

LEADING SULLIVAN'S ISLAND ARCHITECT REVEALS 4 SECRETS



# The Truth About Why It Costs More To Build On Sullivan's Island

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*How to Minimize your Spending  
and Maximize your Investment*

**WHAT YOU'LL FIND IN THIS GUIDE**

## Welcome!

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I prepared this guide after seeing so many people struggle to understand why it costs more to build on Sullivan's Island, and what you can do to get the best value for your money.

Sullivan's Island is only a bridge away from the mainland, but the price jumps once you cross that bridge.

You may be wondering: why is that? Is it all just a builder's scheme of smoke and mirrors to earn a higher fee? And most importantly: what are the key, critical steps I need to take to ensure I get the best value for my money?

In the following pages, you will discover the answers to these questions — and more.

I hope you enjoy this guide and look forward to your feedback and questions!



Sincerely yours,

**RACHEL BURTON, SWALLOWTAIL ARCHITECTURE**

**SWALLOWTAIL** 



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## Is the ‘Sullivan’s Factor’ Real?

*“Some people know the price of everything and the value of nothing” – OSCAR WILDE*

I’ve worked with clients who have moved to Sullivan’s Island from other parts of South Carolina, and others who have come from out of state, and all have been shocked at the bottom line when they received their first Cost Estimate of Construction. They cannot believe that crossing the Ben Sawyer Bridge makes such a difference in construction cost. It’s the same paint, so why does it cost more to paint a home on Sullivan’s compared to Mount Pleasant?

Let me assure you, there really is a “Sullivan’s Factor”. It is not a conspiracy: it really does cost more. There are good reasons for some... but not all... of the higher costs.

Some of the reasons are scientific. Some are because of the design guidelines, some are because homeowners just like you make personal lifestyle decisions that increase the construction cost.

Just because some factors are justifiable, it doesn’t mean everything makes the costs of construction higher on Sullivan’s. So you need to be careful. You need to make sure you are not paying for unnecessary costs, and you need to know how to get the best investment value.

Want To  
Know What It  
Really Costs To  
Build On Sullivan’s?

EMAIL ME AT RACHEL@  
SWALLOWTAILARCHITECTURE.  
COM AND I’LL SEND YOU THE  
COST ESTIMATOR FOR  
FREE.

PHOTOGRAPH BY HOLGER OBENAUER





### SECRET 1

## Why A Saltwater Environment Increases The Costs

*"The cost of a thing is the amount of what I will call life which is required to be exchanged for it, immediately or in the long run."* — HENRY DAVID THOREAU

One of the best parts about living on Sullivan's Island is being so close to the beach. Unprotected, our skin takes a beating after a day on the beach from too much sun and too much salt. That is also true for many of the materials and components that are used to build new homes.

These are some of the ways salt affects homes and building products:

- **METAL PRODUCTS WILL CORRODE IN A COASTAL ENVIRONMENT.** This includes things such as the metal plates in the floor trusses and some metal flashings. To prevent corrosion, we need to specify stainless steel materials when the metal is exposed, or make sure the product is protected from the salt.
- There are times when you can't protect a product, so you have to expect it to have a **SHORTER LIFESPAN.** HVAC units are a good example of this.
- **SALT AFFECTS THE FINISHES OF MANY PRODUCTS.** Window frame finishes may show pitting and a change of color. Many products such as windows carry a warranty only if you regularly clean the windows.
- Salt exposure also decreases how many years can elapse between repainting your home. You will need **A REGULAR REPAINTING SCHEDULE.**

These are just a few examples of the hundreds of ways salt and sun wear down many of the materials and components that are used to build new homes. And yes, the effect of salt on a home and on home products does increase the cost of construction and maintenance.

But just as you can wear sunscreen, or sit under a beach umbrella to protect your skin for a day at the beach, you can also take steps to protect your investment. I'll discuss them in a later section.

