

Successful Home Contracting



How to save thousands of dollars and get a better quality home by acting as your own contractor.

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Lesson Ten

Financial Planning

The Cost Estimate . . . Starting With Subcontractor Costs



Interactive LINKS are [BLUE](#) and [UNDERLINED](#).
Click on them for additional information on the sub-
ject you are reading about.

Where You Are In The Course

LOT

PHYSICAL - Selecting the Lot
FINANCIAL - PURCHASING THE LOT

PLANNING

PHYSICAL - PLANS AND SPECIFICATIONS
PROJECT SCHEDULING
FINANCIAL - COST ESTIMATE
CASH FLOW PROJECTIONS

CONSTRUCTION

FINANCIAL - FUNDING
COST CONTROL - JOB COST ACCOUNTING
PHYSICAL - SUPERINTENDING
DAILY SCHEDULING
PURCHASING
SUPERVISING AND COORDINATING THE
CONSTRUCTION (QUALITY CONTROL)

SUCCESSFUL HOME CONTRACTING

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Overview

Recapping our progress to date - you have selected and purchased your lot; you have made your design decisions and the plans and specifications have been prepared; and finally, you have mapped out a plan of attack for the whole project - the project scheduling. All that's left in the planning section of the course is the Financial Planning.

You've already made some basic decisions on how much home you want or can afford. These decisions have been your financial basis for selecting a lot and for preparing your plans and specifications.

Now you are ready to carry out the financial planning necessary to obtain construction financing and to control costs during construction. This financial planning will include the preparation of two things:

1. A detailed Cost Estimate of all the costs incurred in building the home.
2. A Cash Flow Projection which is a plan to make sure cash is available when it is needed.

We will deal with these subjects in this and the next lesson. In this lesson, we will examine the concepts behind the Cost Estimate and look at the Cost Categories involved in pricing out the home. Then we'll tackle the labor costs, discovering how and where to find the numbers you need.

In the next lesson, we will do the same for materials costs. Then you will learn how to use a Cost Estimate Form which we have developed to help you bring all of your figures together in a meaningful way. Finally, we will finish up Lesson Eleven by learning how to do some cash flow planning.

WHAT YOU WILL LEARN IN THIS LESSON

- What kinds of factors will affect your costs.
- The difference between cost and worth.
- A convenient way to group costs in your mind.
- The actual Cost Categories you will use in doing your Cost Estimate.
- The pros and cons of subcontractors furnishing their own materials.
- The types of subcontractors you will probably be dealing with.

- How to find the subs you need.
- Information you'll want to get on each sub.
- All the bases you need to cover in actually getting prices from subs.
- Some ideas about doing some of the work yourself.

THE COST ESTIMATE

THE IMPORTANCE OF A COST ESTIMATE

Some people don't bother with precise cost estimates. You could just go to the bank with your plans and say, "How much will you lend me to build this house?", and hope you come out all right. Maybe you have plenty of cash and don't even need a construction loan. You could just take your plans to a supplier and say, "Send out what I need," right? Wrong! We promised to teach you how to do it right. In order to maximize your savings (or profits), you must be in control. In order to be in control, you must have a pretty good idea of what this house is going to cost - before you start building it.

FACTORS AFFECTING YOUR COSTS

You have probably heard people talk about costs per square foot, and maybe you're thinking there is some magic formula you can apply to come up with what your home will cost. Unfortunately, that's not the case. Every home is unique. What your home will cost to build will depend on several things:

1. The design and specifications - the kind, amount, and quality of the things to be included in your home.
2. The prices you are able to negotiate for the labor and materials to be used in the construction.
3. How long it takes to build the home (this affects the interest you will have to pay on the construction loan).
4. How successful you are in ordering the correct amounts of materials and in controlling waste and theft.

COST VS WORTH

Your banker may be able to give you some idea of what the home will be worth. This has very little relationship to its cost! To illustrate:

You and builder Brown are building identical homes. The home will require 14 rolls of wallpaper in the dining room. Builder Brown pays the retail price of \$10 per roll. Total cost is $10 \times 14 = \$140$. After a little shopping, you find the same paper on sale at a discount house for \$3 a roll. Total cost is $3 \times 14 = \$42$. Your cost on this one item is 70% less than builder Brown's!

