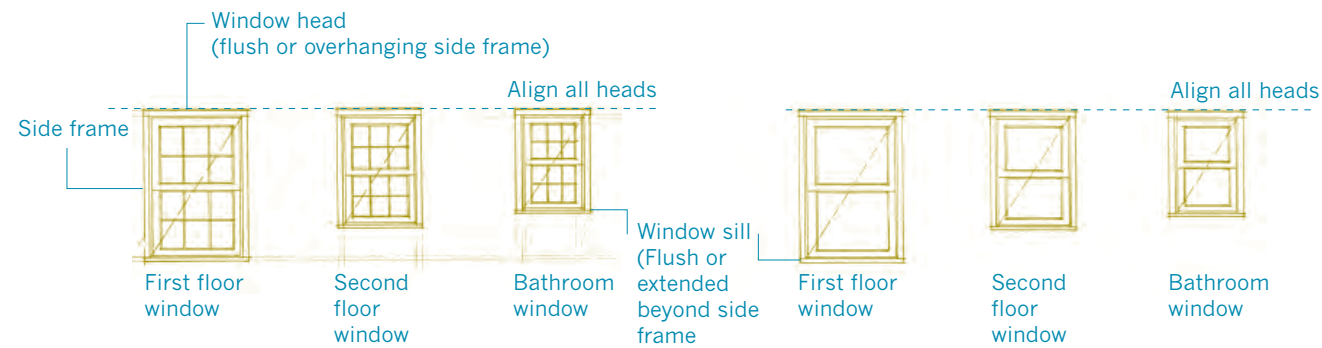
One of the most important elements in improving these post-WWII homes is getting the details right. Whether the existing home has window trim and mouldings, or the traditional styles found on some Cape Cods, respecting the qualities of existing styles or enhancing them with new windows and trim consistent with the original patterns of the house is important. What follows are a few simple guidelines on how to

develop windows and doors of consistent size, shape, and pattern to fit within the character and style of the existing house and neighborhood.

When developing window sizes and shapes for bedrooms, be mindful of widths and heights required by building codes to provide emergency fire exits.

## USE SAME WINDOW & WINDOW PANE PROPORTION

(Diagonal lines are same angle, or height/width = the same number)



## TYPICAL WINDOW MUNTIN PATTERNS

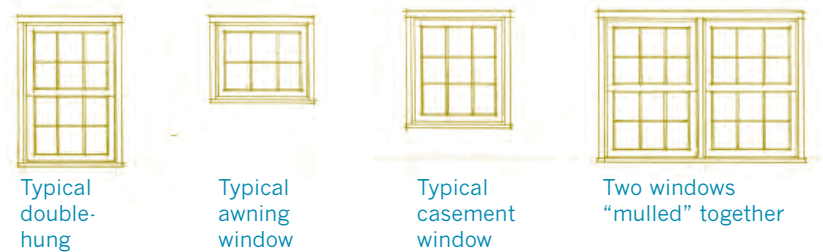


## TYPICAL CLASSICAL WINDOW PROPORTIONS

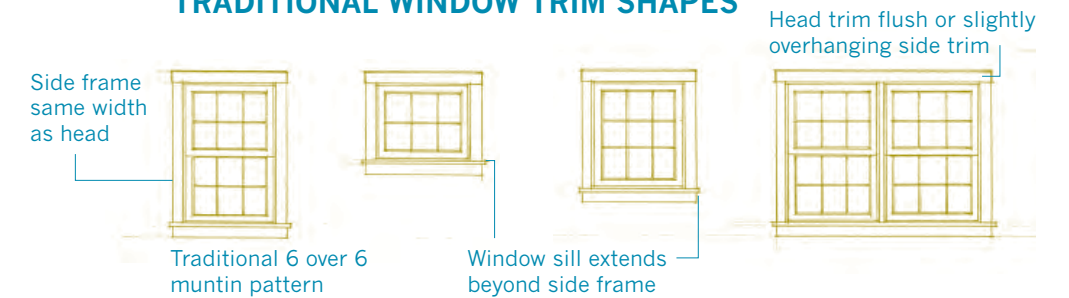
(Also contemporary)



## USE SAME WINDOW PANE SIZE; VARY NUMBER OF PANES HORIZONTALLY

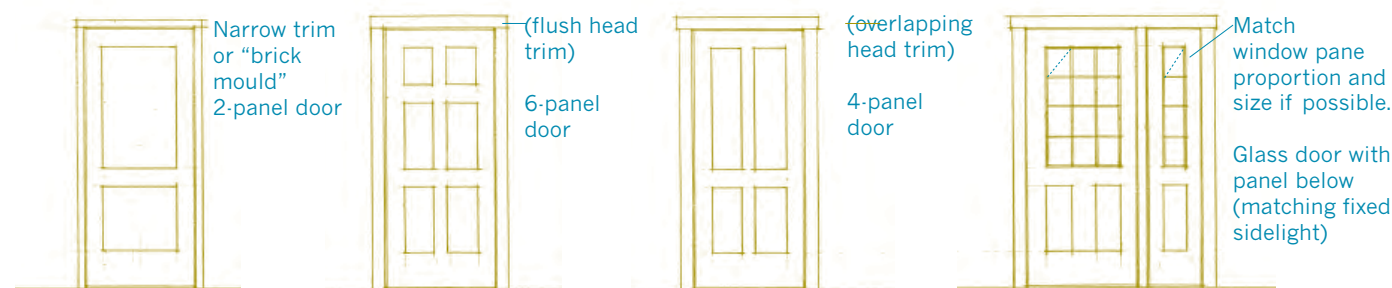


## TRADITIONAL WINDOW TRIM SHAPES



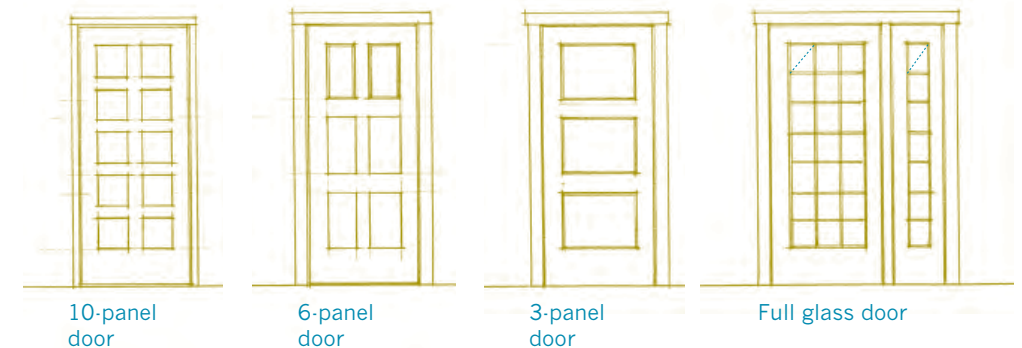
## TYPICAL TRADITIONAL PANELED DOORS

(Style and rail with or without glass)



## TYPICAL "CONTEMPORARY TRADITIONAL" PANELED DOORS

(Style and rail with or without glass)



# ADDRESSING TWO-CAR GARAGE ISSUES

G05

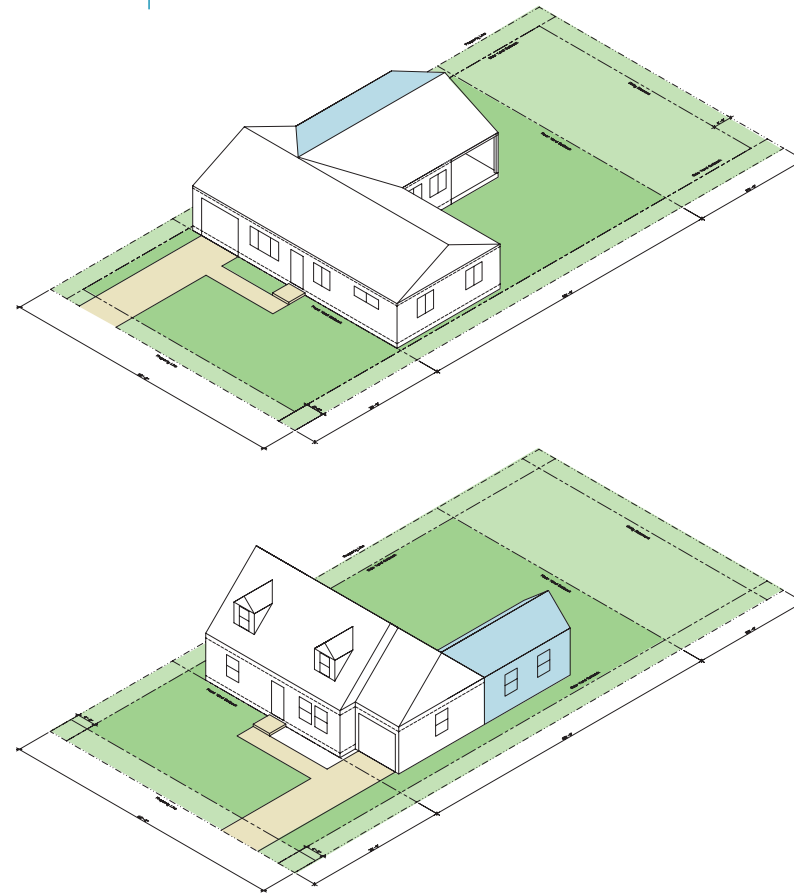
A common problem with the post-WWII house types is the modern expectation of a two- or three-car garage. Many were built with one-car garages, if any, and little or no room on the side to add a second “side-by-side” stall. Several solutions address that problem in varying ways to meet your needs.

Garage additions should comply with zoning setback requirements, be appropriate to your own house and backyard, and be respectful to the neighborhood.

Garage doors should be set back from the main house façade, where possible, and should be proportionate to the existing house. In many cases, using two single-doors with exterior trim or siding between them, instead of one double door is recommended. Three-car garages are most likely disproportionately large to the rest of the house, rear yards, and adjacent lots.

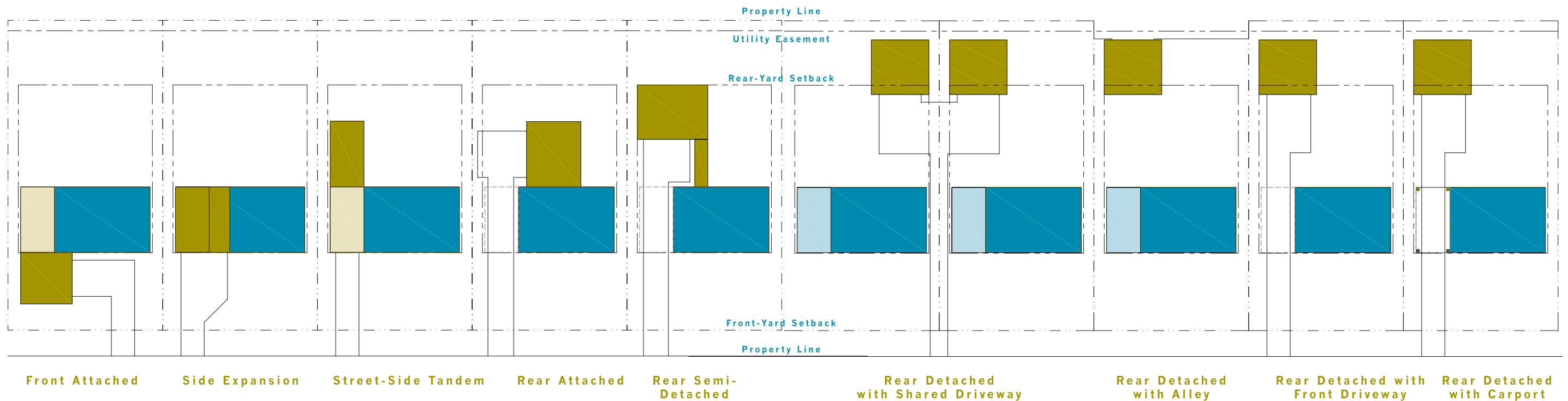
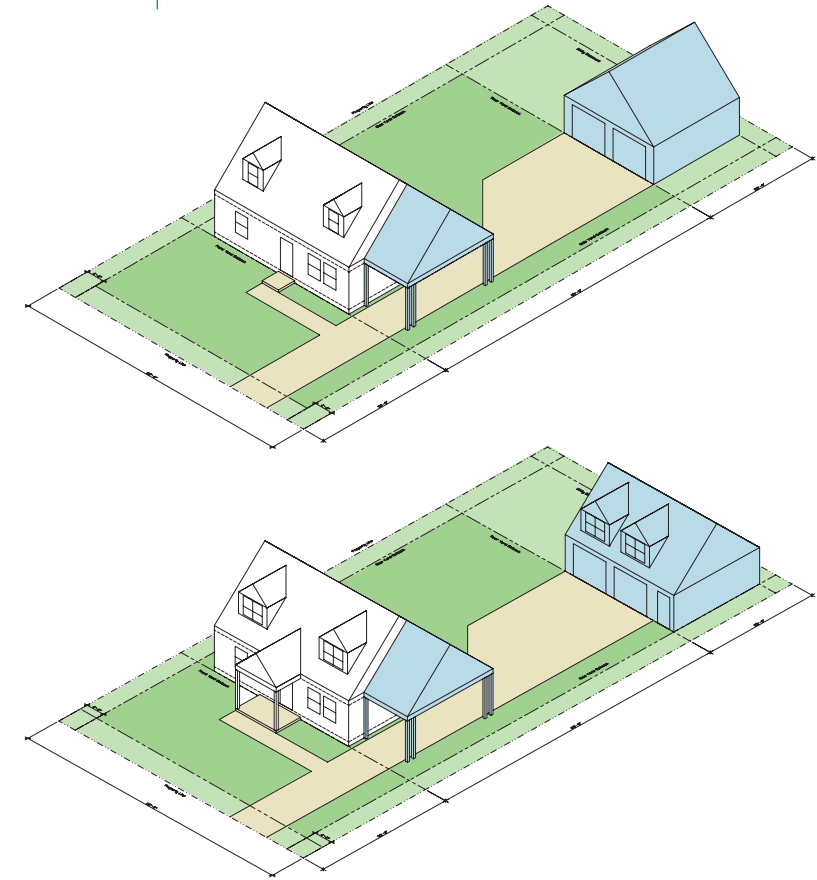
## TANDEM OPTIONS

G05R



## DETACHED OPTIONS

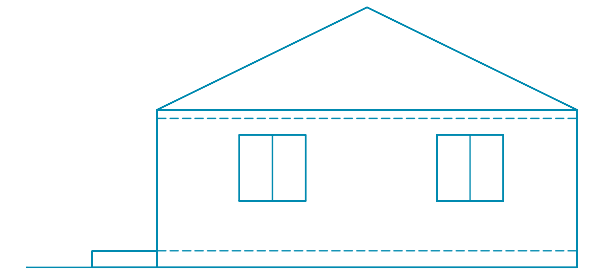
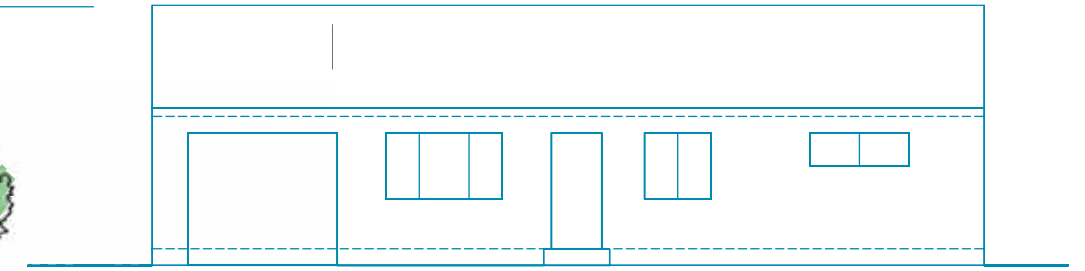
G05CC



## THE RANCH

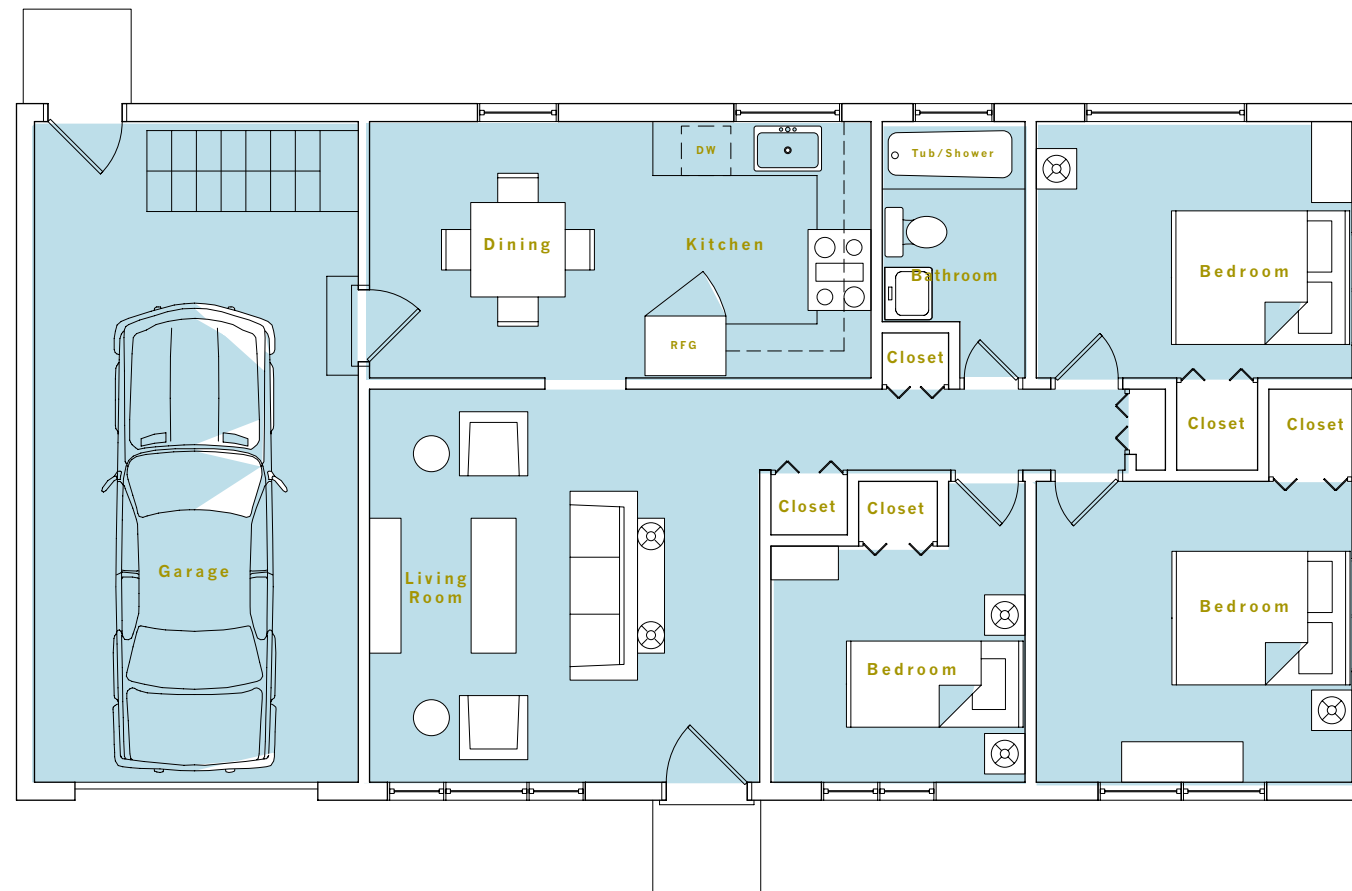
RH

The remodeling ideas presented in this book display three levels of improvements — small, medium, and large projects — that homeowners might undertake depending upon their needs, expectations, and desires. Again, the plans assume that the lots these homes are situated on do not accommodate expansions to the side, and that front-yard setbacks do not allow any construction in the front of the home except for an open-air porch or stoop (common in zoning regulations of earlier times). These suggested improvements were based on needs identified through various surveys such as more open kitchens, two-car garages, master bedroom with master bathroom suites, and more storage. In all cases, room shapes and sizes are both compatible with the existing homes while offering the types of amenities most often desired.