#### FROM RACHEL'S DESK

*A few years ago we worked on a renovation design for a home on Folly Beach. It was about 30 years old, right on the beach and it was looking a little tired. The owners wanted a fresh new look for their home and decided to do some exterior upgrades along with our interior renovation work. When the builder started the demolition and pulled down the water table trim and the garage ceiling, we expected to see some rot and moisture damage as well as a bit of corrosion. We were all shocked to see the extent of the corrosion of the metal flashing and the metal plates on the first floor trusses. The lack of maintenance work in this harsh environment had allowed the salt corrosion to continue unchecked. I know I learned a big lesson that day. It changed my awareness of corrosion as a maintenance issue and it changed the way I specify products.*

## SECRET 2

## How Building On The Coast Increases Construction Costs

*"Price is what you pay. Value is what you get."* —WARREN BUFFET

Sullivan's Island is a spectacular barrier island. Unfortunately homes on the island have a high risk of exposure to flooding and to high wind speed and wave action during a major storm or hurricane.

Not only do waterfront homes face risk during a big storm or hurricane, many homes on the island face additional risk because the soil on the island may have a low bearing capacity or may liquify in the event of an earthquake.

So what does this mean? It means it costs a bit more to build strong homes on the coast. Here are some of the things we do when building our homes on the coast:

## FROM RACHEL'S DESK

*We just finished a new home on Sullivan's. The Owner loves his view of the Intra-Coastal Waterway and we took great care to maximize his view from every single room in his home. The entire team of Architect, Builder and Structural Engineer played a role in ensuring the house made the most of those views. Yes, it took special care and some additional costs to make it all happen, but the everyday joy and satisfaction of sipping a cup of coffee or a glass of wine on the water-side porch is an experience that the Owner knew would make a big difference to his life...and it has!*

- **ELEVATE THE HOME** so the first floor level is higher than the 100-year flood height.
- **INSIST ON GETTING A GEOTECHNICAL REPORT** to determine the specific soil conditions on your lot. The design of the footings is based on the soil conditions, and since the soil conditions vary widely on Sullivan's, you need the geotechnical report so your structural engineer can design them. Sometimes the house requires a spread footing and sometimes the house requires deep piles.
- **PROTECT WINDOWS AND DOORS** by using impact glass or other protection devices such as shutters.
- **INSTALL SPECIAL CLIPS AND HOLD-DOWNS** so the house remains firmly together during a storm.
- **INSTALL STEEL MOMENT FRAMES** around big door openings so the walls won't twist and break the glass in strong storm winds.



- **DEWATER THE CONSTRUCTION SITE** so footings can be poured. The water table on Sullivan's is just below the surface, and after a hard rain you can see a lot of standing puddles. This may pose problems if the foundation trenches fill up with water.
- **DESIGN THE LATTICE TO BREAK AWAY** without damaging your home or your neighbor's home if a big wave surges through your property.

These are just a few of the many features that make the home a safe home and able to withstand a significant storm or a seismic event. But all of these features also increase the cost of construction.

When you build a new home on Sullivan's, you expect your home to last, even if there is a hurricane! Your architect, structural engineer and builder will have to make hundreds of decisions when designing and constructing your home, and it isn't good enough to get most of them right. Getting 9 out of every 10 decisions right is just not good enough when you are building on the coast. You need to get them all right! This is where experience matters.

SECRET 3

# How Sullivan's Island Zoning Requirements Increase The Costs

*"Don't tell me what you value, show me your budget, and I'll tell you what you value." —JOE BIDEN*

It's fun to ride around the island and look at the interesting historic homes and the beautiful beach homes. You will see lots of porches and many island details like metal roofs and exposed rafter tails. And you



will enjoy the shade of the many trees on Sullivan's Island.

All of this creates a unique Sullivan's Island character and it didn't happen by accident. About 10 years ago, Sullivan's Island decided that it was important to protect the island's historic homes, large trees and unique character, so it drafted new zoning regulations specifically designed to address those issues. Sullivan's new zoning ordinance is a complex document and it prevents monster homes from being constructed and preserves the island's unique flavor. The zoning ordinance allows the community to flourish and protects those things that make living on Sullivan's so popular.

The zoning ordinance requires design solutions to include lots of porches and indentations to create

homes with smaller massing elements and restricting the use of large walls and overbearing rectangular massing.

Obviously, a simple, big rectangular home is cheaper to build than a Sullivan's Island home with its variety of smaller massing elements and many porches.

*Do you have a specific question for Rachel?*  
EMAIL ME AT [RACHEL@SWALLOWTAILARCHITECTURE.COM](mailto:RACHEL@SWALLOWTAILARCHITECTURE.COM)  
AND I'LL SET UP A COMPLIMENTARY 30 MINUTE PHONE MEETING WITH ME SO YOU CAN GET THE ANSWERS YOU NEED.

