Table 1. Cost Breakdown of a Single family home. These percentages are typical for a contractor. Some of these expenses will not pertain to your project. It is interesting to note that the building is less than xx% of the project, and that land cost is less than xx%.

Table 1. Cost Breakdown SFH

<table>
<thead>
<tr>
<th>line #</th>
<th>Parts of A new home project</th>
<th>%</th>
<th>%</th>
<th>%</th>
<th>Skill Level</th>
<th>Feasible</th>
<th>Earnings/Hr.</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Land Cost (improved)</td>
<td>23.6</td>
<td>100</td>
<td>0</td>
<td>NA</td>
<td>NA</td>
<td>NA</td>
</tr>
<tr>
<td>2</td>
<td>Building</td>
<td>54.8</td>
<td>65</td>
<td>35</td>
<td>8</td>
<td>1</td>
<td>10</td>
</tr>
<tr>
<td>3</td>
<td>Financing</td>
<td>1.9</td>
<td>0</td>
<td>100</td>
<td>NA</td>
<td>NA</td>
<td>NA</td>
</tr>
<tr>
<td>4</td>
<td>Overhead &amp; Expenses</td>
<td>5.7</td>
<td>40</td>
<td>60</td>
<td>5</td>
<td>1</td>
<td>7</td>
</tr>
<tr>
<td>5</td>
<td>Marketing cost</td>
<td>1.4</td>
<td>100</td>
<td>0</td>
<td>5</td>
<td>1</td>
<td>7</td>
</tr>
<tr>
<td>6</td>
<td>Sales commission</td>
<td>9.2</td>
<td>50</td>
<td>50</td>
<td>5</td>
<td>1</td>
<td>7</td>
</tr>
<tr>
<td>7</td>
<td>Profit</td>
<td>9.2</td>
<td>50</td>
<td>50</td>
<td>5</td>
<td>1</td>
<td>7</td>
</tr>
<tr>
<td>8</td>
<td>Total</td>
<td>100.0</td>
<td>100</td>
<td>100</td>
<td>5</td>
<td>1</td>
<td>7</td>
</tr>
</tbody>
</table>

Table 2. Trades and Materials Matrix. Column A is that particular trades percentage of the total home cost. Column B is the percentage of materials in that trade. Column C is the percentage of labor in the trade. Column D is the difficulty of doing that trade for the typical owner-builder. Column E is a rating of how feasible it is for most owner-builders to do that trade. Column F rates the trade by how much an Owner-builder can earn per hour doing that particular trade. See notes.
| 24 | HVAC                      | 4.1% | 45% | 65% | 6 | 4 | 7  |
| 25 | Insulation               | 1.4% | 85% | 15% | 2 | 7 | 2  |
| 26 | Drywall                  | 5.5% | 25% | 75% | 6 | 5 | 3  |
| 27 | Painting                 | 3.8% | 20% | 80% | 4 | 10| 5  |
| 28 | Cabinets & countertops   | 5.0% | 38% | 62% | 9 | 1 | 7  |
| 29 | Appliances               | 1.3% | 95% | 5%  | 4 | 8 | 4  |
| 30 | Flooring (tile, carpet etc.) | 4.8% | 50% | 50% | 5 | 5 | 7  |
| 31 | Trim materials           | 3.1% | 60% | 40% | 6 | 7 | 6  |
| 32 | Landscaping & sodding    | 1.8% | 40% | 60% | 3 | 10| 6  |
| 33 | Wood Deck or Patio       | 0.7% | 50% | 50% | 4 | 8 | 6  |
| 34 | Asphalt driveway         | 1.5% | 40% | 60% | 6 | 2 | 5  |
| 35 | Miscellaneous            | 7.9% | 50% | 50% | 5 | 5 | 5  |
| 36 | Total                    | 100.0% |      |    |   |   |    |

Enter total finished square footage excluding the garage. If you have an unfinished basement that will be added later on.

