# Residential Planning Guide

Clear-Span | Custom Design | Post-Frame | Energy-Efficient | Low-Maintenance





# Why Choose Morton Buildings for Your Next Home?

There are a lot of choices and building styles available for home construction. There are also many factors to consider when making a decision on who is going to build your next home.

Morton Buildings utilizes a method known as post-frame construction. Post-frame is defined as an engineered wood-framed building or home that features large laminated columns instead of wood studs. There are multiple advantages to this method of construction:

- >> Clear-span Construction. Using this method we eliminate interior load-bearing walls. The result is a truly open interior space for you to customize and finish based on your needs and design preferences.
- >> Energy Efficiency. We offer an exclusive Energy Performer<sup>®</sup> insulation package, which is ENERGY STAR<sup>®</sup> compliant and offers R-values that far exceed other traditional home insulation methods.
- >> Virtually Maintenance-Free Exterior. Using our exclusive Hi-Rib<sup>™</sup> steel for your roofing or siding ensures nearly zero maintenance for years to come.
- >> Unmatched Structural Warranty. Experience a warranty like none other in the home building industry.

It is important to note that the planning process for a Morton home can differ from traditional construction. Obtaining appropriate financing and preparing a construction site are critical first steps. Morton then provides a variety of levels of involvement for the construction of the home.

The cost of a Morton home will vary depending on the your level of accountability throughout the process. Many of our customers like to act as their own general contractor (customer source accountability) for all interior finishing, while Morton provides the insulated shell and they handle the rest. This option can save upwards of 20 percent of the total finishing cost, making this an attractive option. In select areas, we also offer options for single source accountability (turnkey construction) or split source accountability.

While our process is slightly different and often requires more homeowner involvement, it is often the best choice for many people seriously shopping for their dream home.

# Our Process at a Glance







# Financing.

If financing is required for your next home, this is a very important section with a lot to consider. First, Morton Buildings, Inc. does not offer financing to its customers. Most of our customers end up working with a local bank that they have a relationship with.

If you are planning to finance your home, we request you get prequalified through your lender first to best determine any budget parameters and their loan options. In the past, financing has been a challenge in some cases. Banks, and more specifically appraisers, do not consider post-frame construction a conventional method for building homes. A recommended down payment of 40% is highly suggested to overcome this potential obstacle. Also, with so few post-frame homes being sold after construction there are not many "comps" available for appraisers. The truth is that most people who build this style of home never sell them.

### These issues can cause some challenges during pre-approval. It is important that your bank understands the type of home you are building and who you are working with. It is also important to tell them if you plan to use steel siding and roofing. Depending on the bank you are working with, this may impact the term or rates you receive.

Although financing can be a bit more challenging, we have found that with a little more effort and involvement that favorable financing can be secured.

Also, it is important to note that the method for "finishing" the home and who is responsible for that portion of construction may impact the amount that some banks are willing to lend. This will require a budget to be set.



Site Selection.

Assuming you already have property, the next step is to determine where on the property your home will be located. Morton Buildings will help through this process but some things to consider include:

- >> Codes: Check local building codes for restrictions
  - National Fire Protection Association (NFPA) 101: Life Safety Code<sup>®</sup>
  - Design Loads—impacts cost based on location
- >> Proximity to Utilities: Closer means less costly
  - Are they available at selected site?
  - What are the water/sewer "tap fees"?
  - What sanitary system is available?
  - Is there access to a well?

- >> Flat Site: Preparation costs can add up quickly if grading and fill are required
- >> Other Considerations and/or Restrictions:
  - Deed Restrictions
  - Homeowner Association (HOA) Guidelines
  - Aesthetics Requirements

Other than the structure itself, the selection of your site may have the biggest impact on the overall cost of your project. If you are currently looking to purchase land, be sure to speak with the local permitting authority first.





# Construction Responsibilities.

There are several levels of involvement you can have when constructing your Morton Buildings home. Depending on what level you decide on can significantly impact the process and costs. Below is a breakdown showing the three most common levels of customer involvement.

(Note: all three options may not be available in all areas)



### \*SPLIT SOURCE ACCOUNTABILITY

Morton Buildings provides insulated building shell & general contractor provides all finish beyond insulated shell

Financing options require more work and requirements from the customer

This method will cost a little less than the single source method

Once plans are developed this method also requires very little day-to-day interaction from the customer

Little risk when both general contractors (shell & finish) are reputable

Most likely two contracts for project



\* Preferred Method

### CUSTOMER SOURCE ACCOUNTABILITY

Customer acts as general contractor & Morton Buildings completes shell & customer sources all finish beyond insulated shell

Most financial institutions will not allow customer to be their own general contractor. This option is **usually used when customer is using his/her own cash** 