The truth is: while Sullivan's zoning ordinance protects the island's unique character, it also increases the cost of construction. Not only that, the DRB approval process can add months to the schedule, which may also increase the overall cost of construction.

FROM RACHEL'S DESK

*A few years ago I designed a new home on Sullivan's and my client asked me to fast track the design process so we could start construction as soon as possible. I designed their home to fully comply with all of Sullivan's Zoning Ordinances because we did not want to lose the extra months required to seek relief from the ordinances with DRB approval. A lot of people underestimate the actual cost of construction and one of the items frequently omitted is the cost of renting accommodation while your new home is in design and under construction. My client saved 2-8 months of accommodation because we did not need DRB approval.*

#### SECRET 4

## How Matching The Quality Of Other Sullivan's Island Homes Increases The Costs

*"I have the simplest tastes. I am always satisfied with the best."* —OSCAR WILDE

If you look at the property listings of homes for sale, you will notice that the cost of buying a property on Sullivan's is higher than the cost of buying one in Mount Pleasant, even if the house is the same size.

One of the reasons for this difference in cost is due to the difference in the quality of the materials and finishes.

You might think that although the cost of painting the interior of a home in Mount Pleasant is less than on Sullivan's, it should be the same. It makes sense that the same amount of paint and the same area of wall should end up costing the same amount.

But it doesn't and here is why: More Sullivan's' homes have wood finishes on the walls, and more detailed trim packages. It takes more time to sand and prepare wood for the final paint coat than it does to

#### FROM RACHEL'S DESK

*A few years ago I decided to paint our master bedroom as a Valentine's Day surprise for my husband. We had talked about it for months, but we couldn't find the time to actually get it done. So on this Valentine's Day I started very early, worked all day, and when he got home I was exhausted (it's harder than you think to paint all day) but it wasn't finished. Let's just say, my surprise was not a resounding success! I had to take short cuts to get it done in a day. It is obvious that I am an amateur painter!*

*As an architect, I have done many final site visits and now I have a much higher appreciation of the skill of a professional painter and what it takes to get that high quality beautiful finish!*



paint gypsum board. Increased quality of wall finish also increases the work required to install it properly.

When Builders give you a cost estimate for your new Sullivan's Island home, they assume you will want the level of quality and workmanship that would be expected in an island home... which in turn increases the investment value of your property.



### What Can You Do About It?

## How To Minimize Your Spending, to Maximize Your Investment

*"An investment in knowledge pays the best interest."* - BENJAMIN FRANKLIN

I outlined the 4 top secrets about why it costs more to build on Sullivan's Island. Yes, there really is a "Sullivan's Factor", but you can be an educated consumer and spend your money wisely.

These are my best pieces of advice to consider so you can be an informed homeowner:



PHOTOGRAPHER HOLGER OBENAU

- **READ THE WARRANTIES**, especially for the windows and doors. I really like the Andersen A series because you do not have to prove that you cleaned your windows to make a claim under the warranty. It's worth reading the fine print and deciding if the warranty gives you the protection you want.

- **CHOOSE PRODUCTS THAT HAVE A TRACK RECORD** of performing in a saltwater environment. I regularly see new products claim you never have to paint again. But what if they change how a wall functions and create a perfect environment for growing mold? This is not the time to try out something new and untested. I recommend you select products that have been on the market long enough that we know how they perform in this environment.

- **CHOOSE WINDOWS WITH IMPACT GLASS** instead of shutters for impact protection. It will cost about the same and you will not have to worry about preparing your home as a storm approaches.

- **CHOOSE THE BEST QUALITY EXTERIOR FINISHES YOU CAN AFFORD.** In general, they will last longer and require less maintenance. For example, Ipe wood is a good choice for the porch floor finish as it looks great, lasts a long time and does not require yearly refinishing.