| 37 | Square footage (ex. Garage) | 1750 |

| 38 | Grand Canyon, AZ           | $74.00 |
| 39 | West                       | $72.00 |
| 40 | Midwest                    | $74.50 |
| 41 | South                      | $68.00 |
| 42 | Northeast                  | $78.00 |

**Table 3. Cost Breakdown of a single family home in $.** As you select a different area from the pulldown menu...
Table 3. Cost breakdown SFH $

<table>
<thead>
<tr>
<th>Individual Items</th>
<th>Cost in $</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Cost of land</td>
<td>40,033</td>
<td>23.6%</td>
</tr>
<tr>
<td>Building</td>
<td>92,887</td>
<td>54.8%</td>
</tr>
<tr>
<td>Financing</td>
<td>3,221</td>
<td>1.9%</td>
</tr>
<tr>
<td>Overhead and general expenses</td>
<td>9,662</td>
<td>5.7%</td>
</tr>
<tr>
<td>Marketing Cost</td>
<td>2,373</td>
<td>1.4%</td>
</tr>
<tr>
<td>Sales Commission</td>
<td>5,763</td>
<td>3.4%</td>
</tr>
<tr>
<td>Profit</td>
<td>15,594</td>
<td>9.2%</td>
</tr>
<tr>
<td>Total Cost</td>
<td>169,503</td>
<td>100.0%</td>
</tr>
</tbody>
</table>

Table 4. Trades & Materials S.E.

<table>
<thead>
<tr>
<th>Trades list</th>
<th>A (Materials $)</th>
<th>D (Labor $)</th>
<th>C (Total)</th>
<th>D (Own Mat.)</th>
<th>E (Own Lab.)</th>
<th>F (Your project)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Building permit fees</td>
<td>1,022</td>
<td>0</td>
<td>1,022</td>
<td></td>
<td></td>
<td>$1,022</td>
</tr>
<tr>
<td>Impact fees</td>
<td>929</td>
<td>0</td>
<td>929</td>
<td></td>
<td></td>
<td>929</td>
</tr>
<tr>
<td>Water &amp; Sewer inspection</td>
<td>929</td>
<td>0</td>
<td>929</td>
<td></td>
<td></td>
<td>929</td>
</tr>
<tr>
<td>Excavation to rough shaping</td>
<td>0</td>
<td>1,115</td>
<td>1,115</td>
<td></td>
<td></td>
<td>1,115</td>
</tr>
<tr>
<td>Footings, Foundation</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Framing</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Windows</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Exterior Doors</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Interior Doors and Hardware</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Stairs</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Siding</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Gutters &amp; downspouts</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Plumbing</td>
<td>2,192</td>
<td>3,480</td>
<td>5,672</td>
<td></td>
<td></td>
<td>5,672</td>
</tr>
<tr>
<td>Electrical wiring</td>
<td>1,087</td>
<td>2,536</td>
<td>3,623</td>
<td>$2,536</td>
<td>1,087</td>
<td></td>
</tr>
<tr>
<td>Lighting fixtures</td>
<td>929</td>
<td>0</td>
<td>929</td>
<td></td>
<td></td>
<td>929</td>
</tr>
<tr>
<td>HVAC</td>
<td>1,714</td>
<td>2,475</td>
<td>3,889</td>
<td></td>
<td></td>
<td>3,889</td>
</tr>
<tr>
<td>Insulation</td>
<td>1,105</td>
<td>195</td>
<td>1,300</td>
<td></td>
<td></td>
<td>1,300</td>
</tr>
<tr>
<td>Drywall</td>
<td>1,277</td>
<td>3,832</td>
<td>5,109</td>
<td></td>
<td></td>
<td>5,109</td>
</tr>
<tr>
<td>Painting</td>
<td>706</td>
<td>2,824</td>
<td>3,530</td>
<td>$2,824</td>
<td>706</td>
<td></td>
</tr>
<tr>
<td>Cabinets &amp; countertops</td>
<td>1,765</td>
<td>2,880</td>
<td>4,644</td>
<td></td>
<td></td>
<td>4,644</td>
</tr>
</tbody>
</table>

THE SPREADSHEET USES THE COST PER SQUARE FOOT AND THE SIZE OF THE PROJECT TO CALCULATE THE COST. THIS CREATES A BASE NUMBER FROM WHICH COSTS AND SAVING ARE CALCULATED.