The lesson here is clear. If you are a careful shopper and are willing to haggle a little and look for bargains, you can significantly lower the cost of your home. The worth of the home will not be affected.

PRICING THE COST OF YOUR HOME

In order to know what your home should cost, you simply need to price all of the different elements and add them together. This is not as complicated as it may sound. There are a lot of people who will be happy to help you - like suppliers and subcontractors.

GROUPING COSTS

One way to get a mental picture on all of the costs involved in building your home is to group them as follows:

LOT COSTS

- Purchase Price
- Closing Costs

FINANCING COSTS

- Lot
- Construction Loan
- Permanent Financing

"HARD" COSTS

- Labor
- Materials
- Utilities

"SOFT" COSTS

- Design
- Permits
- Superintending
- Inspections

If the home is being built for sale, you'll want to include

SALES COSTS

- Advertising
- Closing Costs
- Sales commissions

HARD COSTS

The most time consuming costs to tie down are the hard costs. They involve some figuring in order to determine the quantities of materials and work which will be required to accomplish your plans. Fortunately, almost all of this work can be done for you by other people - suppliers or subcontractors.

If you buy your plans from a plan service, they will often provide a detailed List of Materials along with the plans. This could save you some real time and effort. In any event, we have included all the information you're likely to need to get a detailed cost estimate together on your own. Don't worry if you don't know a joist from a rafter! We'll show you where to find people who do - people who will be happy to assist you at no cost.

COST CATEGORIES

The following list includes the Basic Cost Categories you will use in actually developing your Cost Estimate. Instead of grouping all of the labor and materials together as we did above, we now want to examine the costs in more detail. To reinforce your understanding of the process of building a home, the Cost Categories are listed pretty much in the order in which you will actually incur the costs when building your home.

BASIC COST CATEGORIES

1. LAND
2. DESIGN
3. CONSTRUCTION LOAN
4. PERMITS
5. UTILITIES
6. SITE PREPARATION
7. FOOTINGS
8. FOUNDATIONS
9. SLAB
10. SOIL TREATMENT (TERMITES)
11. FRAMING
12. MASONRY WALLS
13. ROOF
14. WINDOWS
15. EXTERIOR DOORS
16. CORNICE, VENEER, AND EXTERIOR TRIM

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17. FIREPLACE
18. ELECTRICAL
19. APPLIANCES AND SPECIAL EQUIPMENT
20. MECHANICAL SYSTEM
21. PLUMBING
22. WELL
23. SEPTIC TANK
24. SOLAR SYSTEM
25. INSULATION
26. DRYWALL
27. INTERIOR DOORS AND TRIM
28. HARDWARE
29. CABINETS AND VANITIES
30. PAINTING
31. WALLPAPER
32. WROUGHT IRON
33. GLASS
34. CERAMIC TILE
35. FLOORS AND FLOOR COVERINGS
36. SCREEN PORCH
37. DECK
38. WALKS, DRIVES, AND PATIOS
39. LANDSCAPING
40. GUTTERS AND DOWNSPOUTS
41. CLEANING
42. EQUIPMENT RENTAL
43. INSPECTIONS
44. SUPERINTENDING
45. CONTINGENCY

A few of the Categories in the list may contain only one cost figure, like number 10, "Soil Treatment." Most Categories will involve several costs. For example, number 1, "Land" will include the lot price, closing costs on the purchase of the lot, and any interest involved in financing the lot.

Some of the Cost Categories will not apply to your home at all.

If your home is to be built on a slab, you won't need to worry about number 8, "Foundations." If you have city water and sewer available, you won't need number 22 and number 23 - "Well" and "Septic Tank." There may be other cost categories which we have not included here which are associated with materials or construction techniques which are unique to your design or local requirements.

EXPANDED COST CATEGORIES

On the next few pages is the Expanded Cost Category list. It includes the cost items you will likely encounter under each of the 45 Basic Cost Categories seen above. The expanded list was used to develop a Cost Estimate form which will be presented and explained in the next lesson.