## EXISTING GROUND-FLOOR PLAN

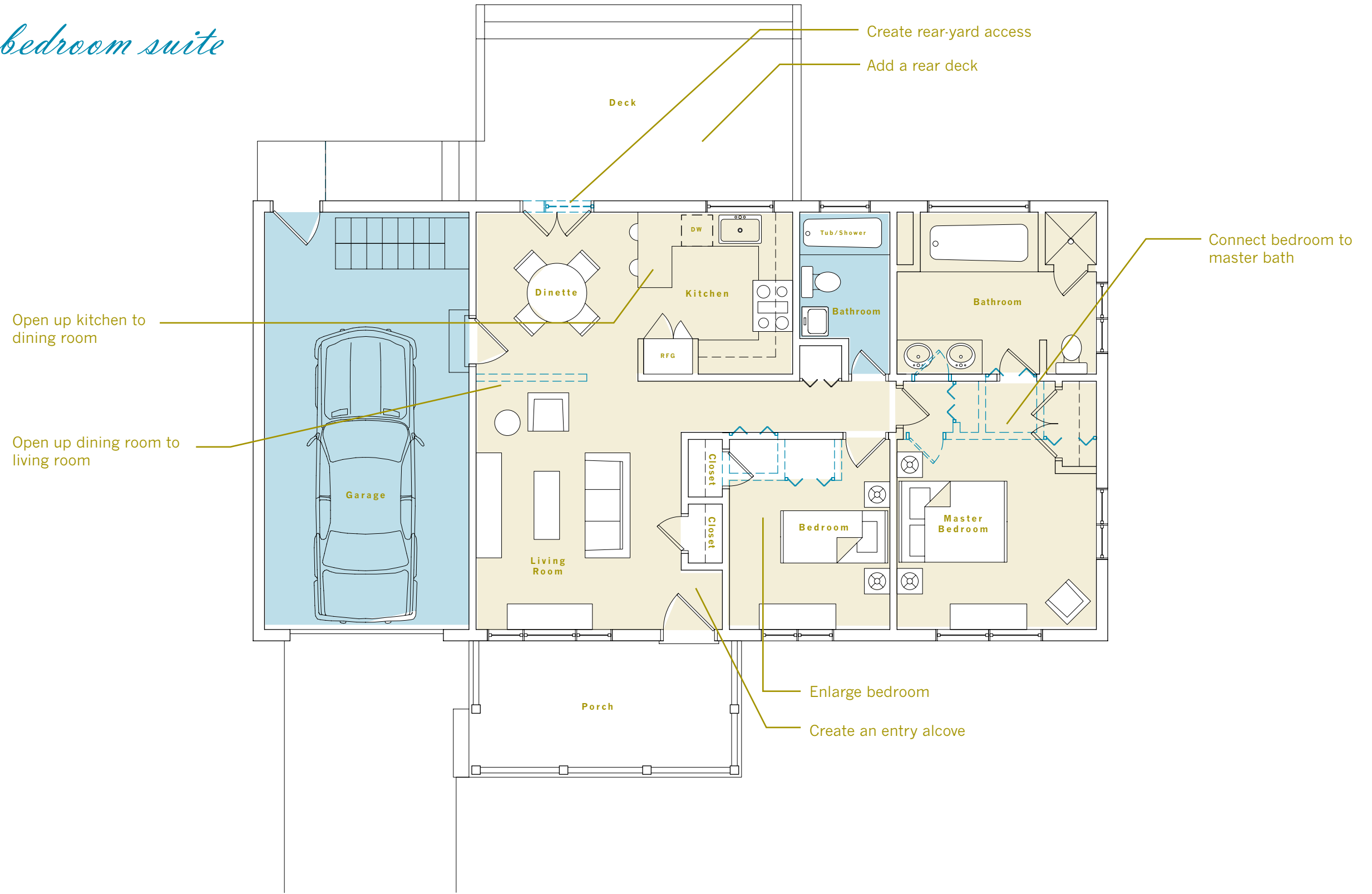
RH



“See these attractive well-planned three-bedroom homes with 960 square feet of livable floor space. Beautiful oak floors, wood-work finished natural. Forced-air perimeter heat. Mahogany doors. Six large closets. All lots sodded. The best construction. PRICE \$9,950.00. No down payment. \$73.00 per month includes everything.”

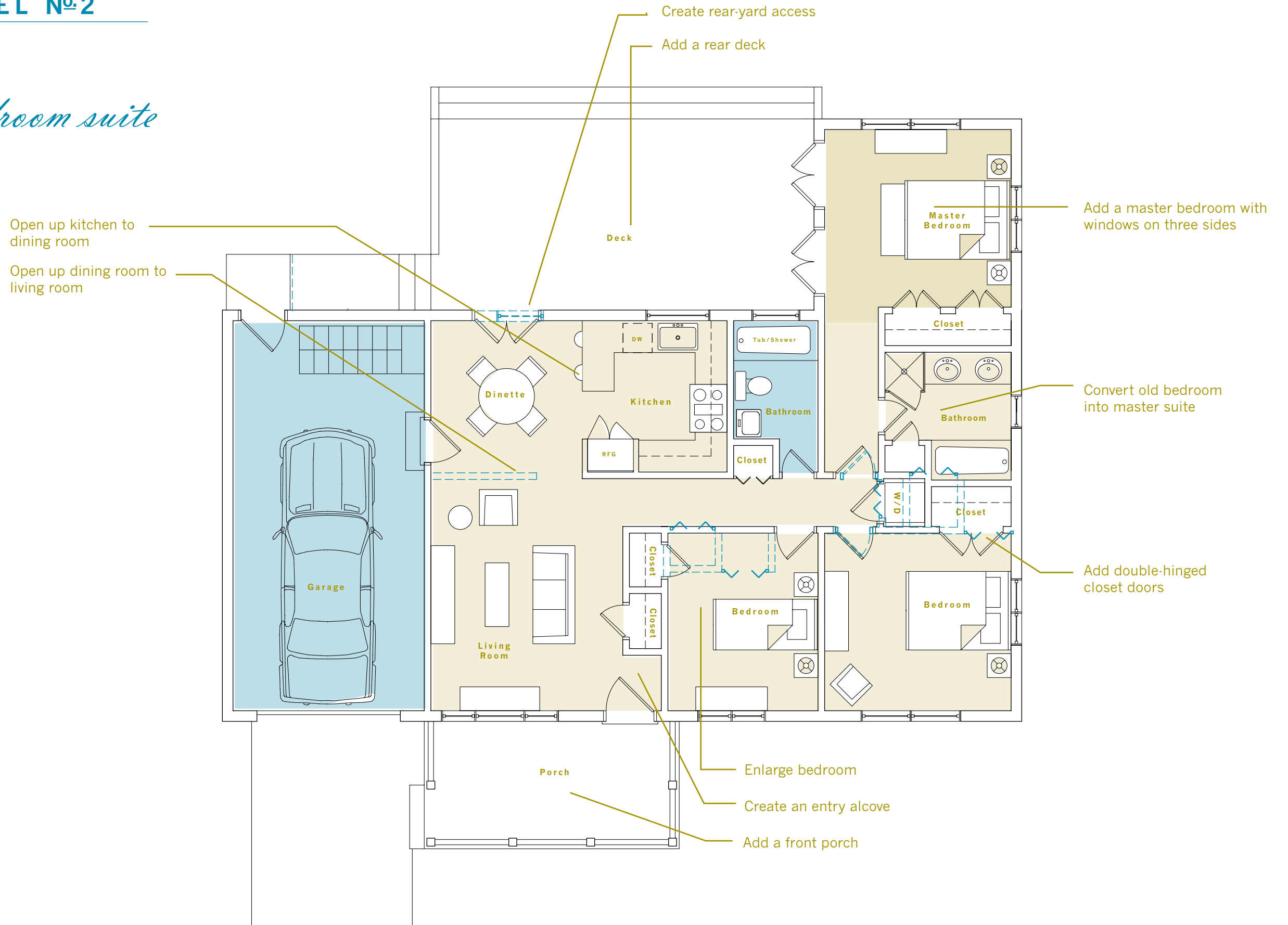
*Home Builders Association of Greater Kansas City  
"Parade of Homes" Catalog 19XX*

Create...  
a master bedroom suite



● No change
 ● Remodeled
 ● Addition

*Add...  
a master bedroom suite*

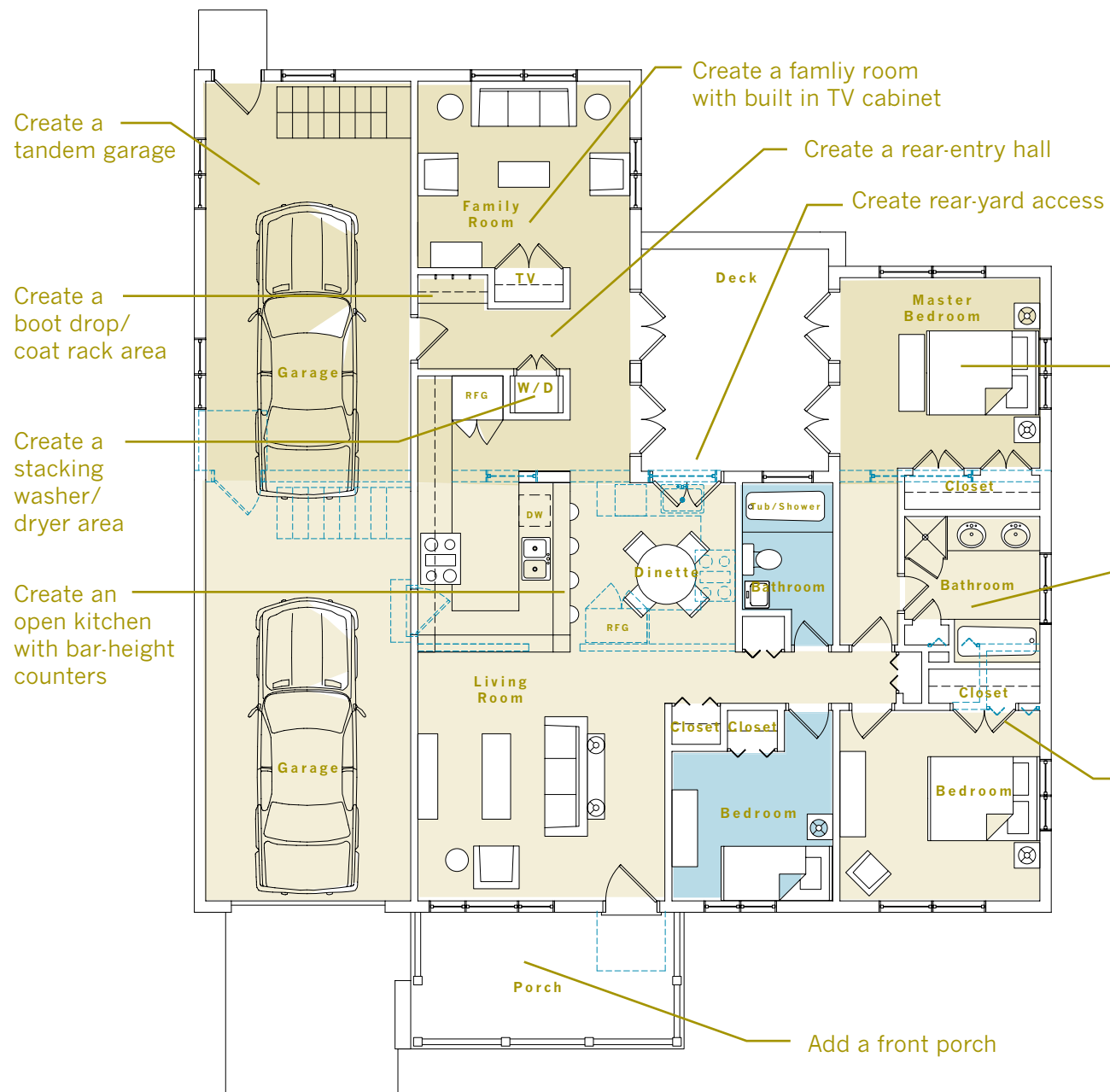




# RANCH REMODEL No.3

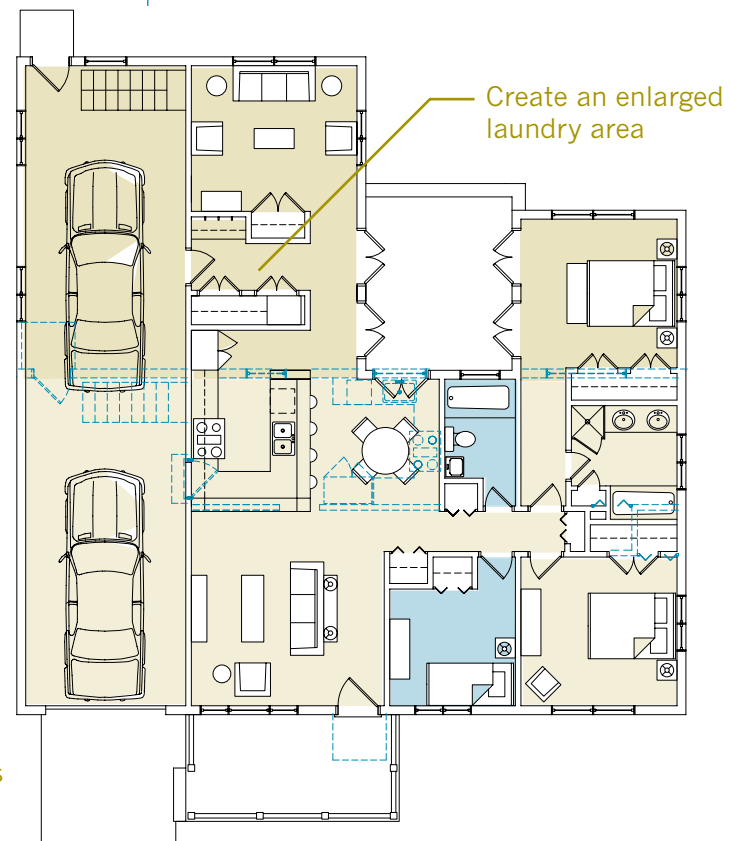
RH03

*Add... a master bedroom suite, a two-car garage and family room...*



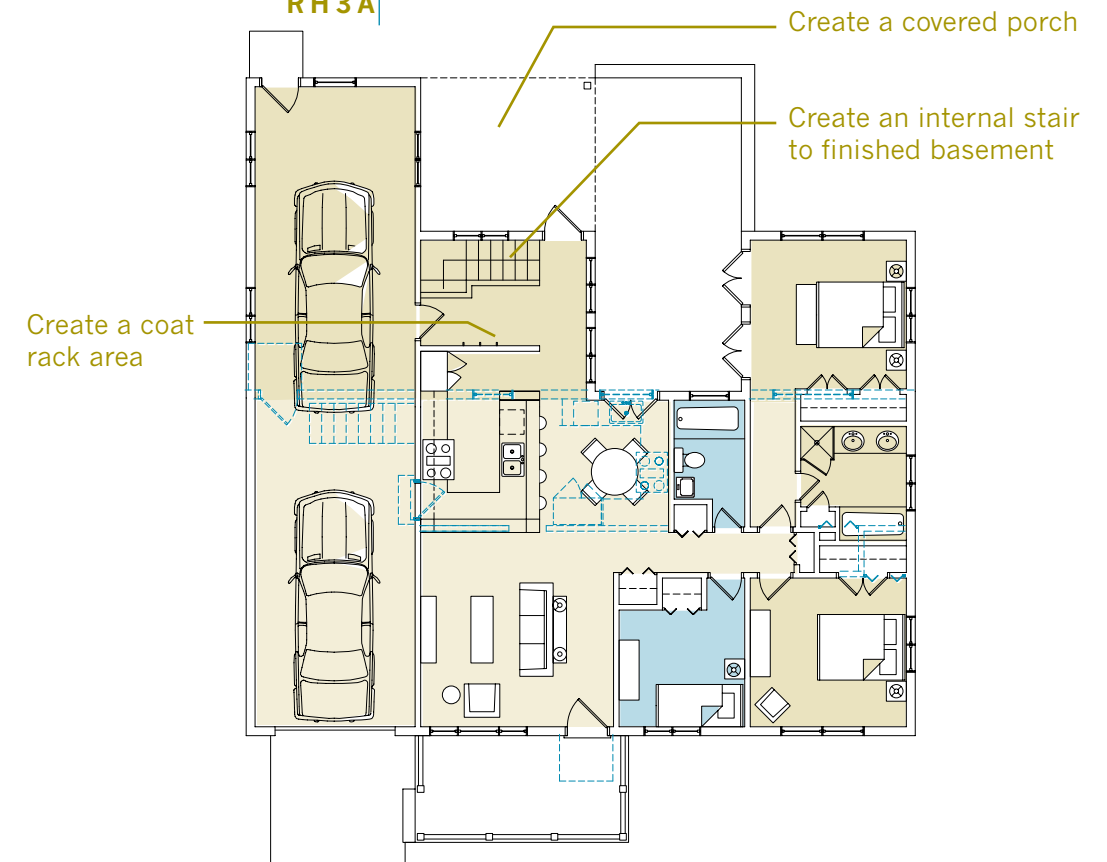
# LAUNDRY AREA

RH3A



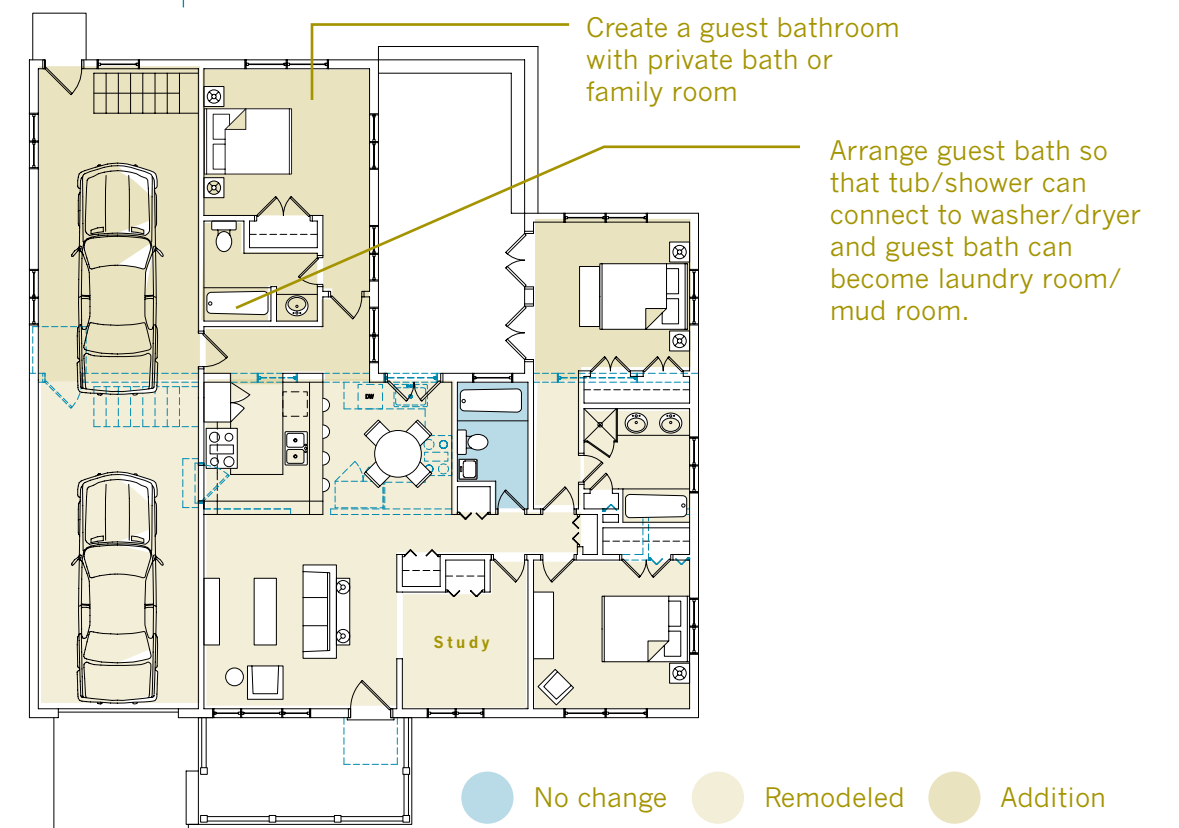
# BASEMENT STAIRS

RH3A



# MOTHER-IN-LAW APARTMENT

RH3A



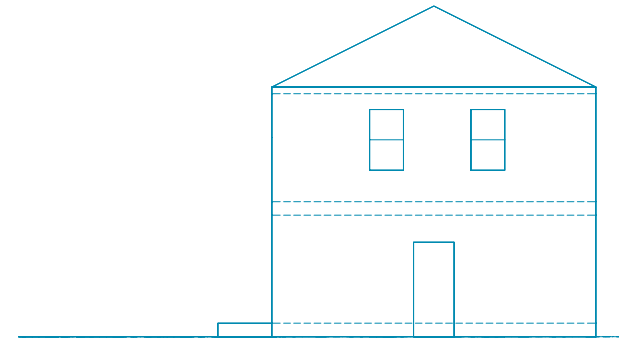
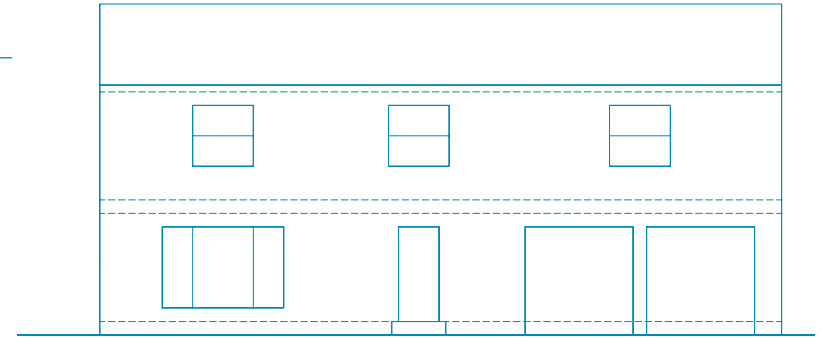
● No change  
 ● Remodeled  
 ● Addition