The products and finishes you select will have an impact on the maintenance required, the value of your investment, as well as the day to day enjoyment of your home. The selection of your team will have a big impact on whether you meet your goals and the overall the success of your project. These are my best pieces of advice to consider as you select your team so you can be an informed homeowner:

- **CHOOSE AN EXPERIENCED AND SKILLED SULLIVAN'S ISLAND ARCHITECT.** An experienced Architect will help you get a good design without adding unnecessary costs. A talented Architect might get 9 out of 10 things right in their implementation of the Zoning Ordinances on their first try at designing a new home on Sullivan's. They won't know everything because no one could know how to do everything on



the first try. That might not matter in other jurisdictions, but on Sullivan's a literal implementation of the Zoning Ordinances will add costs by introducing unnecessary design elements in the design.

• **CHOOSE AN EXPERIENCED AND SKILLED SULLIVAN'S ISLAND STRUCTURAL ENGINEER.** An experienced Engineer will help you get the architectural design you want and still meet all of the FEMA and

Building Codes as well as the additional requirements specific to Sullivan's Island.

• **CHOOSE AN EXPERIENCED AND SKILLED SULLIVAN'S ISLAND BUILDER.** An experienced Builder is essential. So many of the FEMA and Zoning requirements are achieved in the details. Your Builder has to know what to expect and how to build it. They will know how to meet Sullivan's Building Inspector's criteria for approval. They won't cause unnecessary delays trying to obtain approvals or the Occupancy Permit.

A well conceived home design that enhances the natural features of a site will elevate the experience of living on Sullivan's Island. Work with your architect to get the best possible solution for your lifestyle with a site-specific design solution.

Work with your architect and builder to develop a realistic estimate for the cost of construction as early as possible. If the cost estimate is higher than your budget, it is a lot easier to make adjustments to the design in the early design phases. And you can take the time to think long and hard about what items on your wish list are non-negotiable, which allows you to make an informed decision about how you want to live.

Building or renovating a home takes a lot of decisions. By surrounding yourself with an experienced team, you are on the way to getting the right information at the right time so you can make the best decision at each step, especially those decisions that affect the cost of construction.

Finally, select a team whom you like and trust. That relationship is built over time, and it starts with the ability to communicate with you, and your overall sense that they genuinely care about you and your home. If you don't trust your team, you won't believe the information they share with you and that will prevent you from making informed decisions.

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a specific question  
for Rachel?  
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AND I'LL SET UP A COMPLIMENTARY  
30 MINUTE PHONE MEETING  
WITH ME SO YOU CAN GET  
THE ANSWERS YOU NEED.

## Five Steps to Making it Happen

*"It takes as much energy to wish as it does to plan."* —ELEANOR ROOSEVELT

If you are considering building a new home or want to renovate your home, how do you get from here to your new Sullivan's Island lifestyle? Here is our best recommendation of the 5 steps to move into your Sullivan's Island home and your Beach lifestyle.

### STEP 1:

#### Due Diligence: The Readiness Report

Do your due diligence and make sure you gave a green light to proceed. We strongly recommend you complete a pre-design feasibility study like Swallowtails Readiness Report, which will tell you if you are good to go, or if you need to take some time to resolve some issues which may become road blocks, or if you should abandon the project. Honestly, it is better to know what you are getting into as early as possible!

I know a lot of architects begin their work at Step 2, entirely skipping a pre-design feasibility study phase such as the Readiness Report. And since most people want to get the fun design stuff as soon as possible, they are happy to follow their architect's lead!

Years ago we used to do that too.

Until we witnessed first hand how easily a road-block could waste money and time to get resolved and how quickly everyone's frustration and stress mounted. Even worse, road-blocks found later in the design process have fewer design options available, and no one wants to 'settle' in the design of their new custom home.

So we implemented a step to complete the Readiness Report.



Since we started doing this, we have seen that all successful projects start with the Readiness Report. This process has proved so important in achieving a successful design that now we will not start a project without it.

### STEP 2

#### Design with a Cost Estimate

We strongly recommend you ask your architect to send the design to your builder as soon as you are happy with the plans and elevations. That way, the Builder can prepare a preliminary estimate of the cost of construction early in the design process.

Once you see the preliminary estimate of the cost of construction based on the house you want to build, you can decide if you want to proceed or if you need to make design decisions to reduce the cost estimate. Changing the design at this early stage is relatively easy to accomplish, compared to changing the design after all of the Construction Drawings are complete.

### STEP 3

#### Complete Design and get a Building Permit

Now is the time for your design team to complete all of their design work and for you to make all of your selections. This is where all of the

details and information come together to finish the design of your new home.

