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Build Your Own Home!

by

Michael A. Pompeii, P.E.

TABLE OF CONTENTS

List of Figures	ix
About the Author	xi
Chapter 1: INTRODUCTION	1
1.1 Background	1
1.2 Advantages of Doing It Yourself	3
1.3 Your Role As The General Contractor	4
1.4 A Systems Approach To Homebuilding	5
1.5 Using This System	8
Chapter 2: DO YOU HAVE WHAT IT TAKES?	11
2.1 Attitude	11
2.2 Planning and Organizing	12
2.3 Communication Skills	13
2.4 Competence	13
2.5 Decisiveness	14
2.6 Action	14
2.7 Can You Do It?	15
Chapter 3: CHOOSING YOUR BUILDING LOT	17
Chapter 4: HOUSE PLANS	21
4.1 Determine Your Requirements	21
4.2 Initial Cost Estimate	23
4.3 Find The Right House Plan	26
4.4 Other Required Drawings	28
Chapter 5: CONSTRUCTION LOANS, MORTGAGES, AND INSURANCE	35
5.1 Types of Construction Loans	35
5.2 How the Draw System Works	36
5.3 Insurance	46
Chapter 6: PLANNING AND SCHEDULING	49
6.1 Types of Schedules	49
6.2 Monthly Schedule	50
6.3 Weekly Schedule	54
6.4 Long Lead Items	59
6.5 Essential Tools and Equipment	60

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Chapter 7: PERMITS, BUILDING CODES, AND INSPECTIONS ...	65
7.1 Permits	65
7.2 Building Codes	66
7.3 Inspections	67
Chapter 8: SELECTING AND WORKING WITH SUBCONTRACTORS.....	71
8.1 Selecting Subcontractors	71
8.2 Combining Subcontractors	74
8.3 The Most Important Subcontractor	77
8.4 Contracts and Proposals	79
8.5 Working With Subcontractors	80
Chapter 9: PHASE 1 CONSTRUCTION: GROUNDWORK AND FOUNDATION	83
9.1 Driveway, Lot Clearing, and Erosion Control	84
9.2 Excavation	86
9.3 Footers and Foundation	87
9.4 Underground Plumbing	91
9.5 Slabwork	93
9.6 Rough Grade	94
Chapter 10: PHASE 2 CONSTRUCTION: FRAMING AND CLOSE-IN	97
10.1 Framing	97
10.2 Roofing	104
10.3 Windows and Exterior Doors	106
10.4 Decks, Porches, Patios, and Sidewalks	107
10.5 Siding and Trim	107
Chapter 11: PHASE 3 CONSTRUCTION: ROUGH-IN SYSTEMS ...	113
11.1 Rough-in Mechanical System	113
11.2 Rough-in Plumbing	117
11.3 Rough-in Electrical	120
11.4 Insulation	123
Chapter 12: PHASE 4 CONSTRUCTION: INTERIOR WORK	125
12.1 Drywall	125
12.2 Interior Trim Carpentry	127
12.3 Painting - Stage 1	128
12.4 Drywall Point Up	129
12.5 Bathroom Tile	130
12.6 Painting - Stage 2	131

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Chapter 13: PHASE 5 CONSTRUCTION: INTERIOR FINISH	
WORK	133
13.1 Flooring- Hardwood, Vinyl, and Tile	133
13.2 Kitchen Cabinets and Countertops	134
13.3 Bathroom Vanities	135
13.4 Finish Mechanical	135
13.5 Finish Plumbing	136
13.6 Finish Electrical	138
Chapter 14: PHASE 6 CONSTRUCTION: FINAL COMPLETION ...	141
14.1 Painting - Stage 3	141
14.2 Hardware - Doors, Closets, and Bathrooms	143
14.3 Final Cleaning	143
14.4 Carpeting	143
14.5 Driveway	144
14.6 Landscaping	144
14.7 Final Punch List	146
14.8 Close Out Finances and Accounts	146
Chapter 15. SUMMARY	147

Chapter 1

INTRODUCTION

Subcontracting a house: *The process of hiring subcontractors, or specialists in specific trades, to build a house. The person doing the contracting, usually called the contractor or general contractor, is responsible for the overall construction planning, scheduling, coordination, hiring subcontractors, supervising the subcontractors' work, and performance of all other construction activities.*

1.1 BACKGROUND

Contracting and building your own house can be one of the most satisfying and money-saving experiences of your life. Or it can be your worst nightmare. We have all heard stories from others who have subcontracted out and built their own homes. Some say that it was a very enjoyable and rewarding experience that saved them a ton of money. But many people say that it was a constant headache and that they would never do it again. What was the difference between them? How is it that one person can totally enjoy the experience, while another totally hated it? This book focuses on what you need to do to become part of the first group.