1. LAND
 - Lot Price
 - Closing Costs on Lot
 - Interest on Lot

2. DESIGN
 - Architecture
 - Blueprints

3. CONSTRUCTION LOAN
 - Appraisal
 - Point(s)
 - Closing Costs
 - Interest
 - Builder's Risk and Liability Insurance

4. PERMITS
 - Building Permit
 - Electrical Permit
 - Mechanical Permit
 - Plumbing Permit
 - Tree Removal Permit
 - Curb Cut Permit

5. UTILITIES
 - Underground Electric Service
 - Water Tap and Meter
 - Sewer Tap and Connect Fee
 - Temporary Electric Power (Saw Service)

6. SITE PREPARATION
 - _____ Rough Stake
 - Clearing, Grading, Hauling
 - Fill Dirt
 - _____ Hub House
 - Stakes and Survey Tape

7. FOOTINGS

Layout, Dig, and Pour
Steel
Concrete

8. FOUNDATIONS

Batter Board
2x4 Stakes
1x4 boards
Set Batter Boards

Block
Cap Block
Common Brick
Facing Brick
Mortar
Sand
Steel
Concrete Foundations
Foundation Vents

Waterproofing
Footing Drains
Perforated Drain
Crushed Stone/Gravel

Backfill
Masonry

9. SLAB

Fill Dirt
Sand

Backfill Labor
Polyethylene
Wire Mesh
Styrofoam (Perimeter Insulation)
Steel
Grade Stakes
Form Materials
Stakes
Concrete

Set Up and Finishing Slab

10. SOIL TREATMENT FOR TERMITES

11. FRAMING (FLOORS)

- Sills
- Steel Posts
- Flitch Beams
- Steel Beams
- Laminated Beams
- Girders
- Joists
- Ledgers
- Cross Bracing
- Particle Board
- Plywood
- 15# Felt Paper
- Glue
- Nails

FRAMING (WALLS)

- Base Plates
- Studs
- Top Plates
- Headers
- Corner Braces
- Sills, Jacks, and Cripples
- Nails
- Dead Wood
- Furring Materials
- Insulated Sheathing (Don't Forget Gables)
- Chimney Framing Materials
- Bracing Materials
- Caulk

FRAMING (CEILING)

- Beams
- Ceiling Joists
- Headers and Trimmers

FRAMING (ROOF)

- Truss Package
- Bracing Materials
- Ridge Board
- Ridge Rafter
- Valley Rafter
- Rafters

Lookout Material
Barge Rafter
Dormer Materials
Cricket Materials
Roof Decking
Roof Clips
15# Felt ("fifteen pound felt")
Gable Vents
Nails

FRAMING LABOR

12. MASONRY WALLS
 - Block
 - Sills
 - Lintels
 - Block Ties
 - Sand
 - Mortar
 - Steel
 - Concrete
 - Masonry Labor

13. ROOF
 - Roofing Shingles
 - Roofing Nails
 - Eave Drip
 - Flashing
 - Ridge Vents
 - Roof Ventilators
 - Roofing Labor