# THE TWO STORY

TS

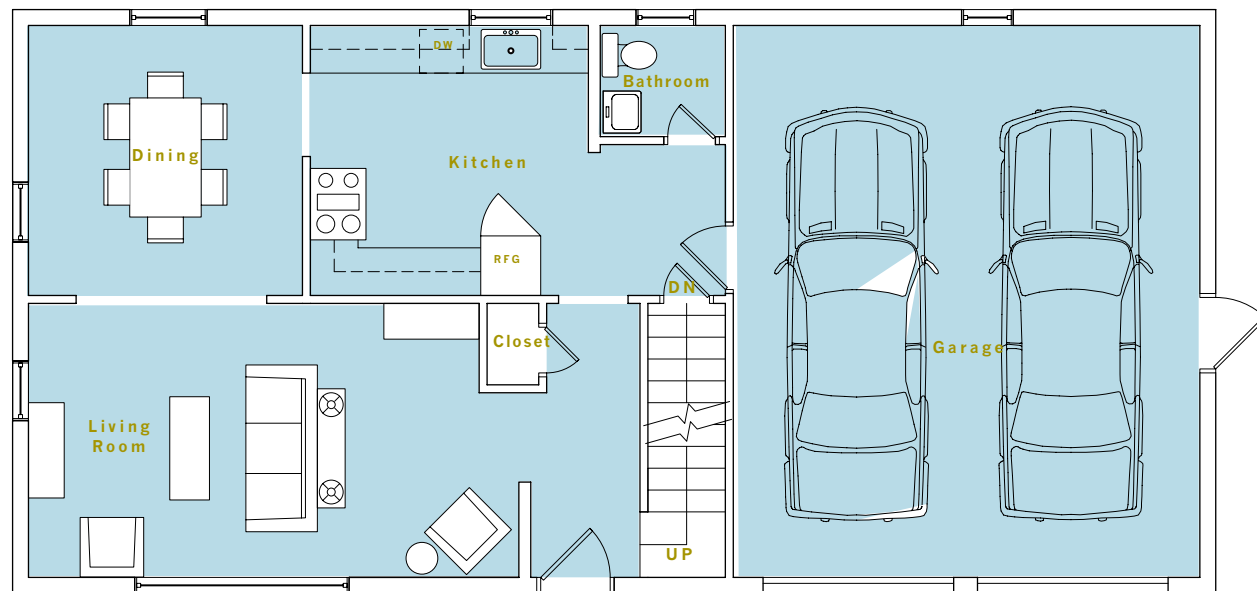
“The MANOR is truly an old-fashioned, two-story home...luxurious roominess with five huge bedrooms, 12 closets and two and a half ceramic tile baths...two fireplaces, and a warm, spacious play room in the walk-out basement. The MANOR features a family-sized kitchen, beautiful formal dining room and spacious living room — this Huber Home is just one of the five new models custom-designed for the discriminating buyer in Nallwood Heights, which commands one of the most impressive views of residential Johnson County.”

*Home Builders Association of Greater Kansas City  
"Parade of Homes" Catalog 1961*



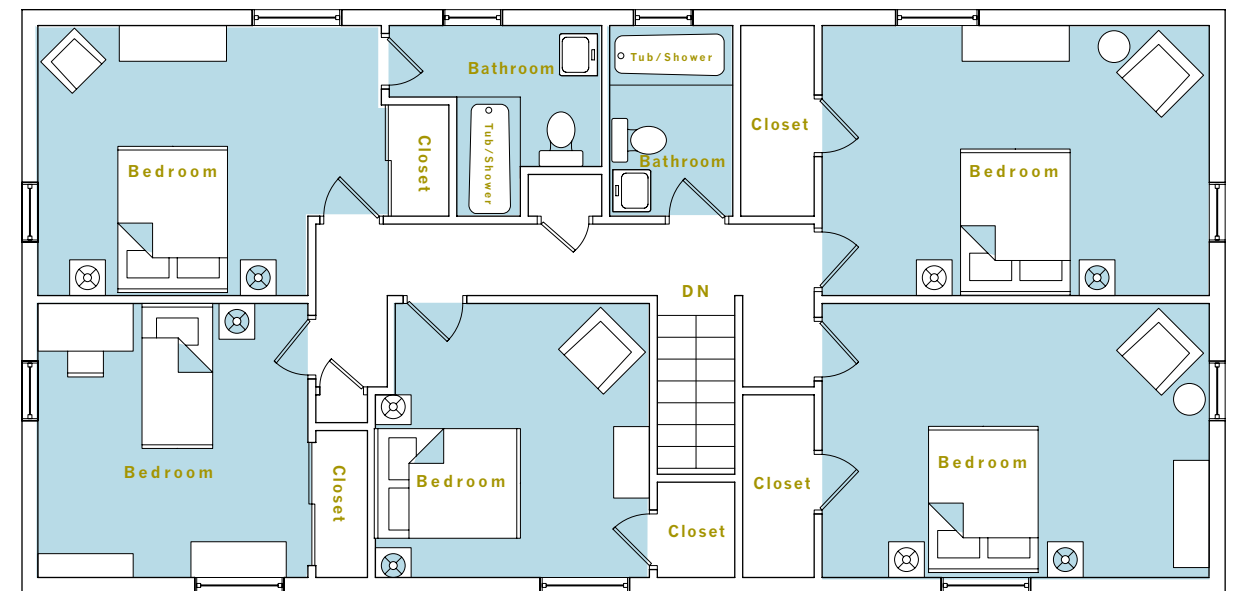
## EXISTING GROUND-FLOOR PLAN

TS



## EXISTING UPPER-FLOOR PLAN

TS



# TWO STORY REMODEL N<sup>o</sup>.1

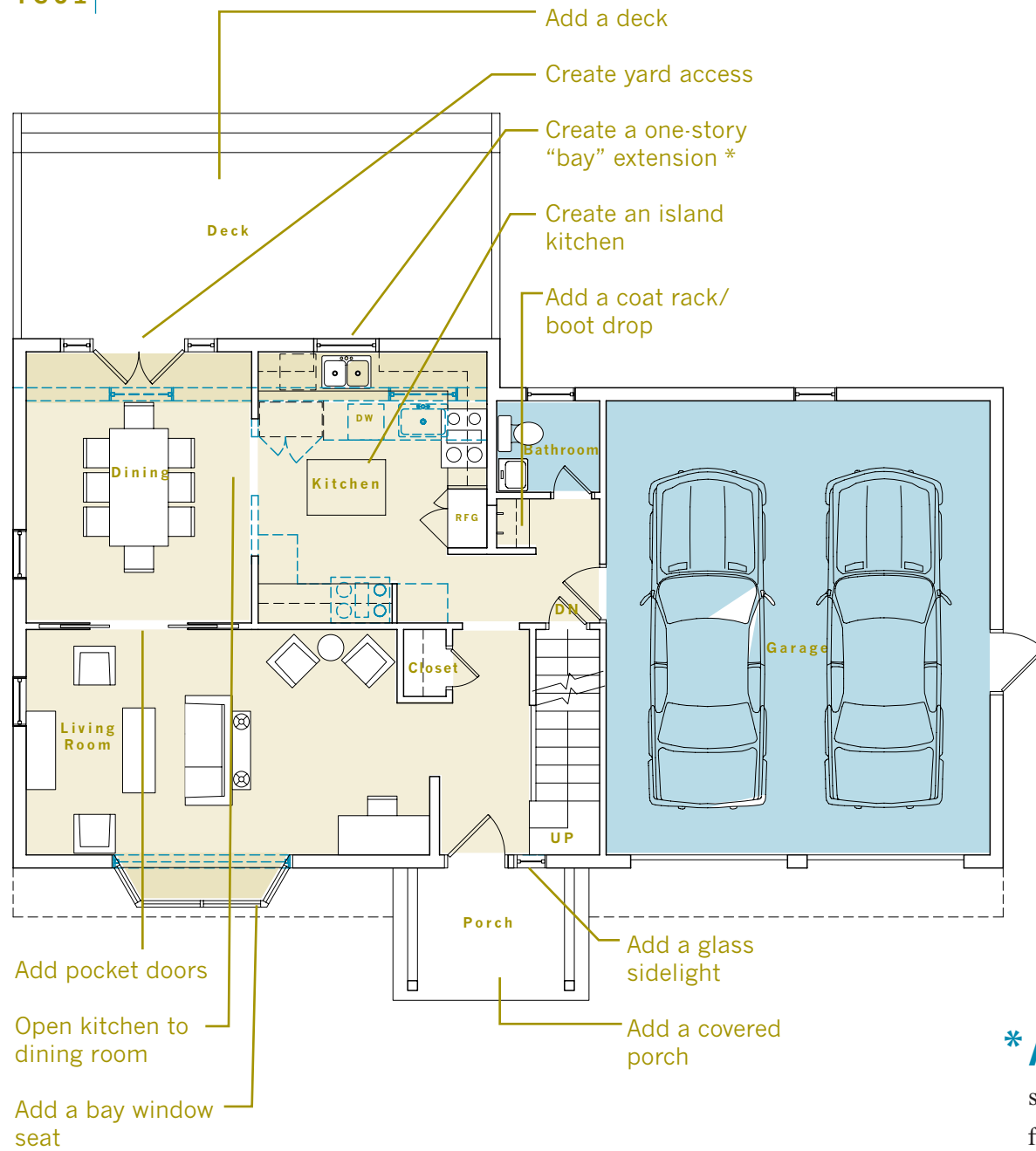
TS01

*Expand...  
kitchen and dining room, create a master bedroom suite*

● No change ● Remodeled ● Addition

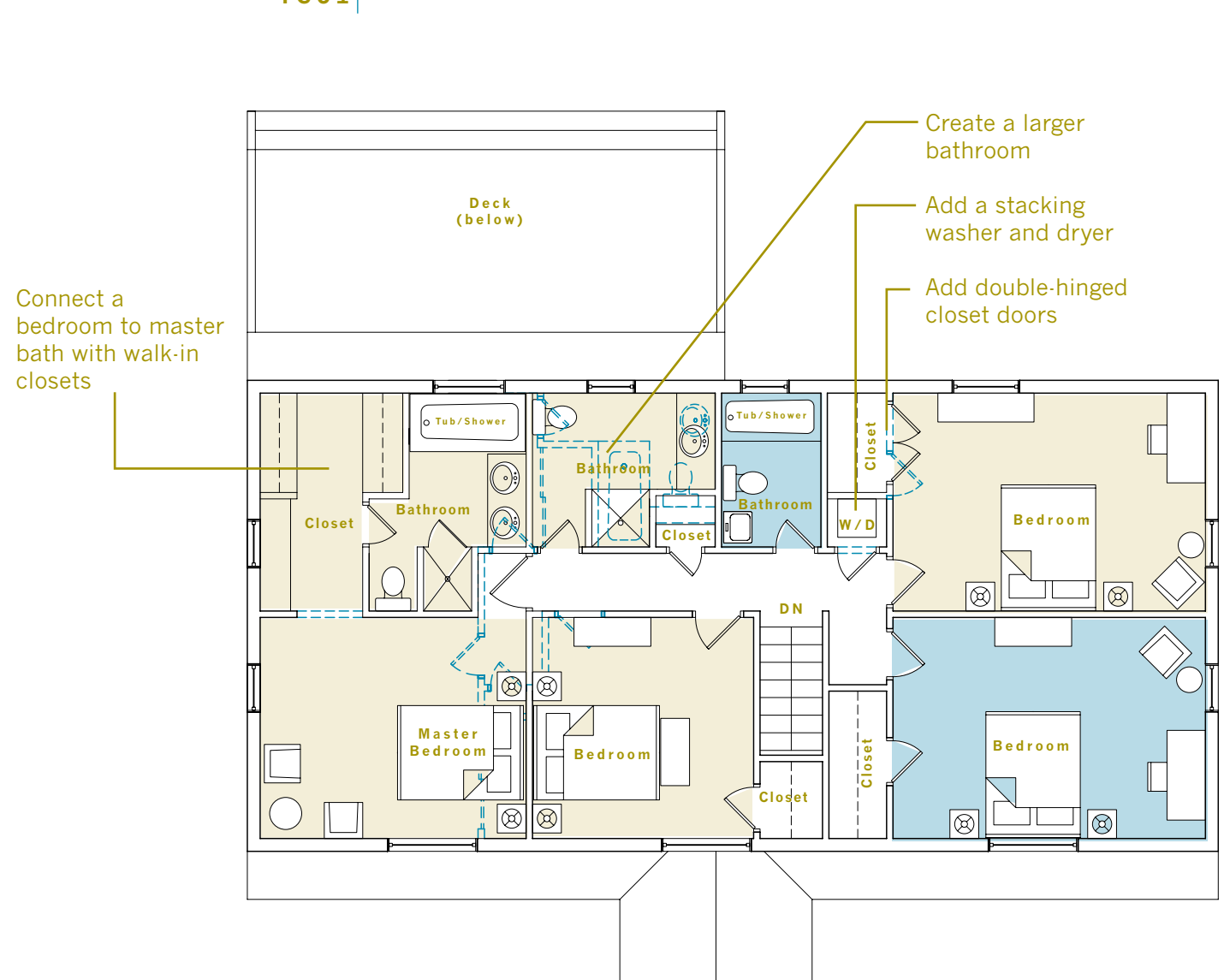
## GROUND FLOOR

TS01



## UPPER FLOOR

TS01



**\*A NOTE ABOUT "BAY" EXTENSIONS:** Simply adding two or three feet to a room can sometimes make a big difference. Many bay windows can be created without a foundation by simply cantilevering the new floor off the existing floor structure. Removing portions of the existing "rim joist" will expose the existing floor joist. If the ends of the existing floor joists are facing the outside, the new floor joists can usually be added alongside them and extended out over the existing foundation as required for the new floor. Be sure to verify building code requirements as to how far back alongside the existing floor joist the new ones have to go to support the cantilever, as well as what type and how many fasteners are required to tie the new floor joist to the existing joists.