It takes time for all of the design team to coordinate their work, get the answers they need from each other and make sure everything is drawn correctly. Rushing can lead to mistakes, so please allow your design professionals adequate time to do the job right.

Once the Construction Documents are complete the Builder can apply for a Building Permit.

#### STEP 4

### Construction

Finally the construction begins! It takes a little while to get the footings poured and see the house come out of the ground, but then the framing happens pretty quickly. Some of the things that I like to see a builder do during construction include:

- **CLEAN UP THE SITE DAILY** (it sets an attitude on site, prevents damage to the materials stored on site and makes for cleaner air in your finished home).
- **ISSUE WEEKLY REPORTS WITH PHOTOS** so you know exactly what was accomplished even if you could not visit the site, and what is scheduled for the next week.
- **DOUBLE CHECK THE WINDOW AND DOOR SHOP DRAWINGS.** The window and door package is always a big part of the budget and there are many details to get right. It is easy to make a mistake, so I like to have the builder check the shop drawings and then I like to sit down with the sales representative and go over each window so we can double check everything.

#### STEP 5

### Move in

At last the construction is complete and you move into your new home and start your Sullivan's Island lifestyle.



## Getting Going

*Congratulations!* You now have the key information about four of secrets that increase the cost of construction on Sullivan's Island.

With these secrets, along with my best recommendations on how you can maximize your investment, you now have the critical information you'll need to understand and negotiate your budget and ensure that your project is a success.

If you would like specific information about the actual cost per square foot figures we use in our work, please call me at **843-885-9400** or email me at **RACHEL@SWALLOWTAILARCHITECTURE.COM** and I'll send you the report for free.

If you are in the process of looking for an architect for your project, let's talk!

We offer a stand-alone Readiness Report through which we will identify the specific requirements pertaining to your project and develop a project brief that you can take to any architect to begin schematic design.

Typically, the Readiness Report saves our clients thousands of dollars and weeks of lost time, not to mention the stress and headache of getting something wrong.

To read more about the Readiness Report and why it is critically important to your project's success email me to ask for a brochure about this offer. If you are ready to talk now, please give me a call.



*Best wishes for the success of your project!*

**RACHEL BURTON, SWALLOWTAIL ARCHITECTURE**

**SWALLOWTAIL** 

**RACHEL BURTON** is an award winning Architect, mother of four, volunteer and entrepreneur. She has been an Architect her entire adult life.

She has lived in many places; Africa, Jamaica, England, Canada — before settling in South Carolina in 2001. And she has no plans to move anywhere else. About designing houses in South Carolina, she says, *“It is very similar to Canada: just keep out extreme temperatures and design for sideways wind!”*

Having a small firm like Swallowtail means Rachel personally stays up-to-date with the latest architectural trends and technologies, and that she’s able to give clients the personal attention they deserve.

Rachel currently sits on the Executive Board for Dorchester Habitat for Humanity, the Architectural Review Board for the Town of Summerville and is an active member of Rotary. She enjoys reading Scandinavian mystery novels in her free time.



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## **WORKING WITH RACHEL**

*“Working with Rachel Burton at Swallowtail is one of the best partnering experiences that I have had.”* **Heidi Walker, Heidi Walker Interior Design**

*“Rachel Burton was great...her calm demeanor and quiet confidence made working with her a true joy —I would use her again.”* **John Batchelder, client**

*“We have worked with Swallowtail several times in the past, and were extremely happy with the creativity and quality of their designs. Our clients loved the designs, and we were impressed with the detail and innovative ideas.”*

**Scott Shellhaas, Graceworks Construction**

*“Rachel...has been a delight to work with!”* **Billie Ruby, client**

*“I appreciate Rachel’s level of professionalism and warmth with her clients.”*

**Jennings Smith, Alair Homes**

*“Ms. Burton met with us, listened to our ideas, and was able to include all of them in the plans for our renovation and addition.”* **Joanne Caccamise, client**

*“We are very happy with the drawings and client service that Sea Island Builders has received from Swallowtail Architecture. We enjoy working with Rachel, and Rachel’s design work is top notch.”* **Sea Island Builders**

*“Some things I know are true; Rachel Burton, Swallowtail Architecture, really listens to her clients.”* **Karen Coste, client**

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