This method will be the customers least expensive option

Once plans are developed this method will still require a lot of day-to-day interaction from the customer

Higher risk for errors in the construction process due to the number of contractors that will be involved

Multiple contracts for project

### SINGLE SOURCE ACCOUNTABILITY

Morton Buildings provides **turnkey construction** (limited availability)

Financing options are the easiest to obtain with this recognized process of new construction

This method will warrant the highest cost per square foot construction

Once plans are developed this method requires very little day-to-day interaction from the customer

Very little risk when a reputable company is chosen as the general contractor

One contract for entire project







# Preparing Plans & Project Costs.

There are a few steps that are involved in preparing the cost of your project. Within this brochure, you will find some examples of popular home floor plans and the baseline cost to construct the insulated shell for your home. Based on this information you should have a fairly good idea of what your Morton home will cost. Also note, based on your level of involvement as explained in step 3, the pricing and timeline may vary.

Morton Buildings does not have pre-designed home kits. Each design is custom to your needs and pricing will vary based on a number of factors. Because of this, it can take longer in some cases to acquire exact pricing on your design.

A variety of factors contribute to the cost of any Morton building. Some of the most significant variables include the size of your building, features you choose for your building, location of your building, and the site you plan to build on. One of the most critical things to remember when seeking a price for a Morton building is that the most reliable source throughout the design process will always be a local Morton sales consultant, as they are equipped with the knowledge to explain what a building will cost and why it will cost that amount.

In order to move forward with a price quote of your future home, we recommend visiting the Morton Buildings website, mortonbuildings.com, and browsing past home projects. Selecting several that you are interested in can help your sales consultant provide you with a more accurate price range.

For those customers looking for a custom design based on a floor plan concept or sketch you have in mind, Morton can work with you to establish a budget and preliminary drawings to proceed further in the home building process.

# Final Steps Prior to Construction.



### >> Finalize Financing and Payment Schedule

Working with Morton, and potentially your bank, your funds and payment schedule will be verified. Once this step is complete the contracts can be signed.

### >> Review Plans & Sign Contracts

This process will vary based on your selected level of involvement (See Step 3). You will only sign one contract with Morton Buildings. However, based on that previous selection you may also need to arrange contracts with a general contractor or specific subcontractors. Also, it's important to note that any significant changes to your project after this point will require a change order and this can affect the schedule of your construction.



# Construction.

This is where your home begins coming to life. The construction process and timelines will vary greatly based on the complexity of your project.













### **Ranch Insulated House Shell**

### **Option 1**

**Dimensions:** 36' × 10' × 50' **Potential Living Area:** 1,800 sq. ft.



#### Includes:

- » 6' wide finished back porch with molded aluminum ceiling soffits and column covers
- » 10' wide finished front porch with molded aluminum ceiling soffits and column covers
- $\gg$  1' finished overhangs with vented sidewall overhangs and continuous vented ridge
- » Wainscoting and protective liner
- » Gutters and downspouts on all sidewalls
- » 4/12 roof pitch
- » 8-vinyl double pane, Low-E glass windows
- » 2 Steel entry doors with 9-lite windows on top half
- » 6" thick blanket insulation (R-19) uncompressed on all exterior walls with 2" x 4" nailers spaced 16" OC ready for customer's interior finish
- » 7/16" OSB under roof steel with ceiling ready for customer's interior finish
- » .019 Hi-Rib<sup>™</sup> steel on all sidewalls and roof with FLUOROFLEX<sup>®</sup> 1000 paint system
- » Building wrap under Hi-Rib steel
- » Fully erected on your prepared site with no overhead or underground obstructions\*
- » Full Morton warranty

#### Starting at: \$83,528/\$46 per sq. ft.

\*Price does not include: Site prep, insulation in attic above ceiling, monolithic concrete slab with thickened edge, interior walls, and finish work



While Morton will provide the insulated shell of your home, additional varying costs to finish the home may be necessary and can affect the final budget of your project.

Additional items such as concrete, heating and air conditioning, electricity, interior walls, flooring, countertops, cabinets, and plumbing with fixtures must be considered when planning your project.