I know what you need to do to be successful in subcontracting and building your own house because I just went through it. And you will be going through the

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same things that I went through. There I was: I had never built or subcontracted a house before. I knew I could save a lot of money by doing the subcontracting myself. I had another full time job, and I certainly did not have the time to pound nails or install any of the major house systems myself. I was concerned and apprehensive that I was literally betting my family's home and my life savings on this being successful. What if something bad happens? How long is it going to take? How do I start? How does a construction loan work, and how do I get one? How do I find competent and reliable subcontractors? How can I organize and stay on top of a dozen things at once? I had a thousand questions, and it took a great deal of time and effort to get the right answers. That's what this book is all about—showing you the process that worked for me and sharing all the information and answers that I learned along the way.

Answers to many questions that you may have are in this book, and they will hopefully save you a lot of money, many hours of wasted time, and a good deal of unnecessary aggravation. This book takes a no-nonsense approach to contracting and building your own home and is full of real life facts, issues, situations, and lessons that I learned in the process. You will no doubt encounter many of the same things as you go through the subcontracting/building process. It is my intent, through this book, to share these lessons with you, so that you, too, can enjoy the great personal satisfaction and rewards of contracting and building your own new home. Building my house was actually fun. It was fun because I used my Home Building System that I will share with you in this book.

This book also offers another unique perspective and benefit to first time home builders. My background as a home inspector has highlighted many of the home building problems that I have seen over and over again in the many houses that I have inspected over the years. Solutions to many of these common problems are listed in this book as recommendations and “helpful hints” to prevent you from running into these same problems with your new house.

1.2 ADVANTAGES OF DOING IT YOURSELF

There are many advantages of subcontracting and building your own home. The most significant advantages are listed here:

1) Save money. This is by far the number one advantage of doing it yourself. In my estimation, most people are likely to save an average of 15% to 30%. Some professional builders may argue these numbers, but I know for a fact that I saved at least 27% when I built my house! These percentages add up to some very significant savings. For example, if a builder wants to charge you \$250,000 to build a house on your lot, you will probably be saving somewhere between \$37,500 and \$75,000 if you do it yourself! This can be considered instant home equity for you, and will take a significant chunk out of your monthly mortgage payment.

2) You get to choose house plans and house styles that are just right for you. Many builders have standard sets of plans that may or may not meet your needs. If you want to customize the floor plans or style in any way, the builder will usually accommodate, but the cost of incorporating those changes will probably be more that you would be willing to pay. On the other hand, if you do some research, you can easily find a plan that has a layout and style that is exactly right for you, right from the start.

3) You get to choose building materials. This factor was very important to me when I decided to build my house because I was a home inspector who inspected many houses, and I knew what construction materials I wanted and also those materials that I did not want in my house. I wanted to specify items such as the type of foundation, the size of floor joists, the type of subflooring, the type of plumbing, the size and type of furnace and air conditioner, and a whole list of other items. After visiting many builders and getting estimates to build my house, I found that most builders will not allow you to specify the type and quality of

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building materials. This is because they have standard sets of plans that are difficult to change, subcontractors who are used to using certain materials, and a certain degree of unwillingness to deviate from the current materials and methods that they use. Some builders will accommodate your requests for certain materials, but you will probably end up paying a whole lot more than your original estimate!

4) Self satisfaction. There is nothing better than being totally motivated toward a major goal, working hard toward that goal, and then achieving that goal. Most people who have successfully subcontracted and built their own home will tell you that it was one of the most satisfying and proudest accomplishments in their life. I know it was for me.