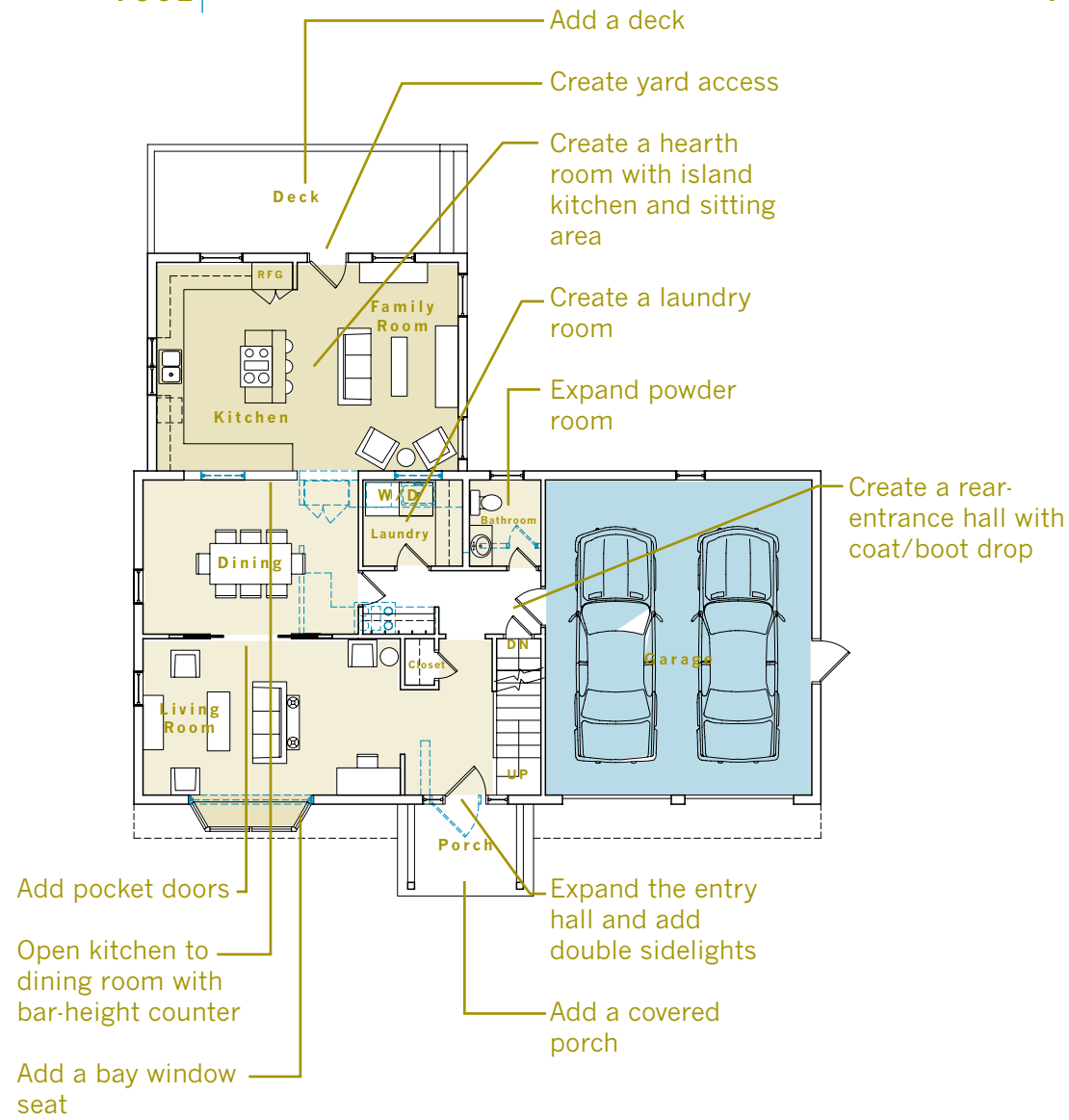
# TWO STORY REMODEL N<sup>o</sup>.2

TS02

*Create...  
a one-story addition with a hearth room and master bedroom suite*

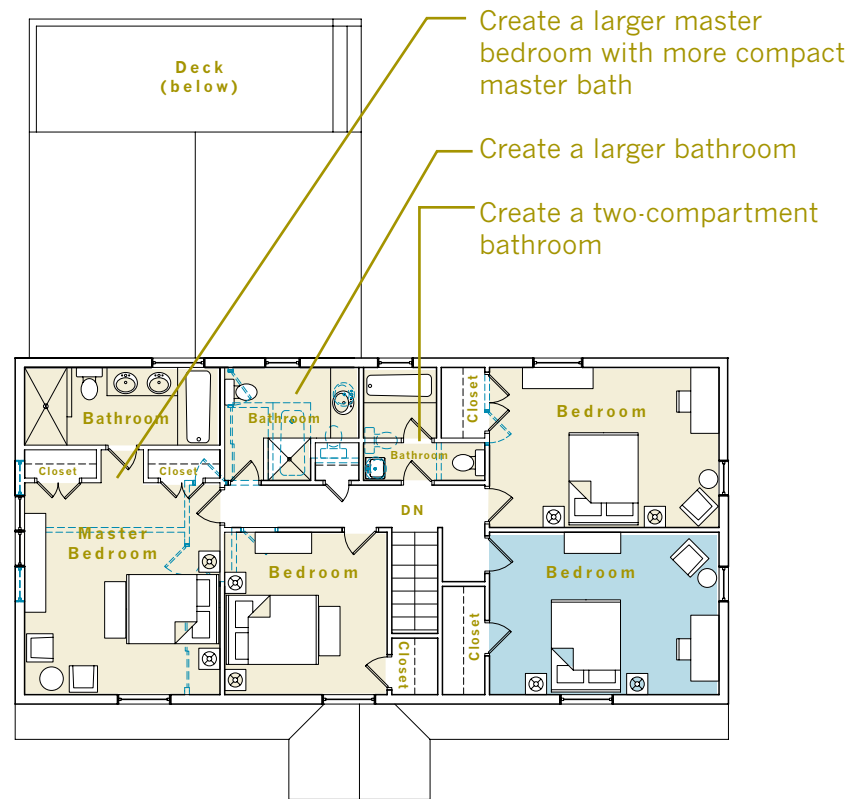
## GROUND FLOOR

TS02



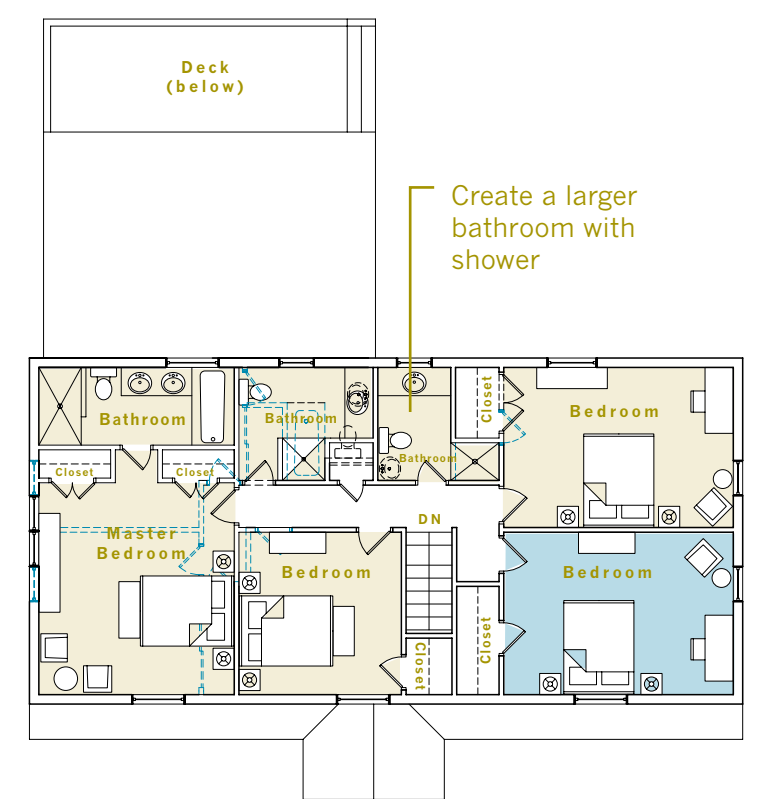
## UPPER FLOOR

TS02



## UPPER FLOOR

TS02A



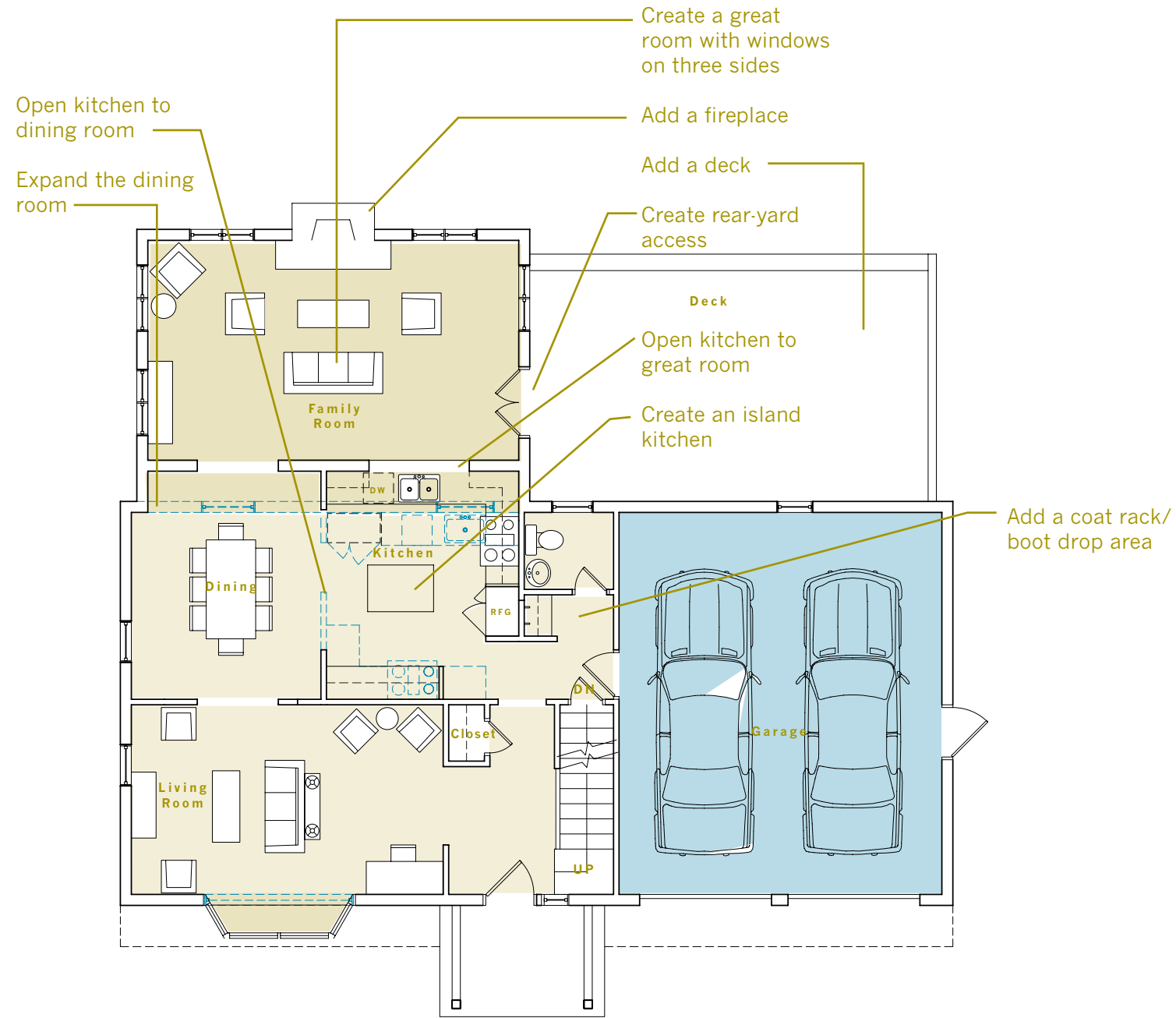
# TWO STORY REMODEL N<sup>o</sup>.3

TS03

Create...  
a two-story addition with great room, master bedroom suite and upstairs laundry room

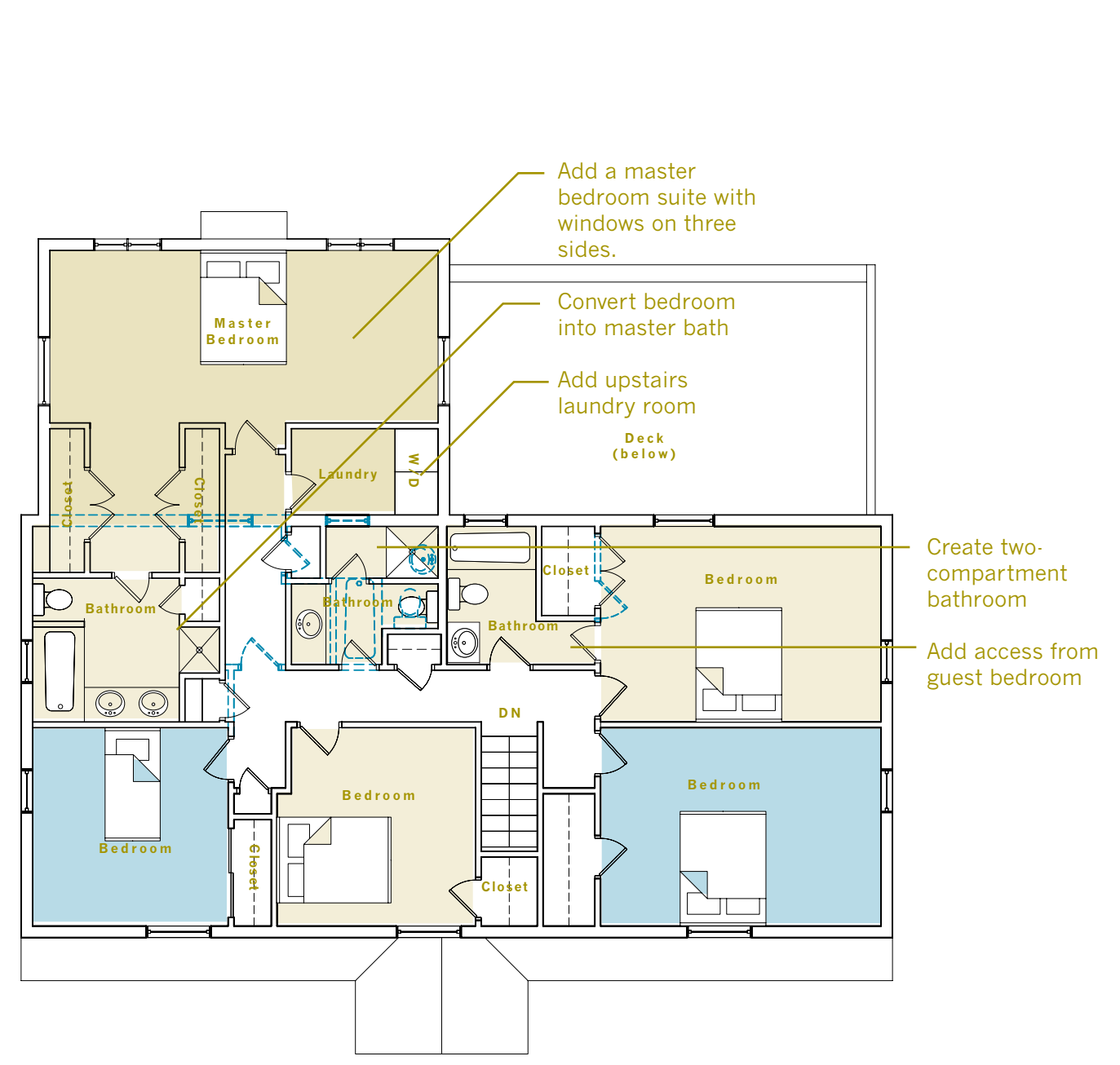
## GROUND FLOOR

TS03



## UPPER FLOOR

TS03



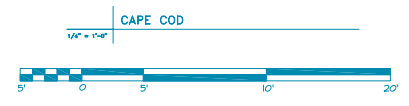
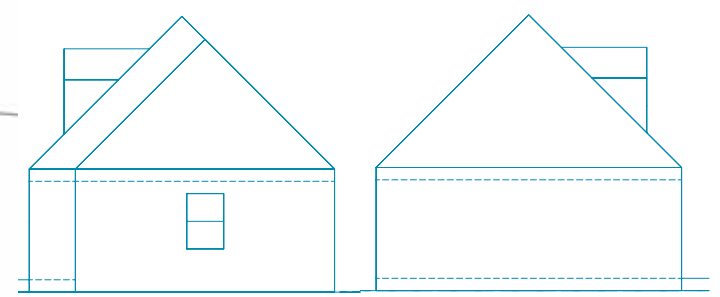
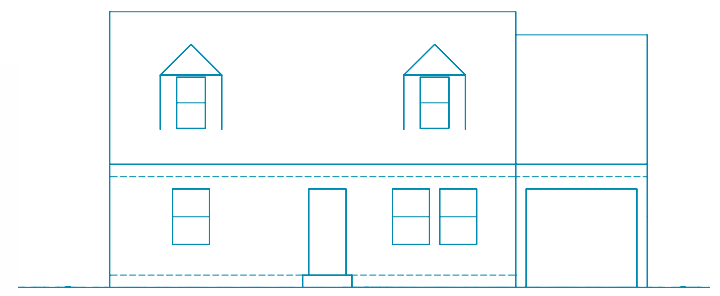
- No change
- Remodeled
- Addition

# THE CAPE COD

CC

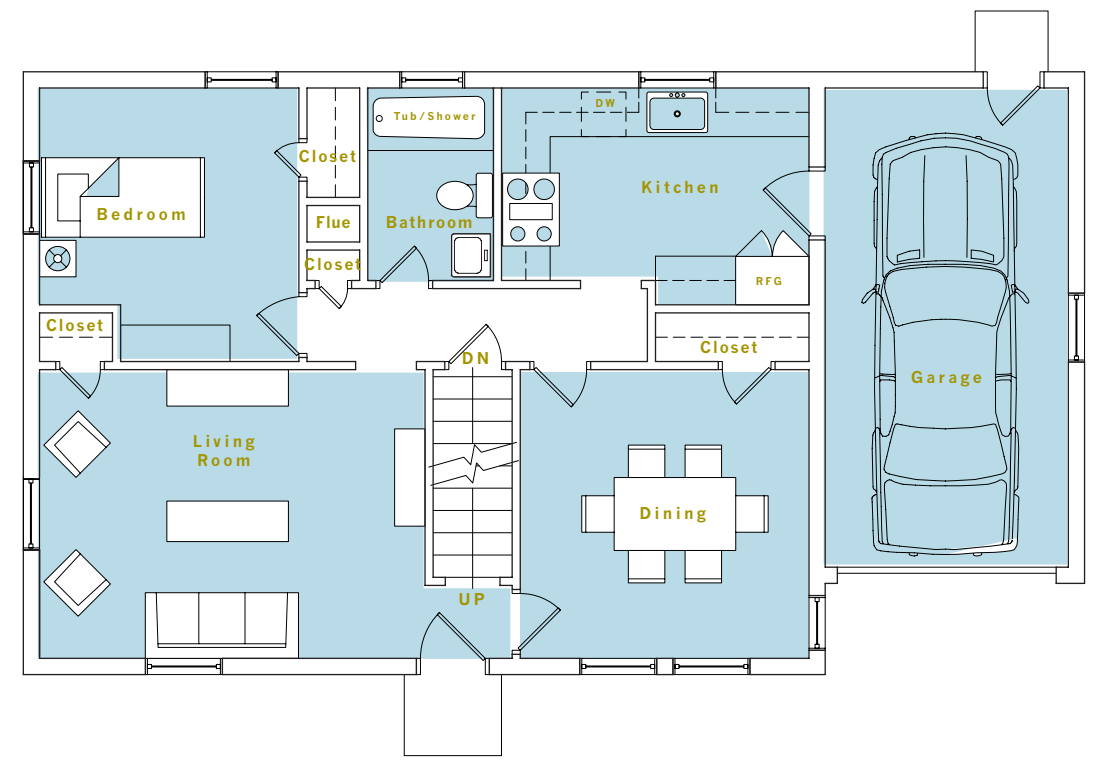
The latest contribution to low-cost luxury living, the MODERN CAPE CODDER is the product of the skill and experience of the Elbel Construction Company. It was designed and constructed especially for Kansas City conditions and only the highest quality materials were used. This home will last a lifetime with a minimum of upkeep and the re-sale value is high. Located in the lovely Vinyard Valley Charles F. Curry Real Estate development, the MODERN CAPE CODDER offers your family the peace and privacy of the suburbs, with the convenience and advantages of the city...ideal combination. Still available at nothing down...30 years to pay. \$12,550 to \$14,925.

*Home Builders Association of Greater Kansas City "Parade of Homes" Catalog 19XX*