Optional Floor Plan

### Ranch Insulated House Shell Option 2

#### **Dimensions:** 36' x 10' x 50' **Potential Living Area:** 1,800 sq. ft.

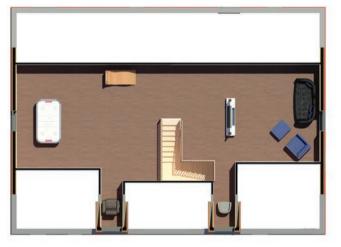


Includes:

- » 6' wide finished back porch with molded aluminum ceiling soffits and column covers
- » 10' wide finished front porch with molded aluminum ceiling soffits and column covers
- » 1' finished overhangs with vented sidewall overhangs and continuous vented ridge
- » 5" reveal Hardi Plank siding with 1x4 Hardi-Trim corner boards
- » Protective liner and wainscoting prepared for brick
- » .019 Hi-Rib™ steel on roof with FLUOROFLEX® 1000 paint system
- » Building wrap under Hi-Rib steel
- $\gg$  2–5' x 4' gable dormers, functional with 3' x 3' insulated vinyl windows with Low-E glass
- $\ensuremath{\mathsf{w}}$  Gutters and downspouts on all sidewalls
- » 7/12 roof pitch
- $\gg$  8-vinyl double-pane, Low-E glass windows
- » 2-steel entry doors with 9-lite double-pane windows on top half
- » 6" thick blanket insulation (R-19) uncompressed on all exterior walls with 2" x 4" nailers spaced 16" OC ready for customer's interior finish
- » 7/16" OSB under roof steel with ceiling ready for customer's interior finish
- » Fully erected on your prepared site with no overhead or underground obstructions\*
- » Full Morton warranty

### Starting at: \$140,031/\$78 per sq. ft.

\*Price does not include: Site prep, insulation in attic above ceiling, monolithic concrete slab with thickened edge, interior walls, and finish work



Optional Second Floor Bonus Room Plan

While Morton will provide the insulated shell of your home, additional varying costs to finish the home may be necessary and can affect the final budget of your project.

Additional items such as concrete, heating and air conditioning, electricity, interior walls, flooring, countertops, cabinets, and plumbing with fixtures must be considered when planning your project.



Optional First Floor Plan

### 2-Story Insulated House Shell

#### Dimensions: 30' × 20' × 50' Potential Living Area: 3,000 sg. ft.



### Includes:

- » 8' wide finished porch with molded aluminum ceiling soffits and column covers (50 feet on each side)
- » .019 Hi-Rib $^{\rm m}$  steel on all sidewalls and roof with FLUOROFLEX  $^{\rm g}$  1000 paint system
- » Building wrap under Hi-Rib steel
- » 1' finished overhangs with vented sidewall overhangs and continuous vented ridge
- » Wainscoting and protective liner
- » Gutters and downspouts on all sidewalls and porches
- » 4/12 roof pitch
- » 15-vinyl double-pane, Low-E glass windows
- » 2-entry doors with 9-lite double-pane windows on top half
- » Entire second story deck installed. Composed of 2" x 12" joists 16" OC with 3/4" tongueand-groove plywood decking. Will require interior supports or be supported by customer's interior stud walls
- » 6" thick blanket insulation (R-19) uncompressed on all exterior walls with 2" x 4" nailers spaced 16" OC ready for customer's interior finish
- » 7/16" OSB under roof steel with ceiling ready for customer's interior finish
- » Fully erected on your prepared site with no overhead or underground obstructions\*
- » Full Morton warranty

#### Starting at: \$137,507/\$46 per sq. ft.

\*Price does not include: Site prep, insulation in attic above ceiling, monolithic concrete slab with thickened edge, interior walls, and finish work

While Morton will provide the insulated shell of your home, additional varying costs to finish the home may be necessary and can affect the final budget of your project.

Additional items such as concrete, heating and air conditioning, electricity, interior walls, flooring, countertops, cabinets, and plumbing with fixtures must be considered when planning your project.



Optional First Floor Plan



Optional Second Floor Plan

### 2-Story Insulated House Shell

Option 2

**Dimensions:** 30' × 20' × 50' **Potential Living Area:** 3,000 sq. ft.



#### Includes:

- » 8' wide finished porch with molded aluminum ceiling soffits and column covers (porch wraps around the entire building). Center of front porch has a gable entry
- » 2' finished overhangs with vented sidewall overhangs and continuous vented ridge
- » Wainscoting and protective liner
- » .019 Hi-Rib<sup>™</sup> steel on all sidewalls and roof with FLUOROFLEX<sup>®</sup> 1000 paint system
- » Building wrap under Hi-Rib steel
- » Gutters and downspouts on all sidewalls and porches
- » 7/12 roof pitch
- » 17-vinyl double-pane, Low-E glass windows with vinyl shutters
- » 2-steel entry doors with 9-lite double-pane windows on top half
- » Entire second story deck installed. Composed of 2" x 12" joists 16" OC with 3/4" tongueand-groove plywood decking. Will require interior supports or be supported by customer's interior stud walls
- » 6" thick blanket insulation (R-19) uncompressed on all exterior walls with 2" x 4" nailers spaced 16" OC ready for customer's interior finish
- » 7/16" OSB under roof steel with ceiling ready for customer's interior finish
- » Fully erected on your prepared site with no overhead or underground obstructions\*
- » Full Morton warranty

#### Starting at: \$229,108/\$76 per sq. ft.

\*Price does not include: Site prep, insulation in attic above ceiling, monolithic concrete slab with thickened edge, interior walls, and finish work

While Morton will provide the insulated shell of your home, additional varying costs to finish the home may be necessary and can affect the final budget of your project.