1.3 YOUR ROLE AS THE GENERAL CONTRACTOR

As stated in my definition of a general contractor at the beginning of this chapter, you will be responsible for the planning, scheduling, coordinating, hiring, and oversight of all subcontractors and their work. You, as the general contractor, will be ultimately responsible for any and all construction activities. To better understand your role, look at Figure 1-1. This chart illustrates that every phase of house construction has its own specialized subcontractors, who are experts in their own particular area, and all of these experts will be working for you. For this project, you are the boss!

How much of the actual construction work should you do yourself? As the general contractor, you should not attempt to do any major hands-on construction yourself unless you are an expert in that particular field and have plenty of free time. Just let the subcontractors do the jobs that they do everyday. They know what materials work best, the most efficient way to do things, and what is acceptable to the local building inspectors.

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Believe me, you will have plenty of work to do everyday without even pounding a nail. You will be busy lining up and coordinating subcontractor after subcontractor, constantly checking their work, cleaning up, more cleaning up, getting supplies, doing small odd jobs, calling suppliers, and constantly adapting to changes. You will be busy!

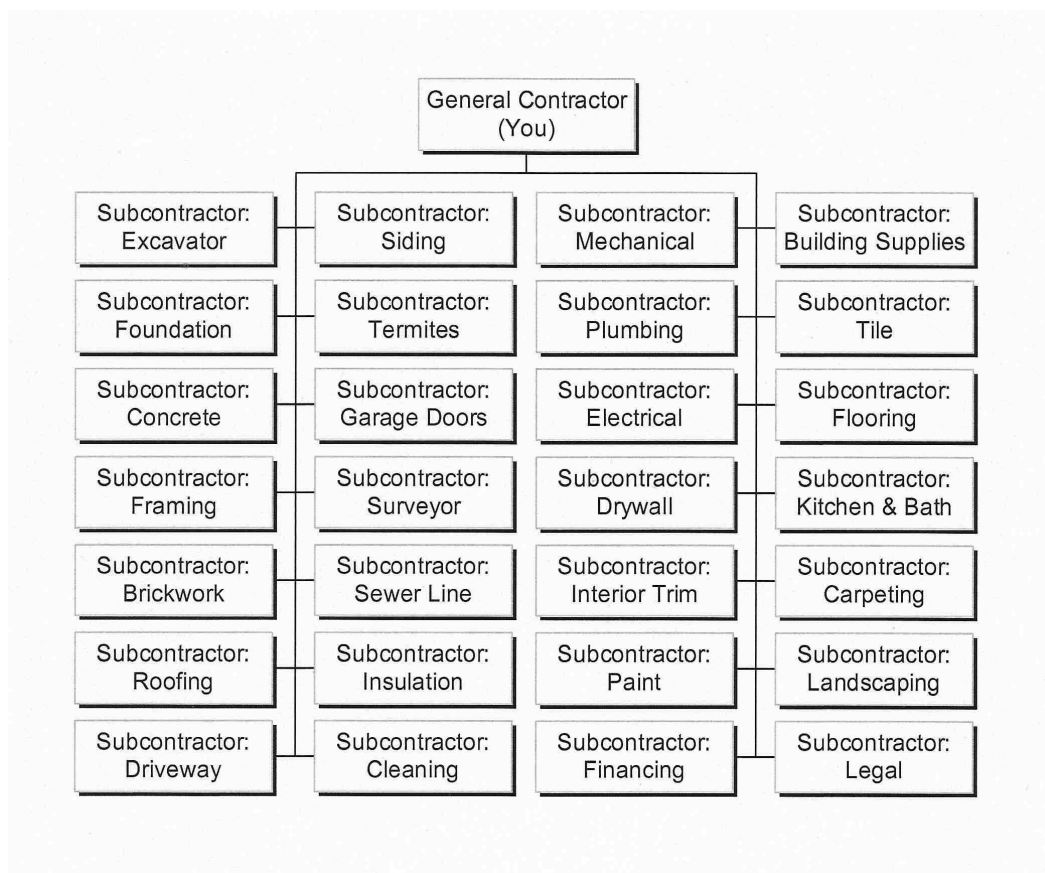


Figure 1-1. The General Contractor's relationship to Subcontractors.

1.4 A SYSTEMS APPROACH TO HOME BUILDING

This book describes and uses a home building and subcontracting system that I developed and successfully used to build my new home. The system is based