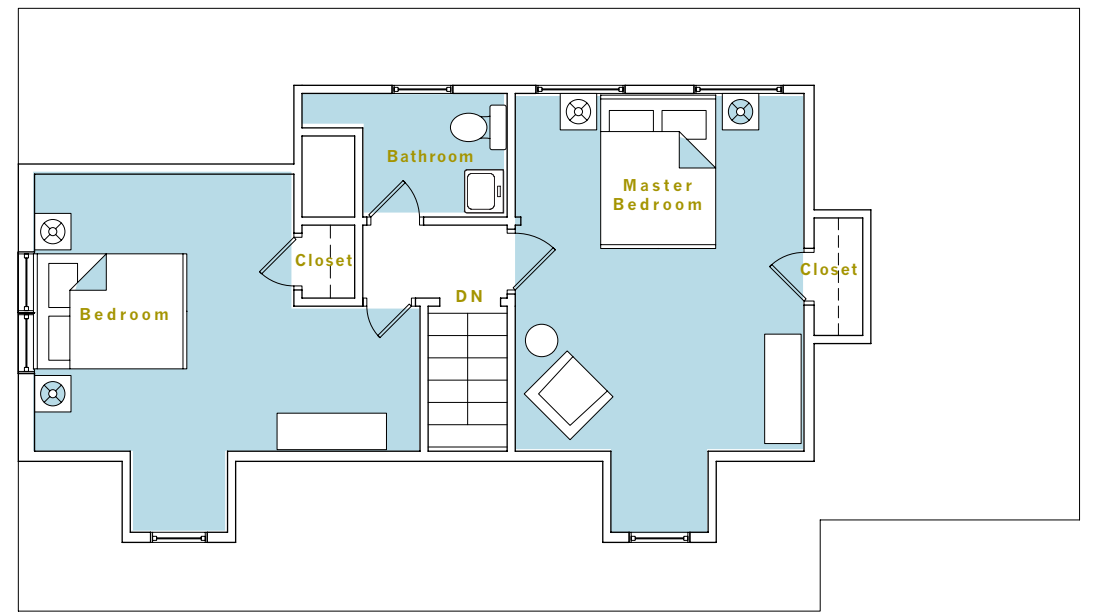
## EXISTING GROUND-FLOOR PLAN

CC



## EXISTING UPPER-FLOOR PLAN

CC



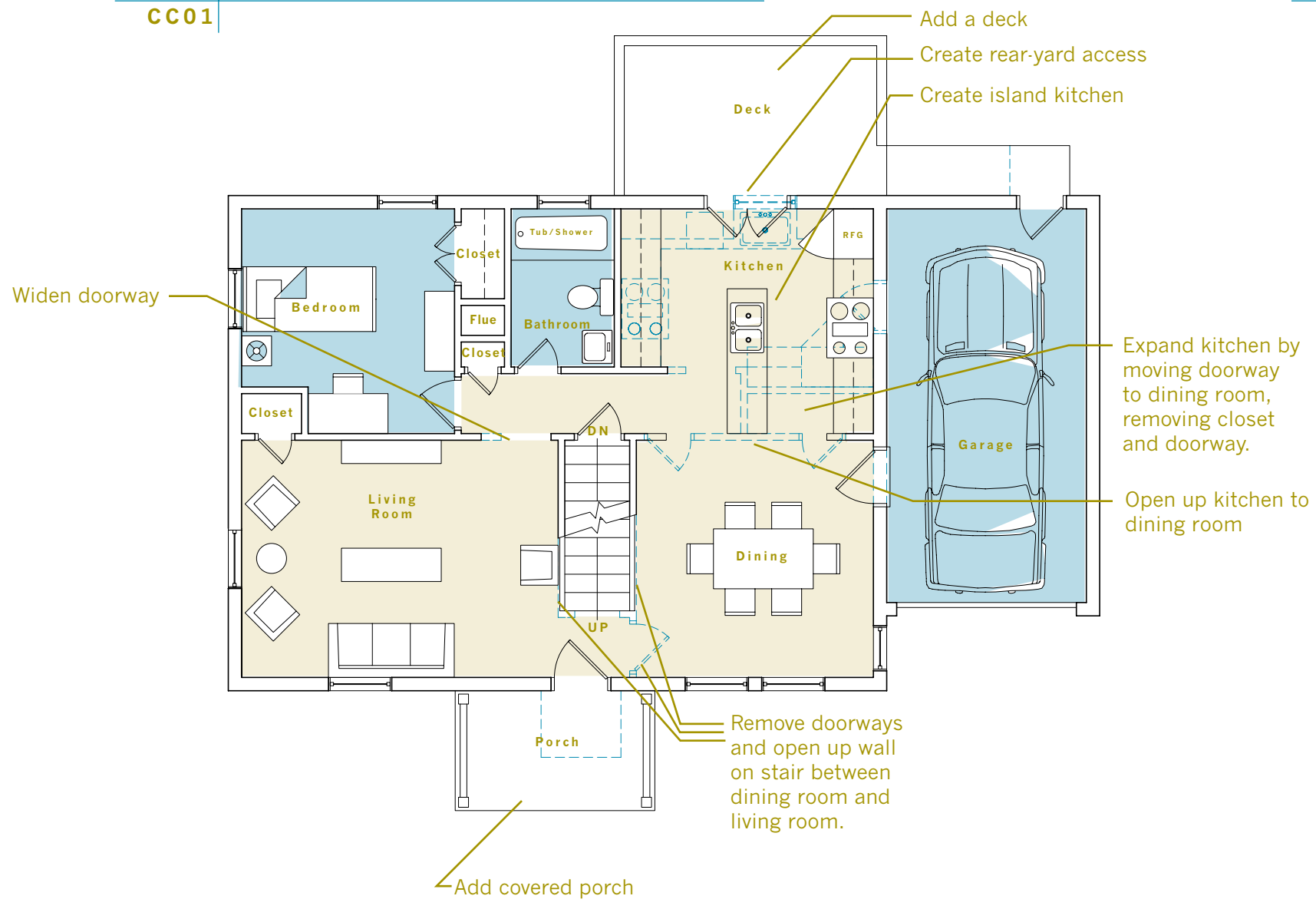
# CAPE COD REMODEL NO.1

CC01

*Expand...  
front and rear dormers on second floor  
and more open first floor*

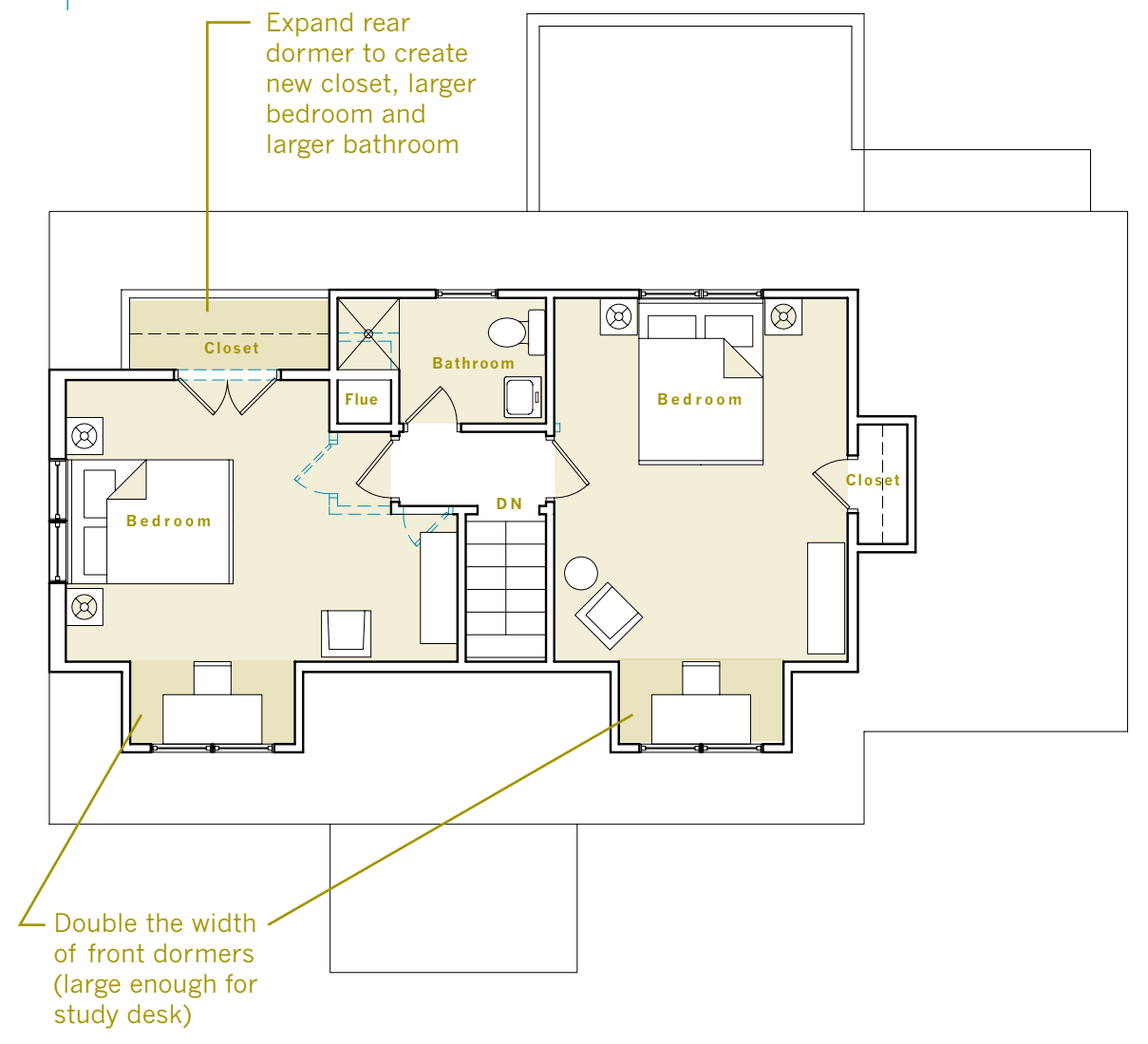
## GROUND FLOOR

CC01



## UPPER FLOOR

CC01

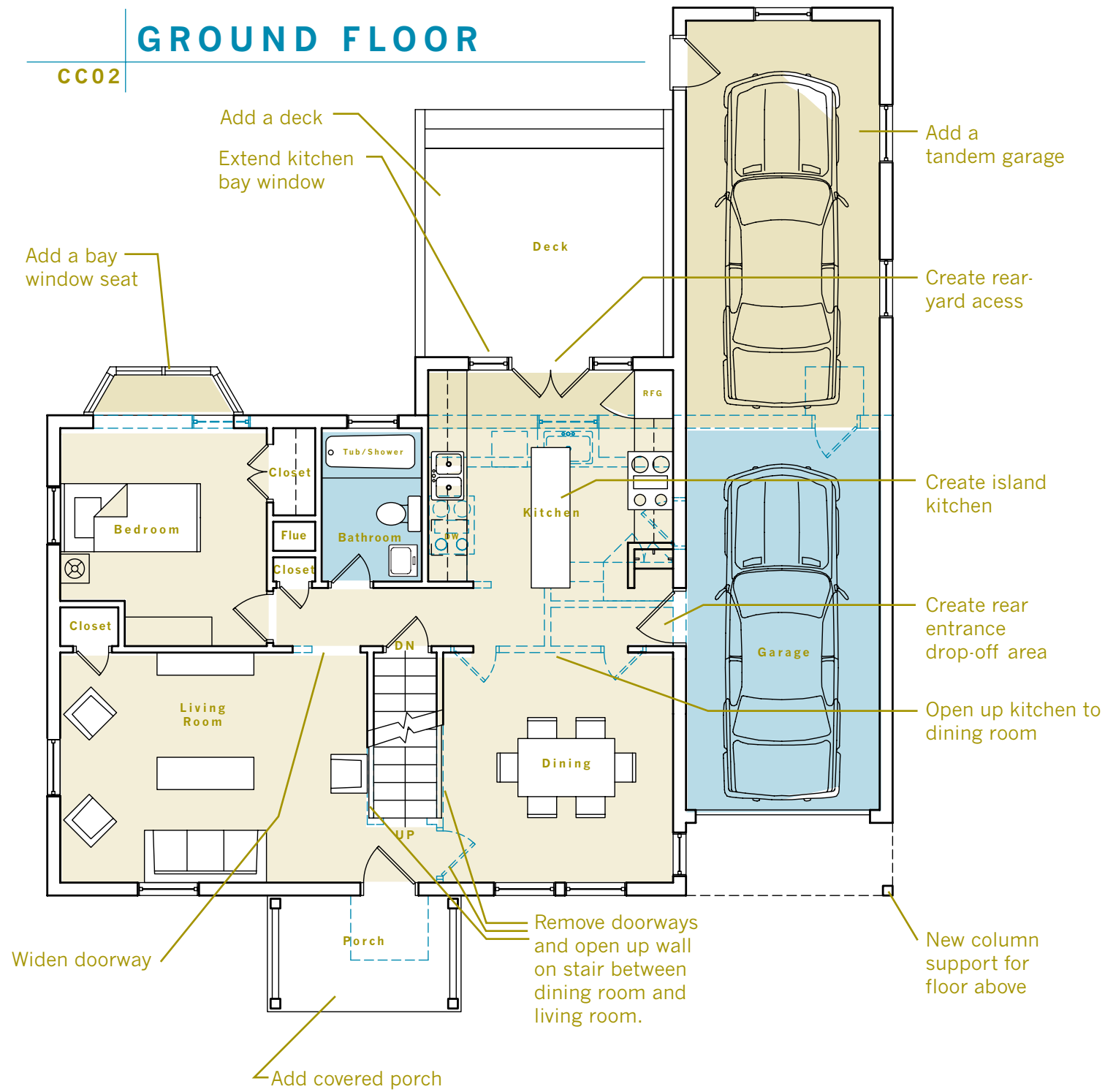


● No change ● Remodeled ● Addition

Create...a master bedroom, a two-car garage and an open first floor.

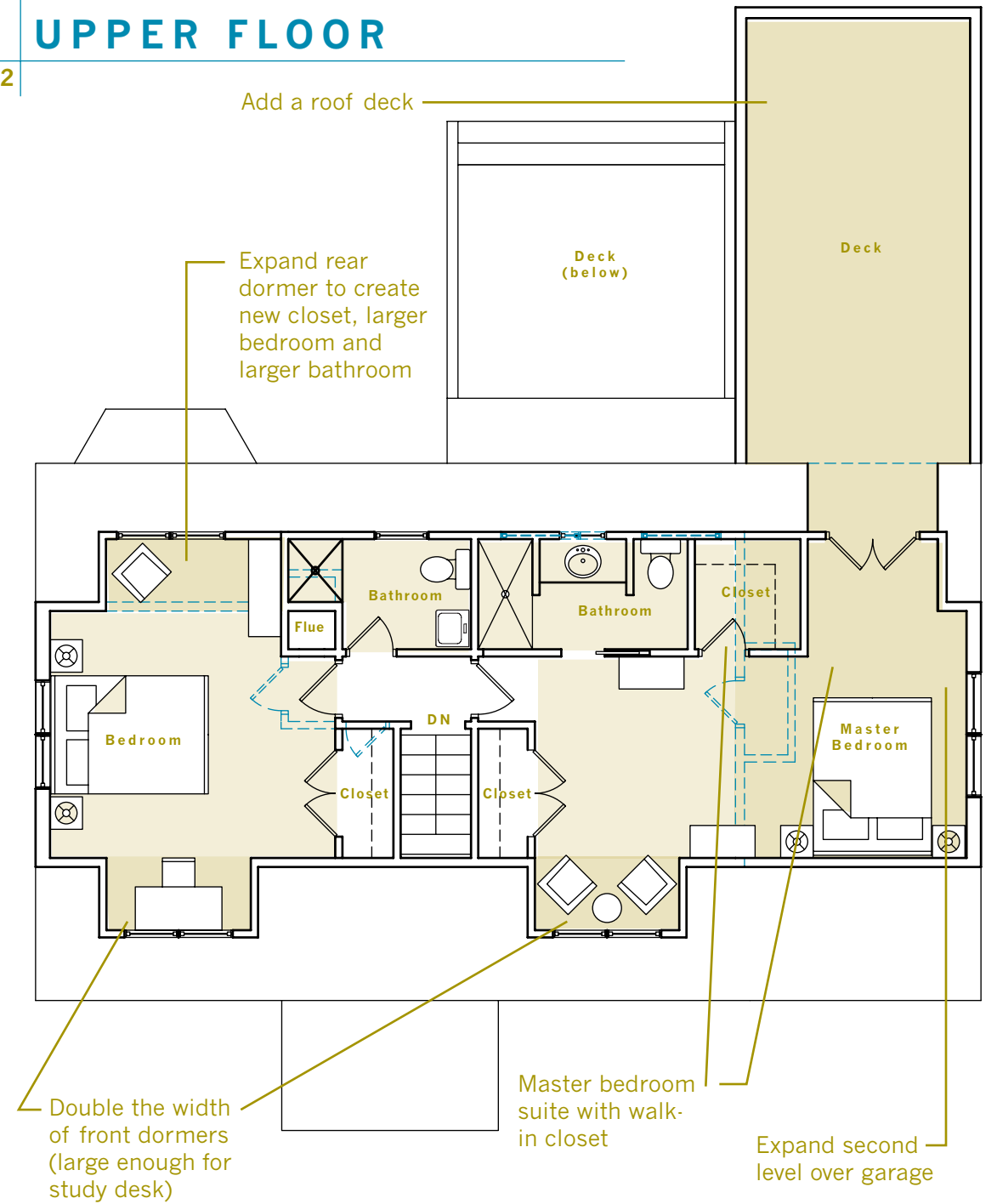
GROUND FLOOR

CC02



UPPER FLOOR

CC02





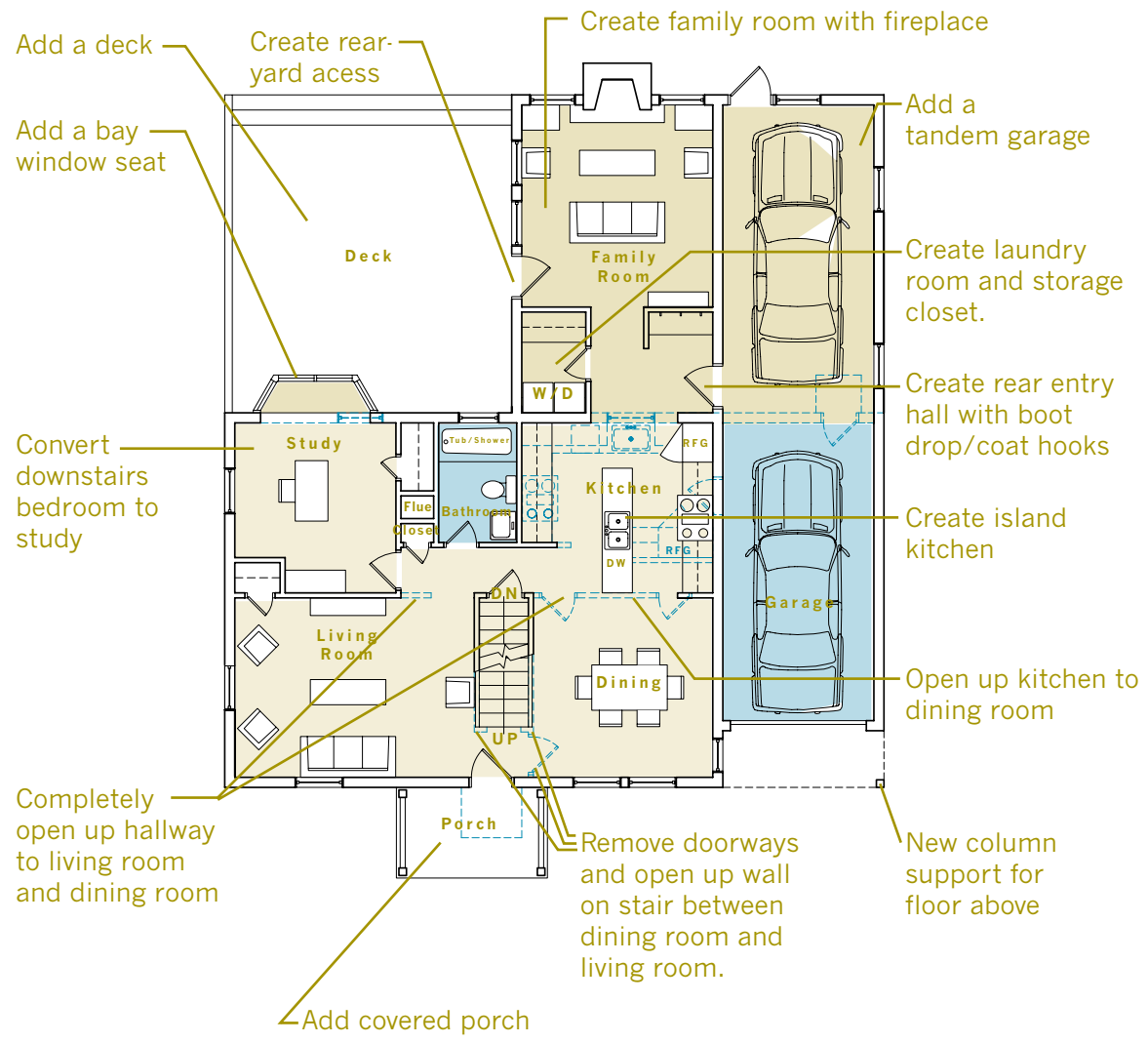
# CAPE COD REMODEL N<sup>o</sup>3

CC03

*Add...  
a family great room with fireplace and large master suite with walk-in closets*