14. WINDOWS

15. EXTERIOR DOORS

16. CORNICE, VENEER, AND EXTERIOR TRIM
 - Siding
 - Masonry Veneer
 - Brick
 - Stone
 - Sand
 - Mortar

Ties

Lintels

____Masonry Labor

Stucco - Including Materials

Cornice Materials

Sub Fascia

Fascia

Soffit

Soffit Vents

Frieze Board

Shingle Mould

Dental Mould

Crown Moulding

Corner Trim

Window Trim/Mould

Door Trim/Mould

Flashing

Drip Cap

Shutters

Pediments and Pilasters

Porch Materials

Flooring

Ceiling

Columns/Posts

Handrail

Trim

Nails

_____Siding and Trim Labor

17. FIREPLACE

Brick

Fire Brick

Flue Liner

Mortar

Sand

Lintel

Damper

Ash Dump

Gas Lighter

_____Mason Labor

Prefab Fireplace

Chase Top

_____Hearth and Profile - Includes Materials and Labor

Glass Fireplace Door

18. ELECTRICAL - Electrical Subcontract - Including: Labor, Wiring, Outlets, Switches, Connectors, Meter, Service Entrance, Panel, and Breakers. Fixtures (Allowance) Including Door Bell/Chimes and Smoke Detectors, Ceiling Fan, Whole House Fan
19. APPLIANCES AND SPECIAL EQUIPMENT
 - Range
 - Range Hood
 - Cook Top
 - Oven
 - Microwave
 - Trash Compactor
 - Disposal
 - Refrigerator
 - Freezer
 - Dishwasher
 - Electronic Air Filter
 - Computer
 - Intercom System
 - Built-In Vacuum System
 - Security System
 - Garage Door Opener
20. MECHANICAL SYSTEM - Including: Labor, Heating/Air Conditioning System, Humidifier, Dehumidifier, Ducts, Dampers, and Vents For Range Hood, Fireplace, Bath Fans, and Dryer.
21. PLUMBING - Including: Labor, Supply, Waste, and Vent Pipes and Fittings; Bathtubs, Prefab Showers and Shower Pans, Sinks, Vanity Bows and Toilets; Shower Heads, Faucets, Sill Cocks; Water Heater; Gas Lines
22. WELL
23. SEPTIC TANK
24. SOLAR SYSTEM - Including All Labor and Materials
25. INSULATION - Labor and Materials (Including Vapor Barriers)

26. DRYWALL - Materials (Drywall Only) Labor and Other Materials Including Joint Compound, Tape, Corner Bead, Hanging and Finishing, Spraying Ceilings

27. INTERIOR DOORS AND TRIM
 - Doors
 - Base Moulding
 - Base Cap
 - Casing
 - Crown Moulding
 - Chair Rail
 - Shoe Mould
 - Shelving
 - Closet Rods
 - Rod Cups
 - Shelf and Rod Brackets
 - Shelf Cleating
 - Stairs Stringers
 - Treads
 - Risers
 - Handrails
 - Posts
 - Balusters
 - Skirt Board
 - Prefab Unit
 - Panelling
 - Plywood
 - 1x Material
 - Picture Mould
 - Panel Mould
 - Window Trim
 - Stool
 - Mull
 - Stop
 - Apron
 - Drop Ceiling
 - Disappearing Stairs
 - Nails
 - Glue
 - Trim Labor Including Shoe Mould and Undercutting Doors

28. HARDWARE
 - Entry Lockset

Bedroom Locksets
Bathroom Locksets
Passage Door Sets
Dummies
Deadbolts
Window Locks
Door Stops (Base Board)
Door Stops (Hinge Type)
Bath Accessories
 Towel Bars
 Soap Dish
 Toothbrush Holder
 Tumbler Holder
 Medicine Cabinet
 Shower Curtain Rod
Glass Fireplace Door
Hardware Labor (included in trim labor)

29. CABINETS AND VANITIES - Wall Cabinets, Base Cabinets,
and Vanities Including Installation
Cultured Vanity Tops
 30. PAINTING - Materials and Subcontract
 31. WALLPAPER
Wallpaper
Labor Including Sizing and Paste
 32. WROUGHT IRON - Materials and Subcontract
 33. GLASS
Mirrors
Tub Enclosures
Shower Enclosures
 34. CERAMIC TILE - Materials and Subcontract
 35. FLOORS AND FLOOR COVERINGS
Carpet Including Pads and Installation
Vinyl Tile Including Installation
Wood Floors Including Installation
-

36. SCREEN PORCH

Framing Materials
Screening
Screen Mould
Screen Door
Screen Door Hardware

Labor (Include In Exterior Trim If Possible)

37. DECK

Concrete (Footings)
Framing Materials
Decking
Handrail Materials
Nails

Labor

38. WALKS, DRIVES, AND PATIOS

Form Materials and Stakes
Wire Mesh
Joint Materials
Concrete

Labor

River Rock Or Other Special Finishes - Materials and Sub-
contract

39. LANDSCAPING

General Landscaping Including Finish Grading, Seeding,
Sodding, Shrubs, Ground Covers, and Trees.

Other Landscape Construction (Retaining Walls, Steps, Etc.)
Including Materials and Subcontract

40. GUTTERS AND DOWNSPOUTS

Subcontract Including Materials and Labor
Splash Blocks

41. CLEANING

Site Clean Up - Haul Trash

Clean Out House During Construction

Final House Cleaning Including Windows

Cleaning Brick and Concrete Surfaces

42. EQUIPMENT RENTAL

43. INSPECTIONS

44. SUPERINTEND
45. CONTINGENCY - Miscellaneous and Unexpected Costs

STARTING THE COST ESTIMATE

BEGINNING WITH LABOR COSTS

The place to start your Cost Estimate is with the labor costs. Most if not all of your labor will be done by [subcontractors](#). These are craftsmen who specialize in one trade like carpentry or masonry. They are called “subcontractors” because their obligation is normally to the general contractor instead of the owner. If you wanted to have an office building built, you would hire a general contractor to do the job. In the course of construction, he subcontracts much of the work. When you are the builder, the subs work for you!