Additional items such as concrete, heating and air conditioning, electricity, interior walls, flooring, countertops, cabinets, and plumbing with fixtures must be considered when planning your project.



Optional First Floor Plan



**Optional Second Floor** 

# **Roof Pitch**

4" A 4/12 roof pitch is when the roof rises 4 inches for every 12 inches of horizontal run. 12" 6/12 PITCH 8/12 PITCH 4/12 PITCH 10/12 PITCH 12/12 PITCH 

# **Roofing Materials**

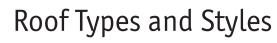
In addition to Morton's Hi-Rib<sup>™</sup> steel roofing, you can also choose shingles or tiles for your building's roof. These roofing options are a great way to achieve a custom look for your home.

Steel Roof





Shingled Roof



Morton's roofs are designed for long-term good looks, and they're available in a variety of colors and roof pitches. To enhance the style and function of your building, explore the many available options such as: a roof extension to create a wraparound porch, gable dormers for a traditional look, or a welcoming entry porch, to name a few.



Gable



Hip with Gable Entry

Gambrel









Dutch Hip



Turkey Tail











Eyebrow



Pitch Break



Deep Fascia

Monitor







# Siding

From traditional, low-maintenance Hi-Rib<sup>™</sup> steel in a variety of colors, to brick, HardiePlank<sup>®</sup> or HardiePanel<sup>®</sup> and cultured stone, you choose the siding that best fits your style or your building's surroundings.





Steel

HardiePanel® or HardiePlank





Stone Wainscot

Brick

## Wainscot

Wainscot is both a practical and aesthetically pleasing element to add to your building's exterior. It allows for different color schemes and breaks the vertical lines of your building's walls. Several options are available for wainscot including: Novabrik<sup>™</sup>, masonry, Hi-Rib steel and stone.









Masonry Wainscot

Novabrik<sup>™</sup> Wainscot

Overhangs

Overhangs work with functional cupolas to provide even more ventilation in your building.







Vented Soffit

Tapered End Overhangs



# Gutters and Downspouts

Gutters and downspouts keep the sides of your building clean by directing water away from the building. They also reduce corrosion, erosion and condensation around your building. Our heavy-gauge aluminum gutters and galvanized steel downspouts are finished with FLUOROFLEX® 1000 paint in a variety of colors to match or accent your building.



Gutter & Downspout

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# Windows and Shutters

Add natural lighting and improve the ventilation in your building by including windows. We offer a premium line of Pella<sup>®</sup> windows with double- and triplepane glazing options that are ENERGY STAR<sup>®</sup> compliant.

Raised-panel or open-louvered 12" or 15" vinyl shutters enhance the beauty of your building and are available in a variety of attractive colors to match or accent your building.









**Dormers and Porches** 

and sizes are available.



## Walk Doors

Walk doors for your Morton home are a matter of personal preference. The material used and looks can vary greatly based on your budget. As a general rule, doors can range from a price as low as \$500 all the way up to several thousand. Whether you're looking for a basic steel door, or a high-end wood or fiberglass door, Morton has relationships with several manufacturers to ensure you get the right door for you at the right price.



Morton FiberSteel® Door





Pella® Wood Door







Dormers and porches extend the character and functionality of your home. Porches can

provide additional shelter and can also be a great place to sit back and relax. Various styles







Pella<sup>®</sup> Fiberglass Door



Pella<sup>®</sup> Steel Door

Pella® Wood Doors

Pella<sup>®</sup> Fiberglass Doors









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# Attached Garages

There are different options for adding a garage to your Morton Buildings home. Each style of garage connection has a different look and functions differently. If a detached garage better suits your needs, your sales consultant can quickly create a proposal for that as well.

That cost will increase based on the complexity of the attachment to your home and the features you choose to add to the garage.



















## Morton Buildings For All Your Building Needs



Agriculture



**Riding Arena** 



Commercial/Office/Retail



Garage & Residential Storage



Fire Station & Municipal



**Church & Activity Centers** 



Horse Barn



Mini-Storage



Veterinarian & Kennel

Price, construction details and material specifications shown are subject to change without notice. Colors reproduced in this brochure are for illustrative purposes only and may vary from actual colors or finishes. Certain features shown are non-slock items and may be purchased through your local Morton Buildings construction center. Options and features shown may not be available on all building types or styles. The statements and opinions about products expressed here are those of specific customers and should not be constructed to represent all buildings or products sold, manufactured, distributed or constructed by Morton Buildings.

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