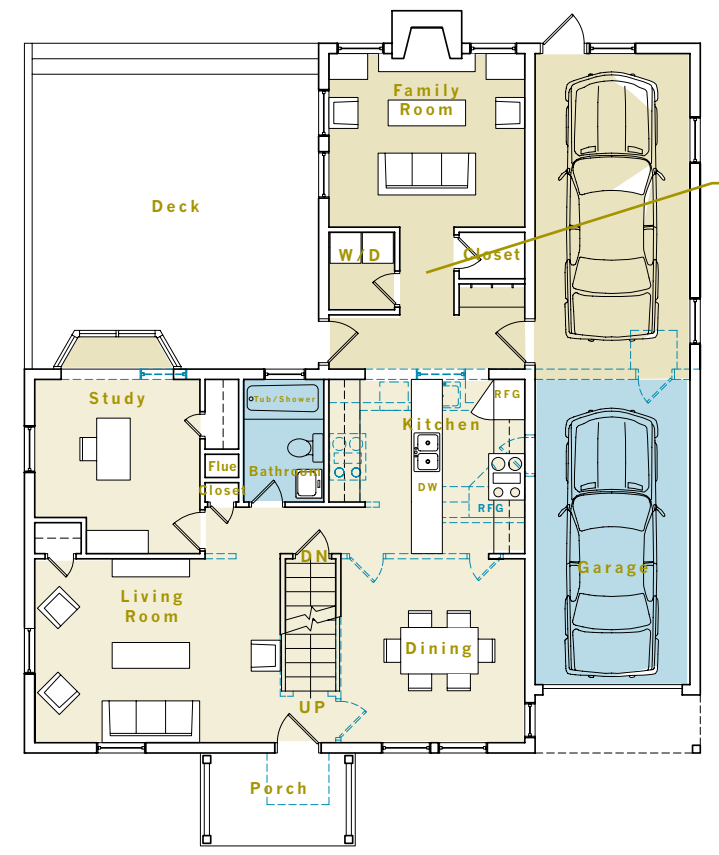
## GROUND FLOOR

CC03



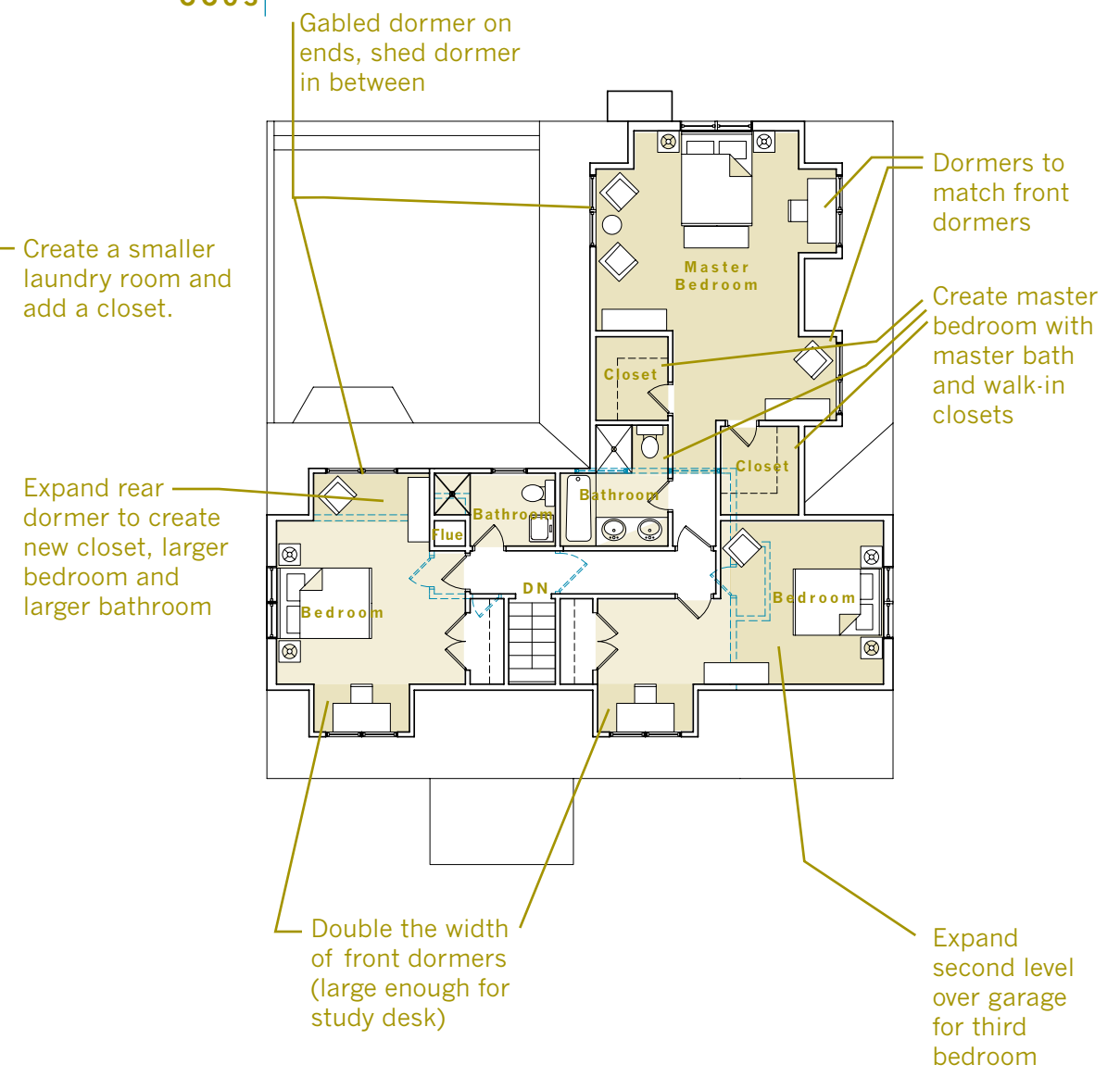
## GROUND FLOOR

CC03A



## UPPER FLOOR

CC03



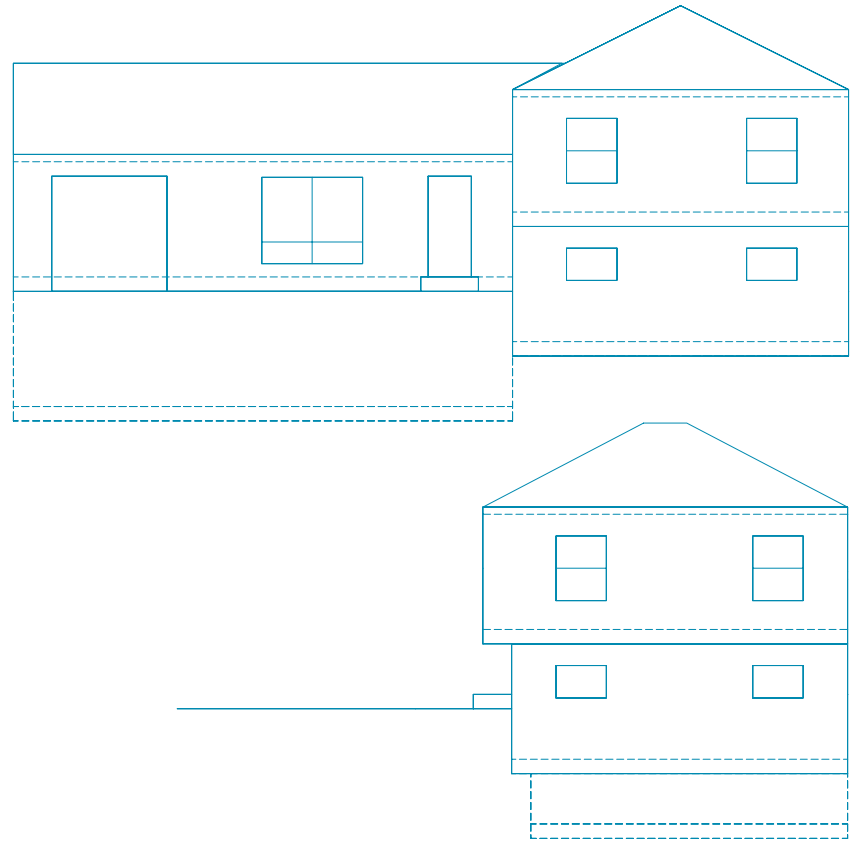
● No change   
 ● Remodeled   
 ● Addition

# THE SPLIT LEVEL

SL

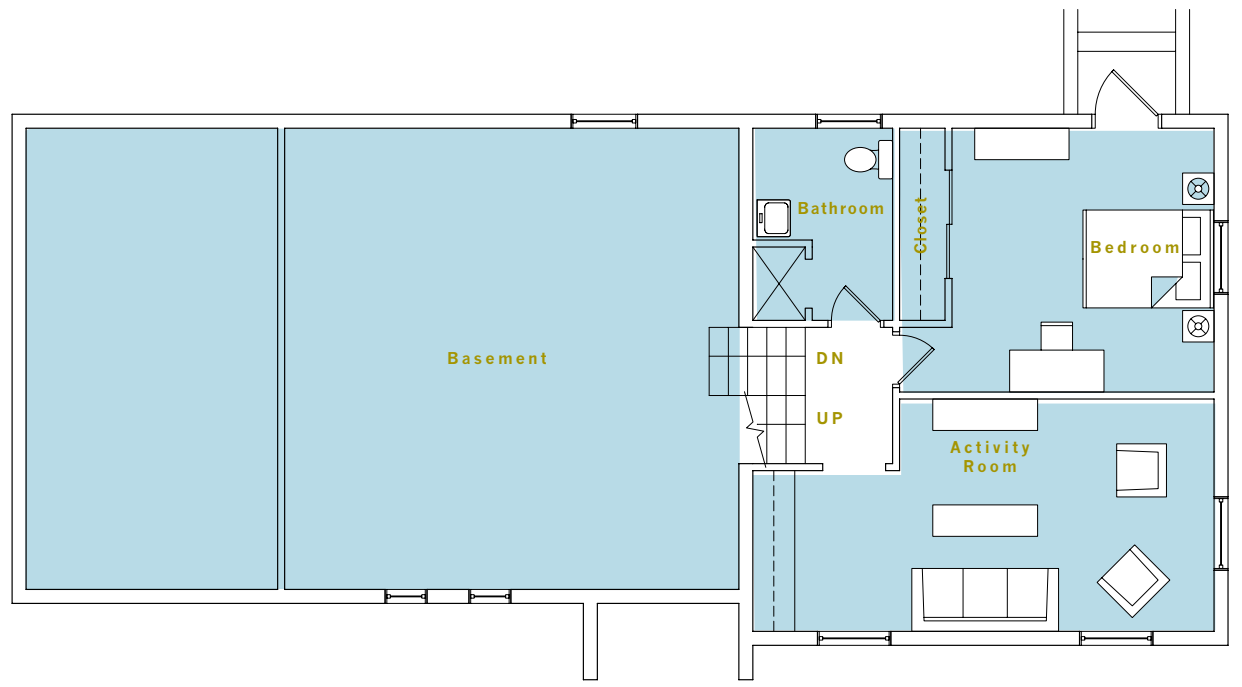
“A National Quality Model Home award winner, this plan was declared the best split-level on a level lot submitted in the nationwide Quality Model Home competition conducted by *American Builder Magazine*, the business magazine for builders. The award was based on the quality of the floor plan, the quality of designing and the quality of construction and materials used in this home. Quoting from the judges’ comments, “Seldom has a split-level design combined the appearance of honest tradition with a plan that can expand as family needs grow. The outside shows genuine colonial heritage, is low of roofline and has details in the best Early American sense.”

*Home Builders Association of Greater Kansas City  
"Parade of Homes" Catalog 19XX*



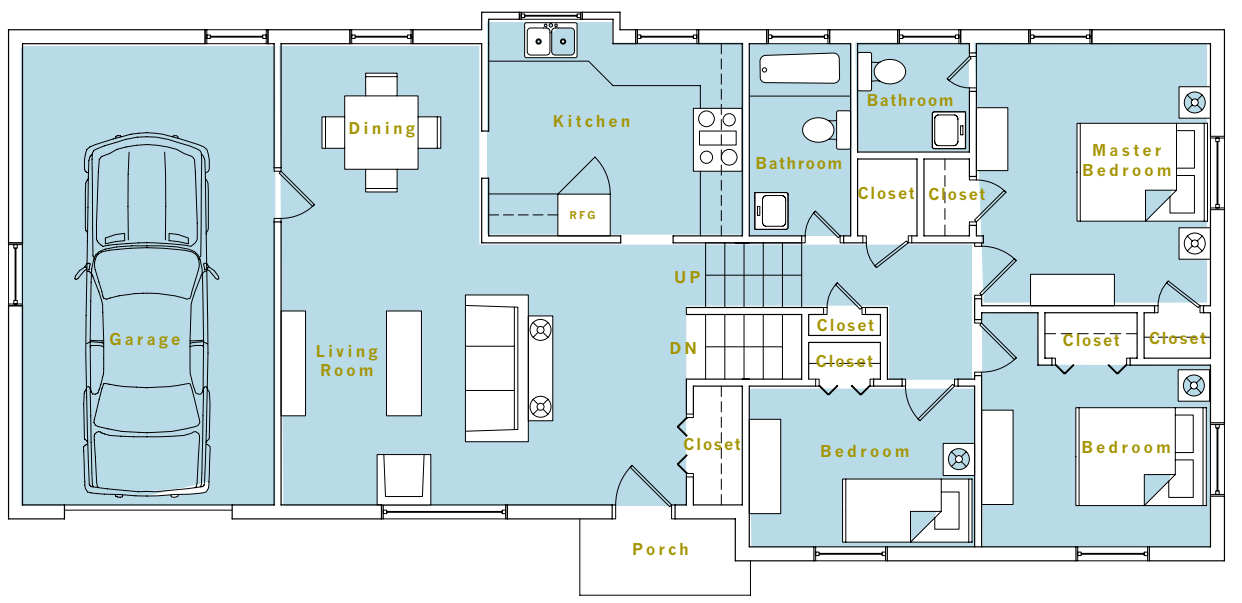
## EXISTING LOWER-FLOOR PLAN

SL



## EXISTING MAIN-FLOOR PLAN

SL



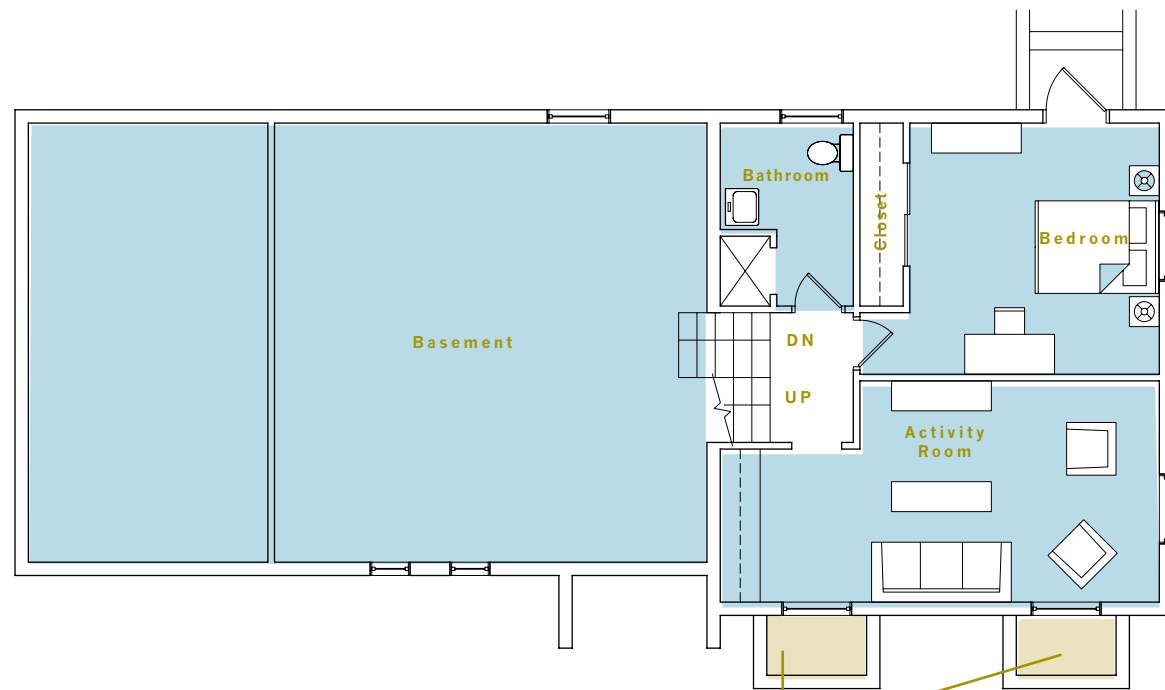
# SPLIT LEVEL REMODEL N<sup>o</sup>.1

SL01

*Expand...  
and open up the kitchen while creating  
an entry hall and master bath.*

## LOWER FLOOR

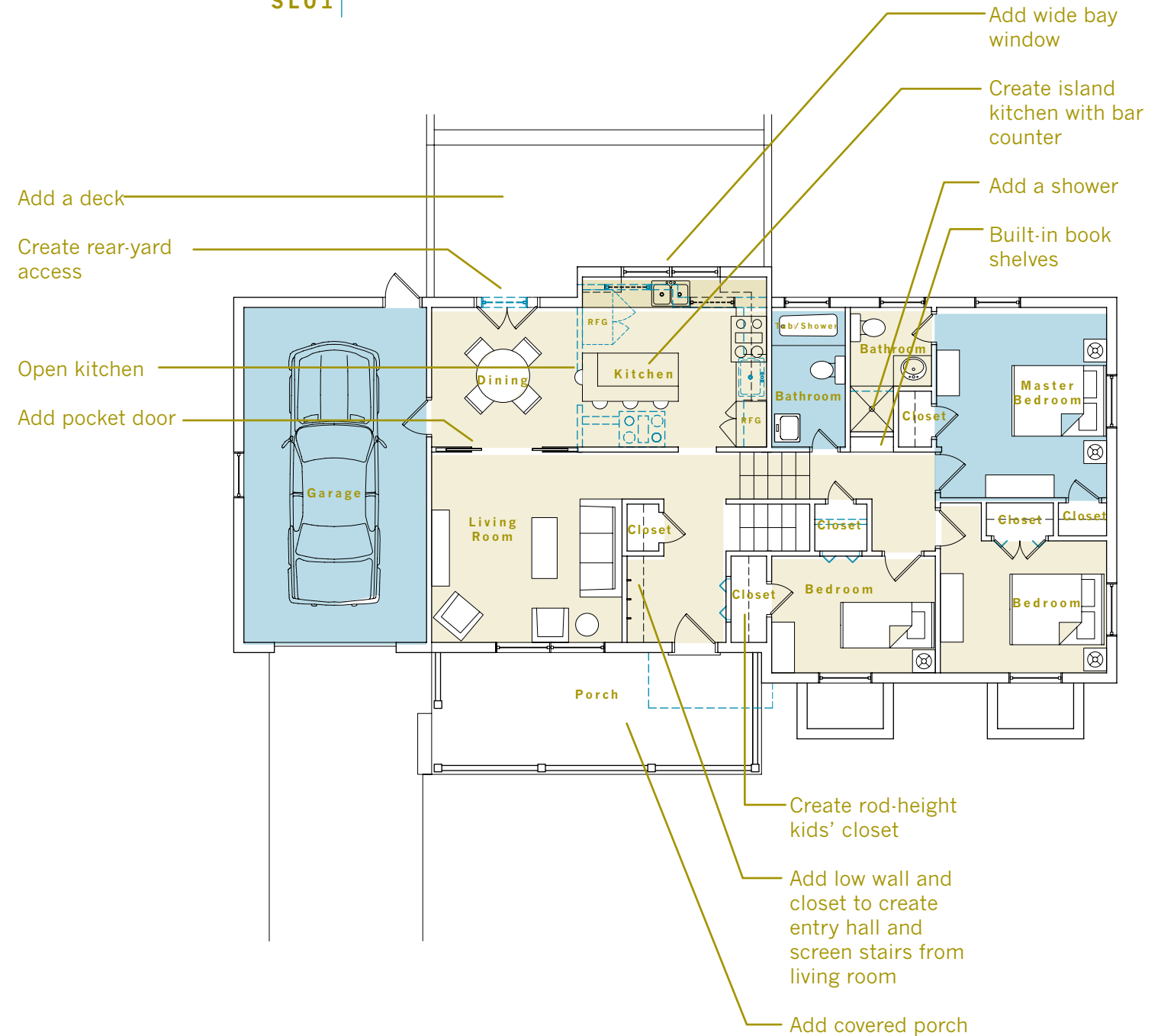
SL01



Add light wells and taller (full height) windows.