SUBS FURNISHING MATERIALS

We start our Cost Estimate with the subs for a good reason. In many cases, the subcontractor will furnish his materials as well as labor. If this is the case, there’s no reason for you to bother with doing a detailed materials estimate. So if you know which materials are going to be furnished by the subcontractors, you can eliminate these materials from the list of those you need to get priced. No use duplicating or doing unnecessary work!

Here is an exception to the above. Suppose you get two quotes on dry-wall work. The first sub’s quote includes materials. The second quote is for labor only - you supply the materials. How can you compare the two quotes. Obviously, the only way is for you to know what the materials are going to cost. In this case you would get one of three people to do a materials take- off: the sub, the materials supplier, or you. Unless you are comfortable with all that is involved, use one of the first two.

PROS AND CONS

There are some pros and cons associated with having a subcontractor furnish his own materials. On the pro side, the sub will take care of the details of getting the materials to the job site on time. He’ll also do a good job of controlling waste if he is paying for the materials.

On the other hand, you’ll have to make sure that inferior materials are not substituted for those you have specified. Also, if the sub furnishes his own materials, his financial stake in the job is much higher. Should a dispute arise between you and the sub - possibly involving a lien against your property - it could cost you more to reach a settlement.

SUBCONTRACTOR LIST

Here is a list of subcontractors you may need.

Surveyor
Grading Contractor
Footing Sub
Concrete Foundation Sub
Mason (Concrete or Brick)
Stone Mason
Stucco Sub
Waterproofing Sub
Termite Spray
Concrete Flat Work (Slabs, Drives, and Patios)
Framer
Roofer
Exterior Siding and Trim Sub
Electrician
HVAC
Plumber
Well Digger
Septic Tank Contractor
Insulation Contractor
Drywall Contractor
Interior Trim Sub
Hardware Installation Sub
Ceramic Tile Contractor
Painter
Wall Paper Sub
Wrought Iron Contractor
Landscaping Contractor
Gutter Contractor
Clean-Up Sub

We're going to talk about subcontractors in this lesson and again in the lessons on construction. Here, while you are tying down your construction costs, is the time to make initial contact with the subs that you'll be using. You might as well know right now that here is where you'll have most of your problems in building your own home - in finding and dealing with subcontractors.

FINDING SUBCONTRACTORS

Some of your subs can come right out of the yellow pages. Electricians and plumbers are licensed in all states. You'll usually find several of them listed. But many good residential subcontractors are not listed in the phone book. In the first place, they may be working out of their homes and not maintaining a business phone line. Also, many subs commute considerable distances to get to job sites. So even if they were listed, they might not be in your phone book.



So how do you go about finding subs? It may seem like a trite answer, but ask around. Start with the contacts you have - your banker, the building official, your architect, the friend who just completed a home, anyone who might be able to give you some names! A good source is always the materials supplier. Suppose you're looking for a stone mason for some special stone work around your fireplace. Find the people who sell the stone. They can lead you to some masons. How do you find someone who sells stone? Why not ask the guy who sells fireplaces!

Another good way to find subs is to visit construction sites. That way you can also see their work.

HERE IS AN IMPORTANT TIP

Subcontractors themselves are one of your best sources for other subs! Think about it. These people are on the job sites together every day. They get to know each other. So ask every sub you contact for more names.

GET SEVERAL SUBS

And don't stop with just one name in each trade. What do you do if you are ready for the ceramic tile man to come, but he is tied up on another job for three weeks? You wait. Or you call another tile man. You can't have too many subcontractor contacts!

BASIC INFORMATION YOU'LL NEED

You'll want to get some basic information on each sub. We have developed a couple of forms to help you organize your subcontractor contacts. The Subcontractor Directory ([here](#)) is used to list contacts

within a certain classification - mason, plumber, etc. The Sub Information Sheet, [here](#), is used to keep important information on subs actually used on your job.

References

Get some references from each sub. Three should be enough. If a subcontractor doesn't want to give references, you don't want him working for you. In the section on Dealing With Subcontractors in the Lesson Thirteen, we'll discuss checking these references.

GETTING THE ESTIMATES

Here are some details of actually collecting costs which will help you cover all the bases.

