



Where Do We Go From Here

Ballymore Homes

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It's About Time

When You're Ready for More Space

Knowing about the zoning regulations in your area will help you plan the addition or new construction that's right for you.

Asking the right questions will help you speed the process along.



Get Ready—For More

More house made easy. Don't be caught by surprise when it's time to take the next step. Finding answers isn't hard and should be one of the first steps in planning your construction project.

- Know your facts
- Explore your financing

Your tax bill contains important information about your property. A quick review will tell you the section, block, lot number and size. When planning your construction you are going to need to consider the zoning requirements that typically govern the size and location of a structure in relation to the lot. Make a copy of your tax bill and have it handy. If you don't know your zone, you can bring your tax bill to your town offices and they can look it up.



Set in one day, finished in weeks

Discuss this information with us before you plan your construction. We'll be able to tell you how it will influence your project. You'll probably also need this information and a copy of the tax bill and survey for your permit applications and bank when applying for a loan or mortgage.

Besides choosing a reputable builder like Ballymore, you may need an architect, surveyor, landscaper, banker, a lawyer and other professionals who will help you obtain the home of your dreams. You can build a custom home or addition or consider plans from our exciting collection. Likewise we'll be happy to provide an introduction to any professional you may need so you can find the best match.



The home of your dreams

Budget

Landscaping, permit fees, appliances and other plan elements may seem like details or just incidental expenses but they can be substantial and thinking ahead about all the factors influencing budget will make the process much smoother. You should begin researching the costs of appliances, landscaping and other items you'll need.

Check local banks, the newspapers and the internet for rates and types of financing for the project. Knowing how much you qualify for is essential.

One significant advantage of factory construction is the savings in interest cost on construction loans.

Your budget goes further because you are borrowing for far less time during the construction phase versus traditional building methods.

Find out more. Many ordinances which vary from one municipality to another govern construction. When planning your project, it's important to know how local regulations will affect such things as the position, height and size of your structure.

Lot Coverage Percent or Coverage Ratio

Homes may not occupy more than a set percentage of the lot. If a home occupied every square foot of a property, the lot coverage would be 100%. In this case there would be no yard or driveway and no separation between neighboring homes.

Divide the area of the structure by the area of the lot to calculate the percentage coverage. A 1,000 square foot structure on a 5,000 square foot lot is 20% coverage. If the area is zoned for 20% coverage, the first floor can not exceed 1,000 square feet on a 5,000 square foot lot. If you want to build onto your home and your addition would increase the lot coverage above the limit, you'd have to consider plans that added space to the second floor. In some areas garages and sheds may count in the calculations.

Setbacks

This refers to the distance between your house and the property line. The diagram at the right shows the setbacks on a typical lot.

Building ordinances govern the distance that must be allowed between side yards; the distance from the road; and the distance from the rear of the lot.

Height

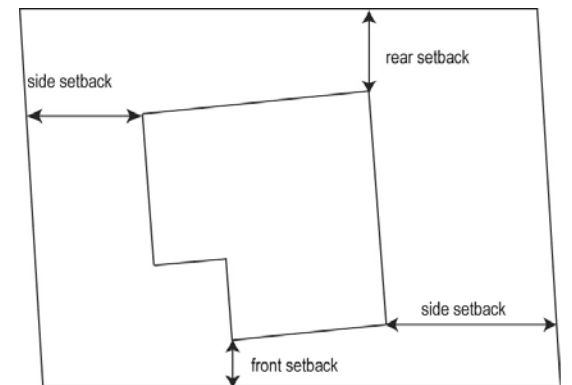
Building height is measured at the ridge of the roof in some localities while others measure height at the mid line. The allowable height also varies in each jurisdiction. This is very important, not only in determining the height of ceilings, windows and doors but also in the pitch of the roof.

Elevation

Building near the water poses unique requirements. To reduce the risk of flooding, the building code will govern the height of the foundation which in turn influences the height and other aspects of the entire structure.

Upzoning

Some areas changed zoning increasing the minimum lot size. In most cases a variance will be granted but in some cases it will not. Approvals can add many months to the process.



Caroline Avenue