## MAIN FLOOR

SL01



● No change ● Remodeled ● Addition

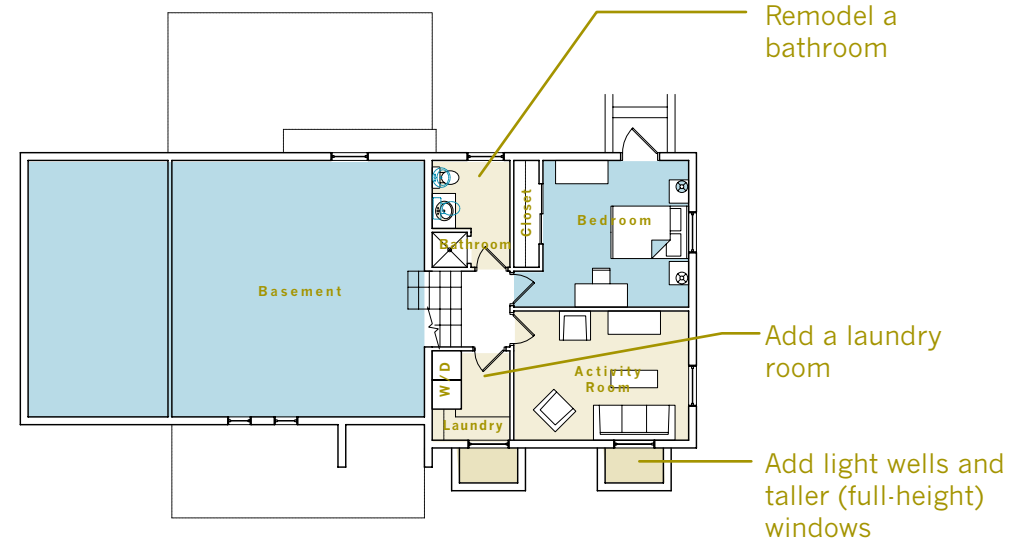
# SPLIT LEVEL REMODEL Nº.2

SL03

*Create...  
a third-level master bedroom suite.*

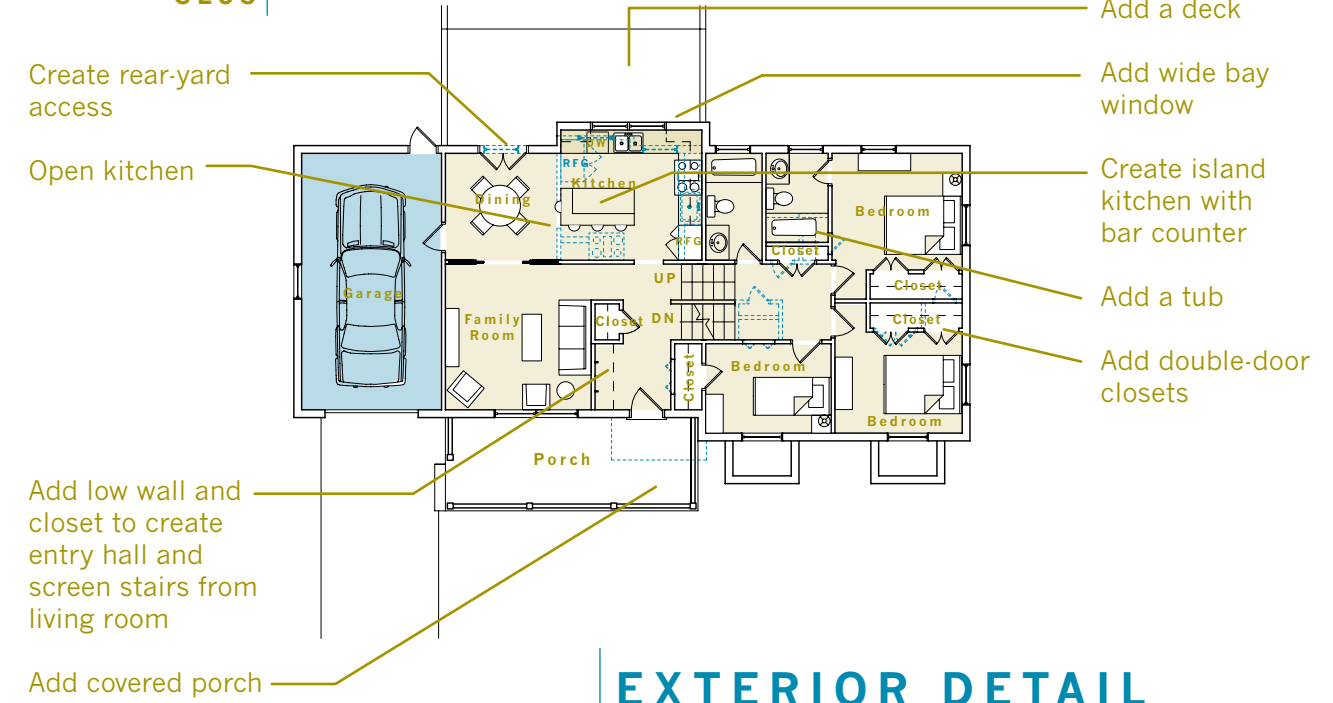
## LOWER FLOOR

SL03



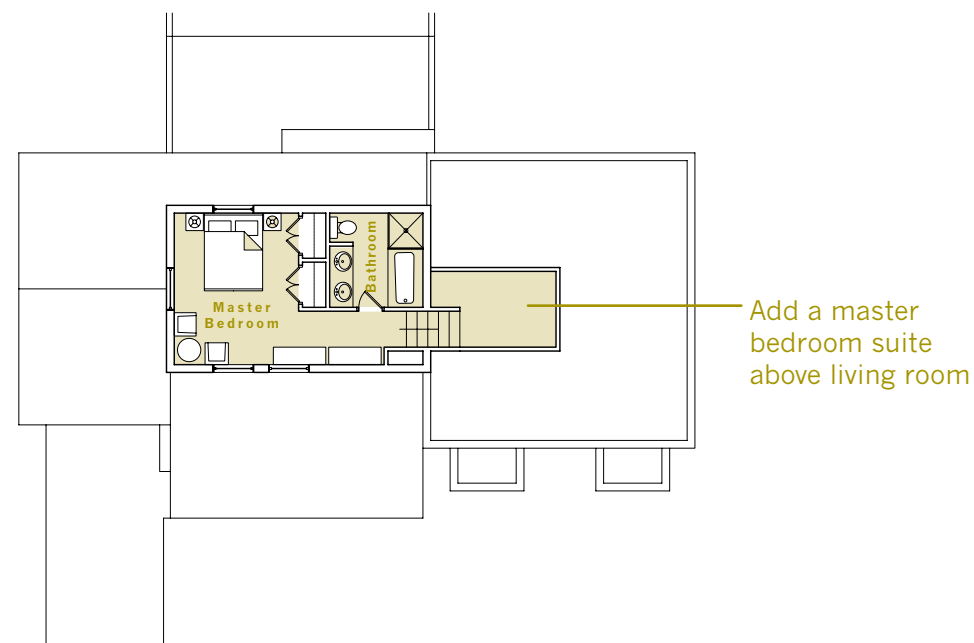
## MAIN FLOOR

SL03



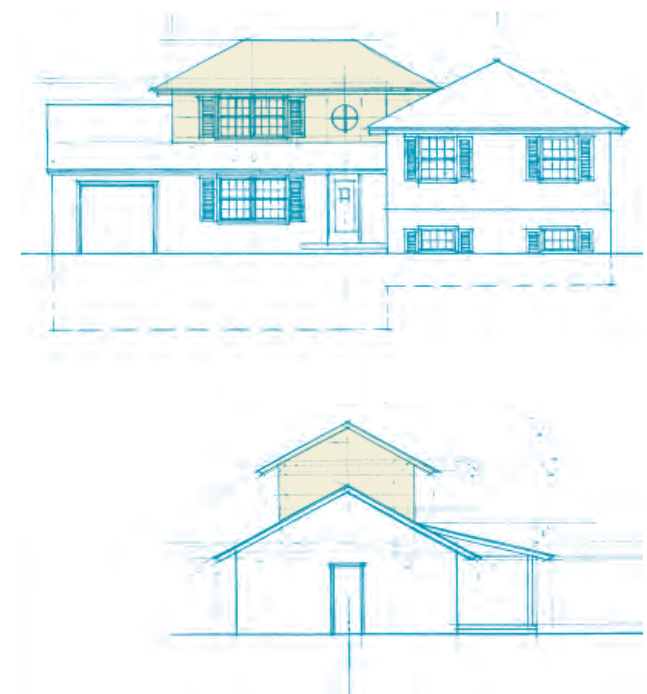
## UPPER FLOOR

SL03



## EXTERIOR DETAIL

SL03



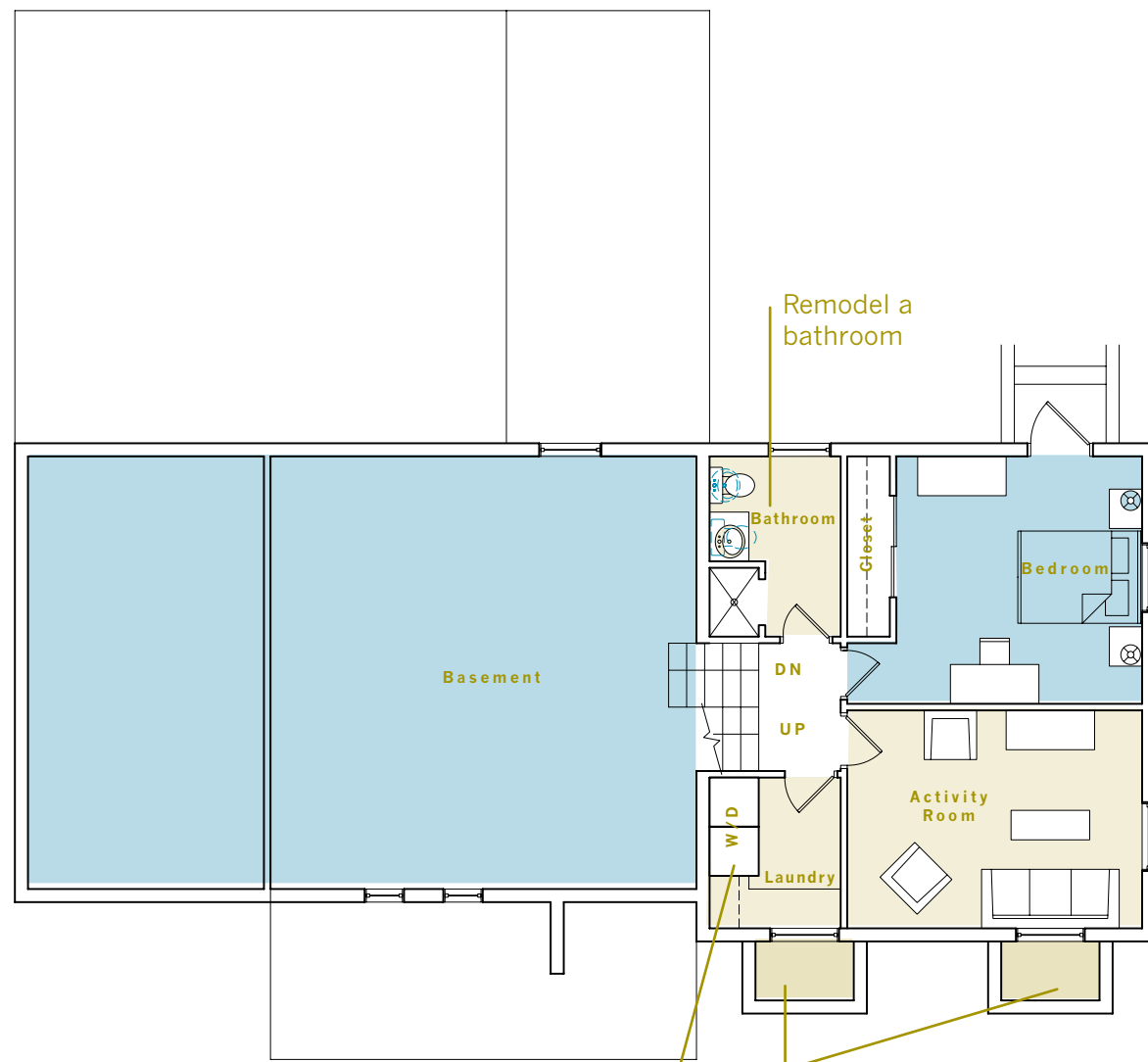
# SPLIT LEVEL REMODEL N<sup>o</sup>.3

SL02

*Add...  
a single-story addition with tandem garage, and family room with fireplace.*

## LOWER FLOOR

SL02

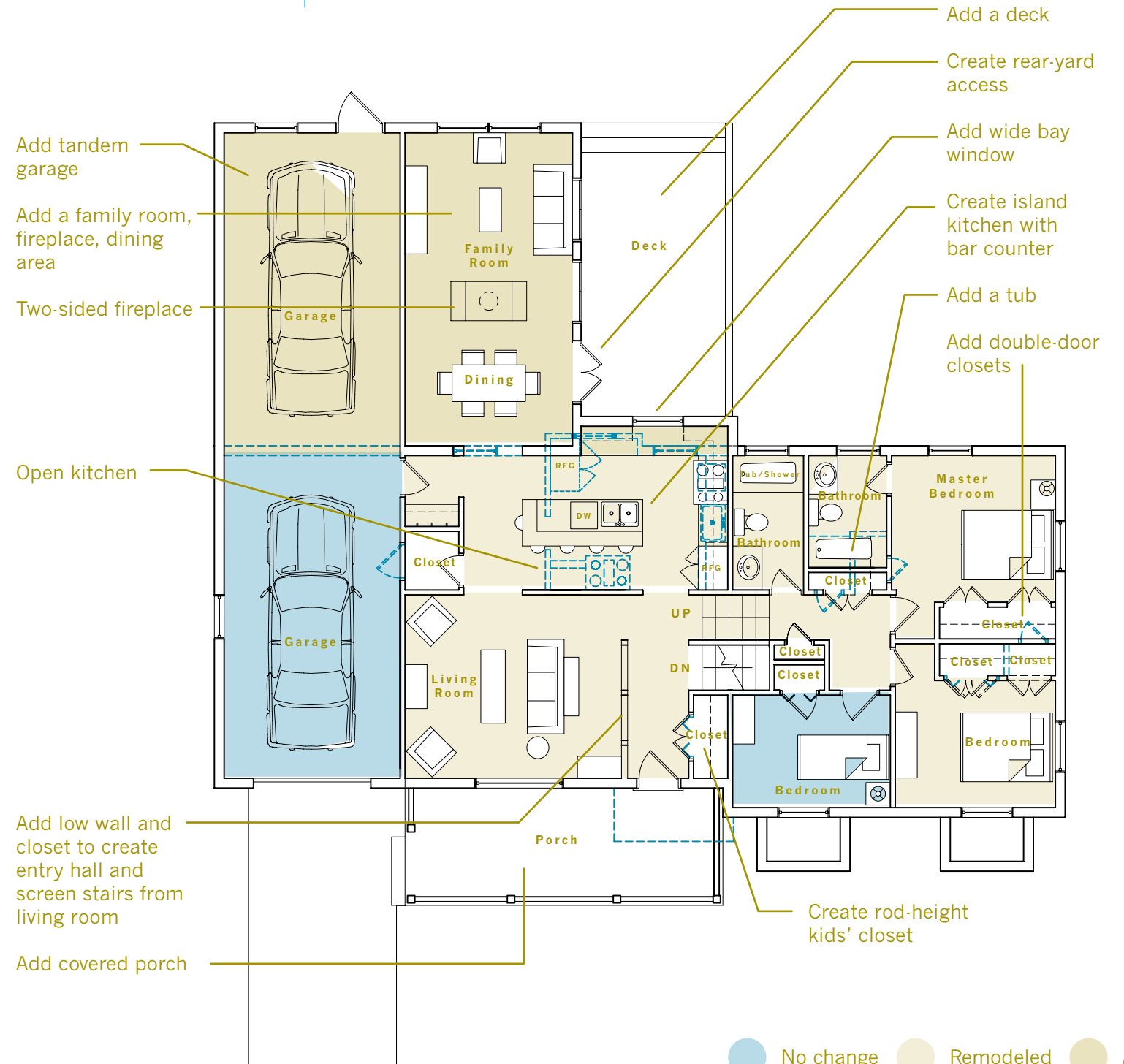


Add a laundry room

Add light wells and taller (full-height) windows

## MAIN FLOOR

SL02



Add low wall and closet to create entry hall and screen stairs from living room

Add covered porch

● No change ● Remodeled ● Addition

## RANCH

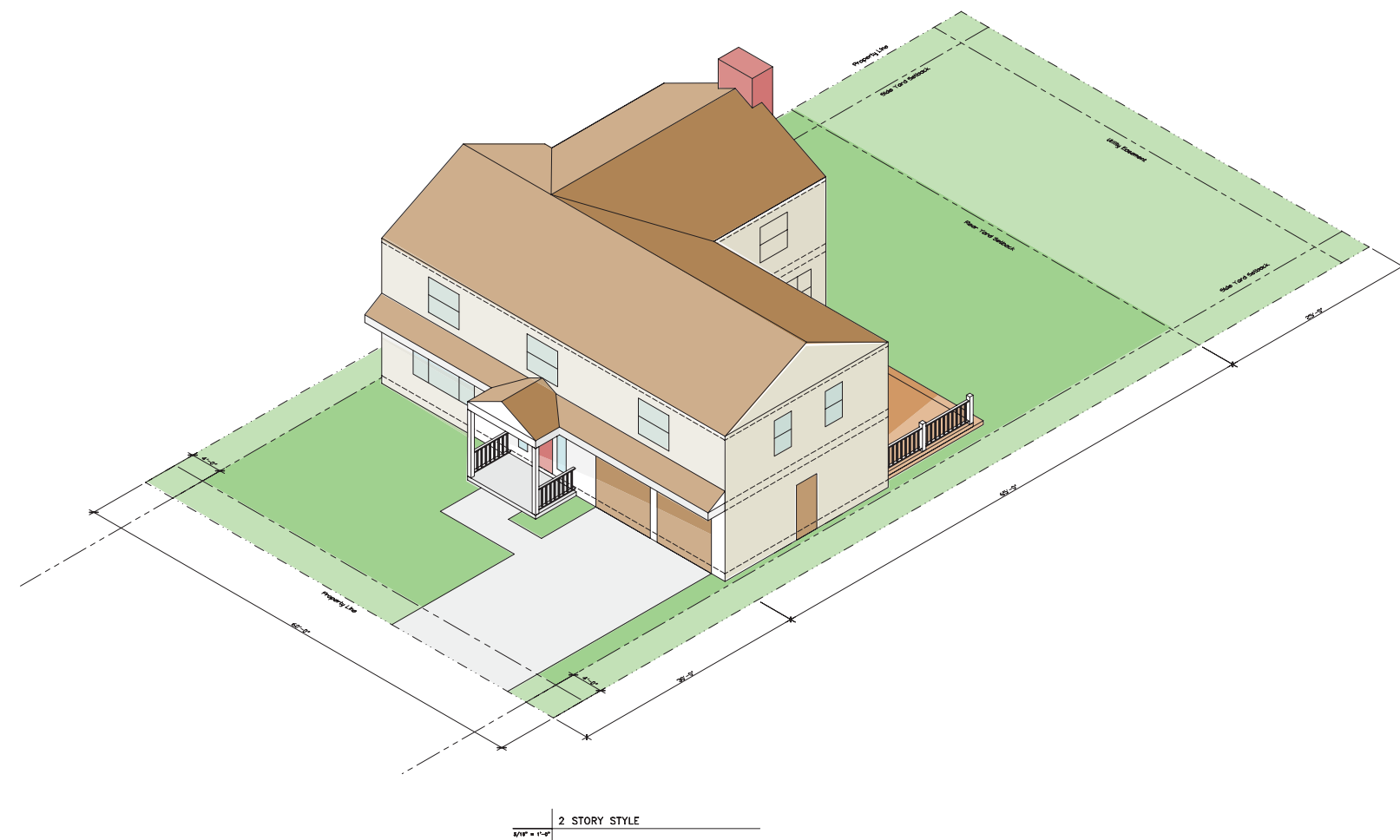
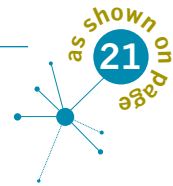
FC01



These diagrams depict the most extensive renovation projects shown in the previous pages. Selecting proper exterior materials, windows, doors, and details, proper landscaping and paint colors will complete the picture for your renovated home in an existing post-WWII neighborhood — one that you can be proud of and enjoy with family, friends and neighbors for an entire lifetime.