GO OVER THE PLANS

Have each sub examine your plans and specifications when giving you a quote. Remember, there are many things which will show up in the specs which are not apparent in the plans alone!

SCOPE

Ask each sub exactly what is normally included in his services. It's disheartening to hire a house cleaner, only to find out that he doesn't do floors! A task which is done by one sub in Alabama might be done by another sub in Texas. For example, in some areas, the framing contractor sets the windows and external doors. In other areas, this job is handled by the exterior siding and trim sub or even the suppliers. In some places, the framing sub sets the prefab fireplace. In other places, the people who supply the fireplace take care of installation.

Get Specifics

If the framing sub charges \$1.00 per square foot, how does he figure the square footage? Are unheated spaces like porches and garages included? Ask about extra charges. Most subs have specific tasks for which they charge an extra fee.

Also, find out what jobs each sub can do. Example - it's not unusual to find carpenters who have enough finesse to be able to switch from the heavy pounding of a framing job to the light touch of trim work. The same sub who does your foundation masonry will probably come back and build your retaining wall and fireplace profile (the brick or stone on the wall around the fireplace). The fewer people you have to deal with, the easier your job will be.

PRICES

Find out how each sub charges for his work. Some charge on a square foot basis. Some quote each job. Steer clear of one who wants to work on a time and materials basis!

WHEN PAID

Be sure to ask each sub exactly when he expects to be paid for his work. That is - does he expect to be paid when the work is completed, or will he wait until you get your construction "draw" (discussed in the next lesson) before he is paid. This information is not used in the Cost Estimate, but will be important in the next chapter when you examine the Cash Flow of the project to determine your cash needs. In most cases you should never pay a sub for work that is only partially completed. Most residential construction tasks that will be done by a subcontractor can be done in a short period of time - from a few hours to a few weeks. Make sure that the subs you use can carry themselves at least until their work is completed.

Exceptions

There are two or three exceptions to the last rule. Your plumber - and sometimes your electrician and heating subs - will probably expect to be paid a healthy percentage of the total contracted price when their work is "roughed in", and the balance on completion. The reason for this is because they will have a considerable amount of cost tied up in materials and labor at that point. They have no control over how long it will take you to get to the point where you are ready for them to come back and finish the job, so they want to be able to cover the costs they have incurred.

GET SEVERAL QUOTES

Again, get more than one quote for each job. That way you'll quickly begin to get a feel for the range being charged for each type of work. Then you'll be able to tell which sub is expensive and which a bargain. A word of caution . . . the lowest price may not be the best bargain!

DOING YOUR OWN WORK

Doing some of your own work is certainly one of the ways you can save some money on your home. Just look at the list of things to be done. What can you do? Can you paint? Hang wallpaper? Are you willing to do the necessary clean-up? Can your kids help? Is your brother-in-law a plumber? Do you have any favors due? It's time to collect!

HAVE A BUILDING PARTY

How about organizing a party with friends and relatives to get you over a big hump . . . like a "help the Jones finish their deck party" or a "help

the Jones paint their house party.” Often, when people know you are building your own home, they will get behind you and give some support, both moral and physical, that they wouldn’t normally give to someone who is just buying a home. If this is a one time venture for you, milk this technique for all it’s worth - it can save you some big bucks!

However, even if you plan doing some of your own work, you should get quotes for having it done. In the first place, you’ll never know exactly what you’ve saved unless you have a completed Cost Estimate. Also, something may come up that prevents you from doing the work you had planned to do. In this case, you’ll have some subs already lined up to call.

Summary

In this lesson, we have discovered the difference in cost and worth, and gone on to look at the Cost Category List you will use in doing a Cost Estimate for your home. You learned that it is probably a good idea to start the estimating process with your labor (subcontractor) costs. We talked about the various kinds of subcontractors you’ll need, where to find them, and how to get their quotation in a form you can use. We finished up by discussing the possibility of doing some of the work yourself.

Looking Forward

In the next lesson, we’ll complete the Cost Estimate by examining the costs of all the materials you’ll need to build your home. We’ll also introduce you to the Cost Estimate Forms which you will use to record and consolidate all of your quotes and estimates. Finally, we will discuss Cash Flow Planning and show you a way to get a handle on how much cash you will need and when. This will complete the second major section of the course - Planning.

CHECK LISTS

Q&A's

Return to Home-Building-Answers.com