Table 4 shows estimates the cost of all trades. You are able to enter the amount of materials or labor that you will provide for the project. After you enter in your figures the totals show your cost for the building structure in lines 81-85.

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(line 43) or change the square footage (line 37) The spreadsheet calculates lines 45-52. Examine the percentage breakdown and you can see there are several areas where you can save by contracting your house. Keep in mind that these are costs that contractors pay to build a house. You will probably won’t have all the expenses that the typical contractor/developer will have. You will probably have very little overhead and general expenses, marketing cost, sales commission or profit. Some Owner builders like to take profit out of the project during the construction phase to cover their wages, in reality they are "paying themselves".

THE SPREADSHEET USES THE COST PER SQUARE FOOT AND THE SIZE OF THE PROJECT TO CALCULATE THE COST. THIS CREATES A BASE NUMBER FROM WHICH COSTS AND SAVING ARE CALCULATED.

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**Table 5. Cost Comparison CB v OB**

<table>
<thead>
<tr>
<th>Individual cost items % savings</th>
<th>A</th>
<th>B</th>
<th>C</th>
</tr>
</thead>
<tbody>
<tr>
<td>Cost of land</td>
<td>$33,000</td>
<td>$33,000</td>
<td>$0</td>
</tr>
<tr>
<td>Building cost</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Financing</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Overhead and general expense</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Marketing Cost</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Sales Commission</td>
<td>$2,373</td>
<td>$0</td>
<td>$2,373</td>
</tr>
<tr>
<td>Profit</td>
<td>$15,594</td>
<td>$0</td>
<td>$15,594</td>
</tr>
<tr>
<td>Project Cost (Contractor built)</td>
<td>$162,500</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Project cost (Owner-builder)</td>
<td></td>
<td>$125,699</td>
<td></td>
</tr>
<tr>
<td>Savings (before adjustments)</td>
<td></td>
<td></td>
<td>$36,801</td>
</tr>
<tr>
<td>Subcontractor expense factor</td>
<td>10%</td>
<td>$8,619.94</td>
<td></td>
</tr>
<tr>
<td>Net cost (Owner-Built)</td>
<td></td>
<td>$134,319</td>
<td></td>
</tr>
<tr>
<td>Net Saving after sub factor</td>
<td></td>
<td></td>
<td>$28,181</td>
</tr>
</tbody>
</table>

**HERE IS WHERE YOU CAN ENTER YOUR ESTIMATED EXPENSES AND CALCULATE YOUR SAVINGS.**

**Table 6. Building Options.** These options will have a major impact on

<table>
<thead>
<tr>
<th>Options cost</th>
<th>$/sf</th>
<th>$</th>
</tr>
</thead>
</table>

**Table 5 Cost comparison of a contractor built vs. an owner-builder home.** There are several areas to save money and other areas that might cost more. Your square foot cost will change depending on your choices above. See accompanying notes.

[Chart 3: Square foot cost comparison]

$74.00 (local contractor) vs. $57.90 (owner-builder)
the final price and the price per square foot. Select the options that apply to your project. Line 101 shows a cost per square foot of unfinished basement space. Line 102 gives a deducted cost for a house built with a slab on grade foundation.

**Summary**

Table 7. Summary

<table>
<thead>
<tr>
<th>Options</th>
<th>Cost</th>
<th>$ Sq. ft.</th>
</tr>
</thead>
<tbody>
<tr>
<td>Final cost, contractor</td>
<td>$173,750</td>
<td>77.57</td>
</tr>
<tr>
<td>Final cost, owner-builder</td>
<td>$145,569</td>
<td>61.47</td>
</tr>
<tr>
<td>Owner-builder savings</td>
<td>$28,181</td>
<td>16.10</td>
</tr>
</tbody>
</table>

The spreadsheet summarizes the cost and the saving for your project (including options). Now you can go back and adjust your entries to meet your target budget.