## TWO STORY

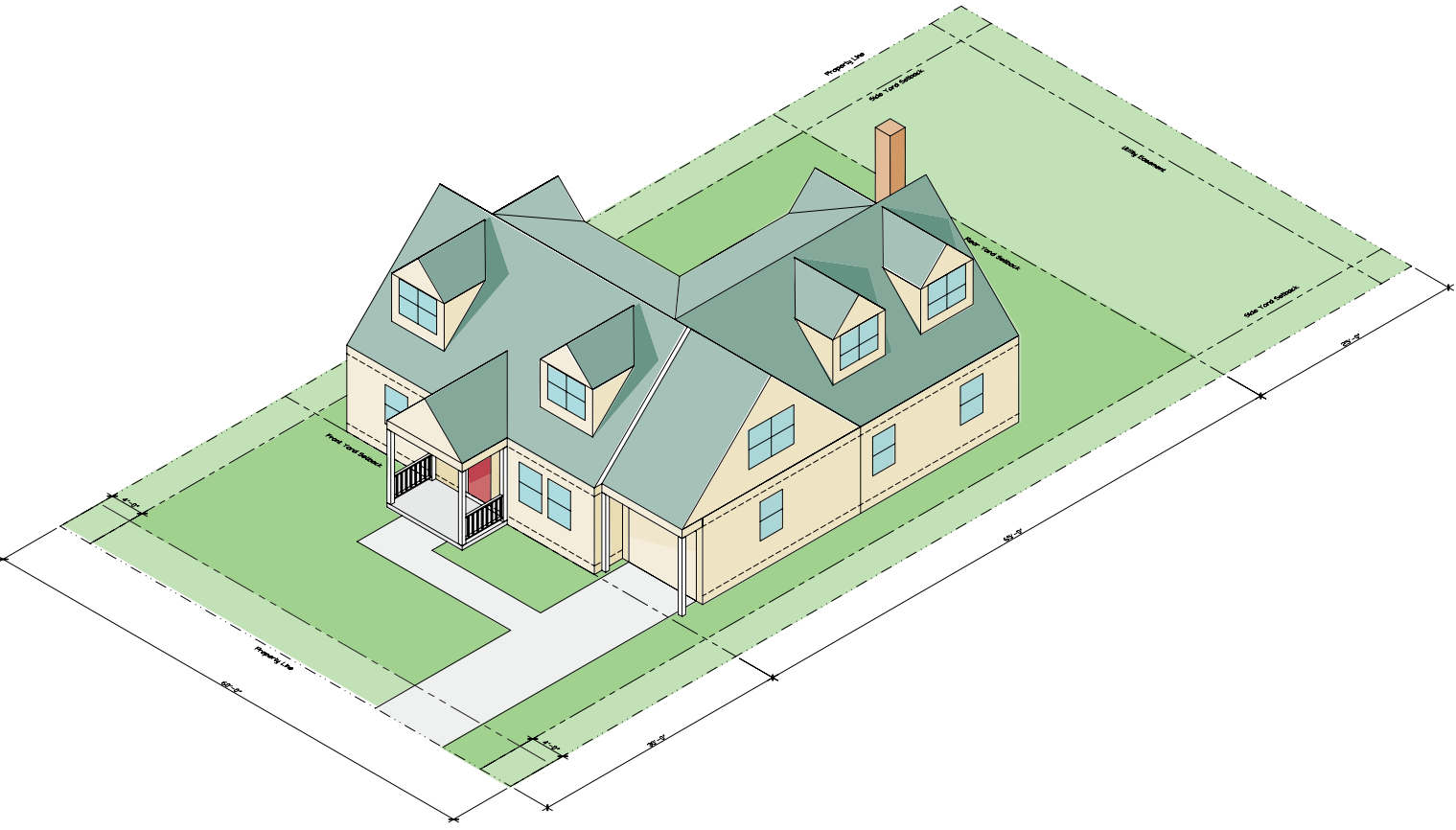
FC02



**CAPE COD**

FC03

as shown on page **25**

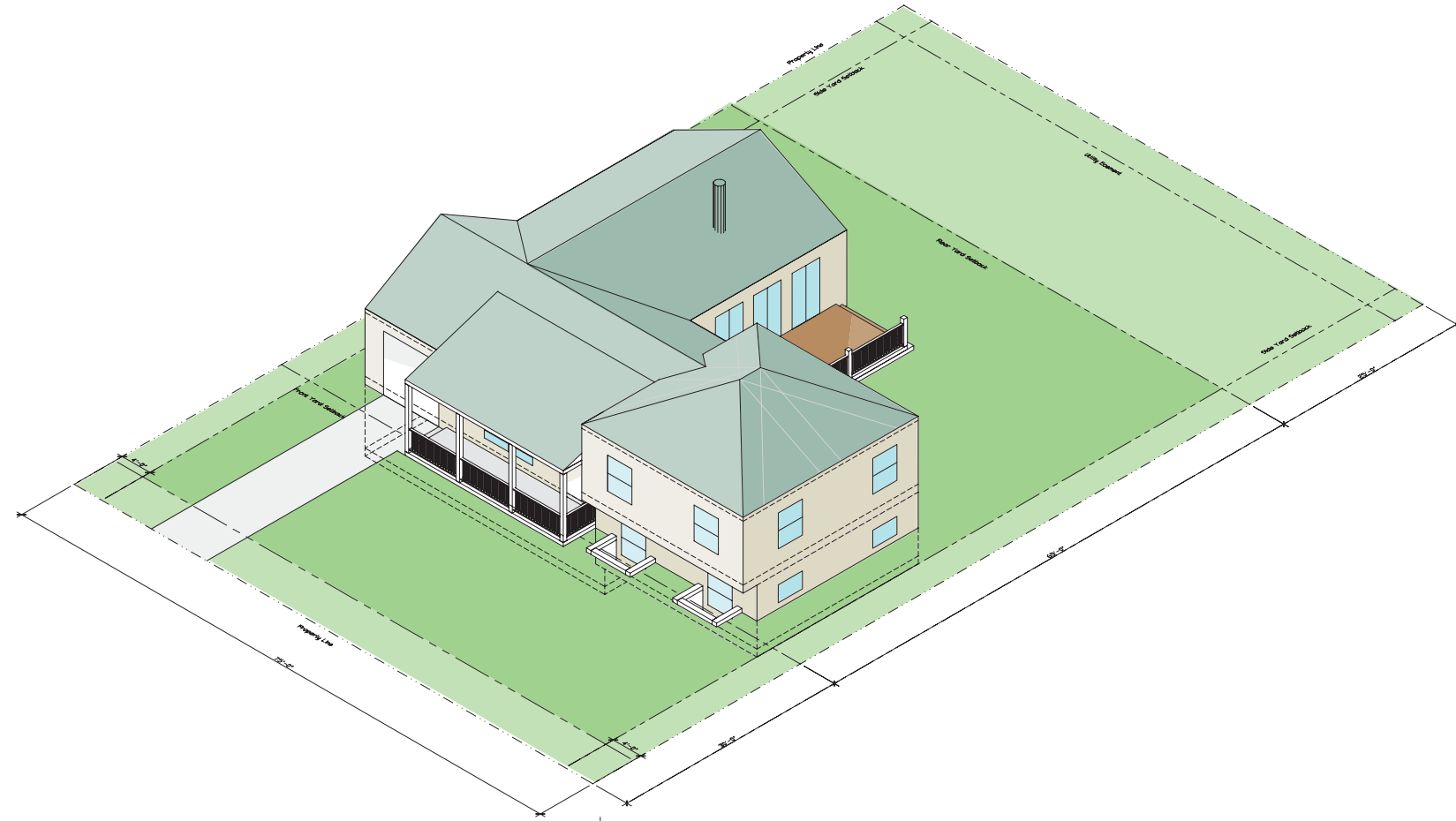


CAPE COD COTTAGE  
 3/16" = 1'-0"

**SPLIT LEVEL**

FC04

as shown on page **29**



SPLIT LEVEL  
 3/16" = 1'-0"

The following information on remodeling comes from First Suburbs Coalition partners Fannie Mae and the National Association of the Remodeling Industry (NARI).

### *Selecting a professional contractor*

Following are a few tips in selecting a remodeling contractor:

- 1 Employ a contractor with an established business in your area. Local firms can be checked through past customers.
- 2 Check the remodeling contractor with the government Consumers Affairs Office and the Better Business Bureau to ensure there is no adverse file on record.
- 3 Ask to see a copy of the contractor's certificate of insurance. Most states require a contractor to carry workers compensation, property damage and personal liability insurance.
- 4 If you elect to solicit bids from several different contractors, be sure they are bidding on the same scope and quality of work. Discuss variables in bids and beware of any bid that is substantially lower than others.
- 5 Ask for references and follow up on them. Call the references and ask such specific questions as: "Did the contractor begin work on time?" "Was the job site kept neat?" "Did the contractor stay in touch throughout the project?" "Would you use this contractor again without hesitation?"

### *NARI's Ten-Step Program to Remodeling:*

Following are steps based on NARI's recommendations to guide your remodel planning. These steps, although they assume you will use a contractor, are largely applicable if you are doing your own work.

- 1 Assess your current situation. Make sure you have the financial resources, time and patience to undertake a remodeling project before you start.
- 2 Decide how long you intend to live in your present home. If you plan on selling your home in the next few years, check the real estate comparisons for your neighborhood to see how much you can invest in remodeling and still recoup those costs when you sell your home.
- 3 Define the areas of the home you want to change. Have some idea of what you want the remodeling project to include and what rooms you would like to change before calling a contractor. Make a list of the rooms you would like to remodel as well as the reasons for the changes and what you would like done to each room. You may want to consider using an architect, general contractor, or a design/build contractor.
- 4 Allow plenty of time for the remodel. Keep in mind that possible delays may occur during the project due to materials shortages, weather and unforeseen problems. Delays are especially common for

special orders and kitchen cabinets. Take these into account when creating a timetable with your contractor. An unrealistic time frame will only add to the difficulty and stress.

- 5 Most cities, towns and counties have established building codes. They vary from one jurisdiction to the next. A building permit generally is required whenever structural work is involved or when the basic living area of a home is to be changed. If you have a home with an unfinished basement and would like to finish off a portion of it for a family room or bedroom, you would need a building permit because you are changing storage space to living space. If you are using a contractor, have the contractor obtain the building permit so he will be liable for the work.
- 6 Create a realistic budget. Decide how much money you can spend on home improvements before undertaking the project.
- 7 If you are using a contractor, get a comprehensive proposal from him. This allows you to know up front how much money the project will cost. The proposal should also include the types of products to be used.
- 8 Get a signed contract before any work begins. The contract should detail the scope of the project, start and approximate completion dates, a payment schedule, product types, and responsibilities of the contractor and any subcontractors. The contract should also include provisions for change order procedures, warranties, and alternative dispute resolution clauses.
- 9 Tie payments to work stages. Avoid contractors who ask for the total cost or a large sum of money up front. Kitchen remodeling often requires more money up front to cover the costs of ordering cabinets and appliances.
- 10 Keep your perspective. Remodeling is disruptive to your normal household environment. It is important to take a deep breath, keep your focus, and work toward the end result. If problems occur, talk to your contractor about your concerns.



One of the most important considerations for your home improvement project is financing. After all, the project will go nowhere if you can't pay for it. Fortunately, there are several options.

Five of the most common are:

- 1) purchase-rehab mortgage
- 2) home improvement loan
- 3) home equity line of credit
- 4) home equity loan (second mortgage)
- 5) cash-out refinancing of your current mortgage.

However, the simplest method of financing is cash.

### Cash

If you have cash in savings to pay for your remodeling project, this may be the best way to finance your home improvements. Be sure to consider that by paying in cash, you tie up money that could be earning interest in other investments. Look at the interest rate that you would be charged to finance the project and compare this to the interest you could earn by investing these funds.

Also remember that interest payments on a home improvement loan may be tax-deductible, while you can't write off the expenses of a remodeling project paid for in cash. Crunch the numbers and meet with a financial advisor to determine whether paying in cash will really pay off in the long run.

### Conventional Purchase-Rehab Mortgage

Some lenders offer mortgages that allow the consumer to purchase the home and finance planned improvements based on the "post improvement" or "as completed" home value. This is a cost-effective and convenient way to combine home purchase or refinance with the cost of renovating or repairing your home in one loan with one closing.

Instead of financing the renovation with a second mortgage or home equity loan, you get the lower interest rates of a first mortgage and only have to pay for one mortgage closing. And with these types of products, you can borrow an amount based on the value of the home after the renovations are finished, so you know you will have the funds available to do the job right. This provides an excellent tool for a homebuyer to invest in the home up front, even when there is a higher loan to value, while maintaining only one mortgage.

### Home Improvement Loan

Two special loans administered through the Federal Housing Administration (FHA) are the Title I and Section 203(k) programs. A Title I loan allows you to borrow up to \$25,000 for improvements to a single-family home. These are fixed-rate loans that FHA insures against the risk of default. Loans must be made by an approved Title I lender. The 203(k) program is not as well known, but if you want to purchase a fixer-upper, it is a terrific opportunity. It allows homeowners

to receive a single, long-term, fixed or adjustable rate loan that covers both the acquisition and interior rehabilitation of the property for owner-occupied units. To obtain a loan under the 203(k) program, you must use an FHA-approved lending institution.

### Home Equity Line of Credit

A home equity line of credit is a form of revolving credit in which your home serves as collateral. This allows you to tap into these funds whenever you need it. The credit line is usually set at 75 to 80 percent of the appraised value of your home minus the balance of the first mortgage. Your credit history and ability to pay may also be considered in determining the amount of credit available.

Home equity lines of credit usually carry a variable interest rate that is figured by adding a margin to the current Prime Rate or some other index. Other costs associated with setting up a line of credit may also apply and will vary from lender to lender.

### Second Mortgage

If you are not comfortable with the open-ended nature of a line of credit (which requires discipline to ensure that you don't go way over budget), a home equity loan, or second mortgage, may be right for you. This is a fixed-rate, fixed-term loan based on the equity in your house that is paid back in equal monthly installments over a specific period of time.

### Cash-Out Refinancing

If interest rates today are significantly less than when you first purchased your house, refinancing your mortgage may be a wise move. This refinancing alternative allows you to use the accumulated equity in your home to take out a new loan to pay off your existing mortgage and then use the remaining funds for your remodeling project. Make sure you factor in the length of time you plan to live in the house and the number of years left on your current mortgage before you decide to refinance.

### Keeping Your Budget in Line

Once you've decided how much you can afford to spend fulfilling your remodeling dreams, the real challenge is making sure you stick to this budget. So, how can you prevent your expenses from spiraling out of control?

- Plan on spending only 80 percent of what you can afford. Put the additional 20 percent in reserve to cover changes, unforeseen problems, and miscellaneous charges.
- Remember that anything not included in the original contract will cost extra. It's very easy to start tacking on hundreds and even thousands of dollars in change orders that will break both your budget and your timeline.

Stay focused on the task at hand. Stick to the project you have planned rather than deciding that now is the time to overhaul the rest of the house.

## WHERE TO TURN

Your first stop should be the mortgage company that holds your current mortgage or the lender you are planning to use to finance the purchase of your new home. See what kind of loans they offer. Then visit some other banks to see what they will offer. You can also visit City Hall to see if they have any financing tools you can use or if any tax abatement or other programs are available that might assist in financing your remodeling.

*Descriptions of finance options based on information from various sources including the National Association of Home Builders, Fannie Mae, and Freddie Mac.*

A Universal Design new or remodeled home opens up pathways and makes areas more functional and accommodating for everyone. The concept of Universal Design (UD) is to plan products and environments to be usable to the greatest extent possible by people of all ages and abilities, promoting safety, comfort and convenience.

## Will Your Home Evict You?

Elderly citizens and people with disabilities seek to maintain independent lifestyles. They find that available housing offers limited options to meet their basic needs. Many senior citizens, after a stroke or physical injury, find themselves unable to function in their current homes and are faced with moving into a more restrictive environment, such as a nursing facility.

About one out of six people have their lives interrupted by chronic illness or life-limiting physical and/or mental disabilities and must then confront life with disabling conditions. When such crises occur, people must face the reality that functioning in their own homes is not possible without specific, often major, adaptations. Friends, family members and others with disabilities will feel more welcome to visit a home if it is accessible.

## Every Person Benefits

Above all, everyone benefits from ease of movement and safety with such features as a bath seat, adjustable shower head, varying height kitchen cabinets, and space to move furniture and other large objects. Universal Design's main purpose is to promote homes that provide safety, convenience and comfort.

## Safety

We are six times more likely to have an accident at home than at work. Universal Design minimizes hazards and the adverse consequences of accidental or unintended actions. UD provides warnings of hazards, errors and fail-safe features. It also provides for privacy, security and safety equally available to all users. Controls communicate necessary information effectively to the user, such as tactile, visual and audio cues and instructions on a thermostat. The design is easy to understand regardless of the user's experience, knowledge, language skills or concentration level.

## Convenience

UD provides appropriate size and space for approach, reach, manipulation and use regardless of the user's body size, posture, or mobility. Each person, whether seated or standing, has a clear line of sight to the thermostat, light switches, kitchen appliance controls and plumbing fixtures. UD accommodates use of assistive devices or personal assistance and provides flexibility for a range of individual preferences and abilities. Controls facilitate the user's accuracy and precision.

## Comfort

UD minimizes sustained physical effort and repetitive actions. Reach to all components in the home is comfortable for any seated or standing user. Examples include controls on the front of and clear floor space around appliances, mailboxes, garbage dumpsters; and lever or loop handles used on doors and faucets. Hand and grip size vary to accommodate differences. Touch lamps operate without a switch.

## DESIGN EXAMPLES

- No-step, covered entry with maximum 1:20 slope reduces tripping hazard
- Entry door width min. 36"
- Interior doors 36" wide
- Hallways 48" wide for ease of movement
- Switches and thermostat less than 48" above the floor for everyone to use
- Outlets more than 24" above the floor to reduce bending
- Slip-resistant flooring in kitchen and bath so spills don't become hazardous
- 1 Removable cabinet fronts at sink with insulated pipes for sitting access, if desired
- 2 Multiple-level countertops and workplaces
- Vent hood switched at wall
- Front-loading washer and dryer raised one foot minimizes straining and injuries
- Bathroom 5'x5' wide for wheelchair turnaround space
- 3 Wall-mounted lavatory with insulated pipes
- 4 Integral or portable tub seat allows relaxed, safe bathing
- 5 Toilet seat 19" above the floor
- Blocking for handrails at tub and toilet
- 6 Walk-in closets with adjustable-height rods

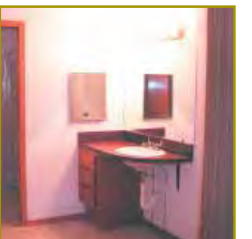
Such design features usually add only 2-3 percent to the construction cost.



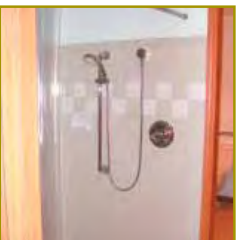
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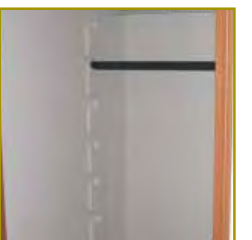
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For more information contact the Universal Design Housing Network, at 816-235-8845 or visit the Web site at [www.udhn.org](http://www.udhn.org).

## ENERGY EFFICIENCY

RP04

When you remodel your home you have an opportunity to incorporate energy-saving features. Energy-efficient features can save you money. That's because you pay less for energy over time. Keep in mind the following energy-efficiency suggestions from the National Association of Home Builders when remodeling:

- For home insulation, both in your attic and walls, look for the R-value. The higher the R-value, the better the insulating power. Wall R-values typically range from R-11 to R-23, and the builder can increase the R-value even more by simply adding a layer of foam sheathing and using higher density insulation between the wall studs. R-values for the floors generally range from R-11 to R-25, and in the ceiling from R-19 to R-50. Nominal R-values will not be achieved without proper installation, so choose your insulation contractor carefully.
- Use energy-efficient heating and cooling equipment. Nearly 50 percent of a typical home's utility bill goes toward heating and cooling. By installing the appropriate amount of insulation, properly sealing your home, and installing correctly sized heating, ventilating, and air-conditioning (HVAC) equipment, you will create a comfortable and energy-efficient home. Look for furnaces with an Annual Fuel Utilization Efficiency (AFUE) rating of between 80 percent for conventional furnaces to 94 percent for high-efficiency or condensing furnaces, and a central air conditioning unit with a Seasonal Energy Efficiency Ratio (SEER) rating of at least 12.  
  
Heat pumps offer another option for HVAC equipment, and perform both heating and cooling functions. Select a heat pump with a Heating Season Performance Factor (HSPF) greater than 7 and SEER rating of at least 12. Units with SEER ratings up to 18 are available. Regardless of the type of HVAC used, programmable thermostats (and adaptive recovery thermostats for heat pumps) help homeowners automatically set their equipment to turn on or off to create a comfortable and energy-efficient living environment.
- For major appliances, look for the bright yellow Energy Guides. These will help you shop for the most energy-efficient models and provide information on energy use and cost.
- For window products, look for the U-value. The lower the U-value, the more energy efficient the product is. Buying and installing double-pane windows that have high-performance glass (e.g., low-e coated or solar control spectrally selective) and are filled with gas may help you downsize the home's heating and cooling equipment since the energy-efficient windows help reduce heat loss in the winter and heat gain in summer.
- Use your hot water wisely. Water heating typically accounts for 10 to 25 percent of the energy used in the home. There are numerous ways homeowners can reduce the amount of energy they use to heat water: turn down the water heater's thermostat setting to between 115° and 120° F; buy an energy-efficient water heater; install non-aerating, low-flow faucets and showerheads; use the "warm" water setting on your clothes washer instead of the "hot" water setting; and set your dishwasher to "energy saver" or "water saver."
- Optimize the efficiency of your duct system by locating ducts within the conditioned space of your house, minimizing the length of duct runs, and making sure ducts are well sealed so they don't leak air. If ducts are routed in unconditioned areas, like attics or basements, make sure they are insulated to reduce heat loss.



The First Suburbs Coalition has developed a number of resources and has placed these on its Web site. Go to the Idea Book page and click on “Resources.”

The Web site is :

[www.marc.org/firstsuburbs](http://www.marc.org/firstsuburbs)

Here is a general guide to help you find information and resources and do the careful planning necessary for a successful project.

- 1 Ask friends and co-workers who have been through a remodeling project.
- 2 Visit your library and the First Suburbs Coalition Web site and collect background information.
- 3 Talk to your city’s community development department to see what resources might be available (financial or information) and what code requirements must be met.
- 4 Once you have an idea of what you want, get estimates to determine the cost.
- 5 If you are using a contractor, check references and check with the Better Business Bureau.
- 6 Talk with your bank or mortgage company about the best ways to finance your remodeling project.

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# *Best of Luck*

ON YOUR REMODELING PROJECT

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Please let us know about your remodeling project and if this book was helpful. Send your feedback to [firstsuburbs@marc.org](mailto:firstsuburbs@marc.org)

