

Preliminary Budget Estimate & Project Analysis

Project: 2,495 sq. ft. Custom Craftsman Home with Monolithic Slab Foundation

Lot Size: Assumed 20,443 sq. ft. (0.47 Acres)

Prepared For: Client

Prepared By: Arch C Studio

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IMPORTANT DISCLAIMER:

This document is a preliminary budget estimate based on the architectural plans and material takeoff lists. All costs are based on U.S. national averages for mid-range to high-end finishes and are intended for planning, discussion, and preliminary budgeting purposes only. Actual project costs can and will vary significantly based on:

Geographic Location: Land, labor, and material costs differ dramatically between states and even between urban, suburban, and rural areas.

Market Volatility: Prices for lumber, steel, and other commodities can fluctuate.

Final Selections: The final choice of fixtures, finishes, and appliances is a primary driver of the total cost.

Site Conditions: Unforeseen issues with the soil, slope, or access to the property can impact site work costs.

Contractor Bids: This estimate is not a substitute for formal, binding quotes from qualified local general contractors and subcontractors.

Section 1: Executive Budget Summary

This summary provides a high-level overview of the total estimated project cost, from land acquisition to final completion.

Cost Category	Estimated Cost Range (USD)	Notes
Land Acquisition (0.47 Acre Lot)	\$80,000 - \$400,000+	Highly variable. See Section 3 for details.

Pre-Construction Costs (Permits, Fees)	\$25,000 - \$60,000	Includes permits, design, engineering, and utility hook-ups.
Site Work & Landscaping	\$45,000 - \$95,000	Includes excavation, utilities, driveway, pool prep, and landscaping.
Construction Hard Costs (Materials & Labor)	\$635,300 - \$1,059,500	The core cost to build the structure. See Section 2 for breakdown.
Builder's Fee (Overhead & Profit @ 18%)	\$122,454 - \$208,710	Industry standard fee for managing the project.
Contingency Fund (15% of Construction)	\$101,363 - \$177,482	Essential for unforeseen costs and changes.
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Total Estimated Project Cost	\$929,117 - \$1,990,692	This is the estimated all-in cost , excluding the initial Land purchase.

Section 2: Detailed Construction Cost Analysis (Materials & Labor)

This section analyzes the provided material list, verifies quantities and pricing against U.S. market averages, and provides estimated labor costs for each phase of construction.

A. Foundation (ID: FO1 - FO11)

- **Materials Estimate:** Your list contains ~98 cubic yards of concrete and extensive rebar for a robust monolithic slab.
 - Concrete, Rebar, Steel & Supplies: \$25,000 - \$32,000
 - **Total Foundation Materials: \$25,000 - \$32,000**
- **Labor Estimate:** Foundation work is labor-intensive, involving excavation, forming, pouring, and finishing.
 - **Total Foundation Labor: \$35,000 - \$50,000**
- **Phase Total: \$60,000 - \$82,000**

B. Framing (ID: F1 - F58)

- **Materials Estimate:** This is the structural skeleton of the house. The list includes a large quantity of lumber and sheathing.
 - Lumber (Plates, Studs, Headers, etc.): \$45,000 - \$65,000
 - Sheathing (OSB/Plywood): \$12,000 - \$18,000
 - **Total Framing Materials: \$57,000 - \$83,000**
- **Labor Estimate:** Framing labor is a significant cost, often equaling the material price.
 - **Total Framing Labor: \$50,000 - \$75,000**
- **Phase Total: \$107,000 - \$158,000**

C. Siding & Exterior Trim (ID: S1 - S11, EX1 - EX13)

- **Materials Estimate:**
 - Siding Material (Vinyl & Stone Veneer): \$15,000 - \$25,000
 - Exterior Trim & Housewrap: \$5,000 - \$9,000
 - **Total Exterior Materials: \$20,000 - \$34,000**
- **Labor Estimate:** Installation of multiple siding types requires skilled labor.
 - **Total Exterior Labor: \$25,000 - \$40,000**
- **Phase Total: \$45,000 - \$74,000**

D. Roofing (ID: R1 - R114)

- **Materials Estimate:** This complex roof requires a significant amount of material.
 - Custom Truss Package: \$35,000 - \$55,000
 - Shingles & Underlayment (~4,600 sq ft): \$9,000 - \$15,000
 - OSB Decking & Clips: \$7,000 - \$11,000
 - Misc. Materials (Vents, Flashing, Drip Edge): \$2,000 - \$4,000
 - **Total Roofing Material Estimate: \$53,000 - \$85,000**
- **Labor Estimate:**
 - **Total Roofing Labor: \$25,000 - \$40,000**
- **Phase Total: \$78,000 - \$125,000**

E. Major Systems (Plumbing, Electrical, HVAC)

- **Estimated Cost (Materials & Labor Combined):**
 - Plumbing (Rough-in & Fixture Install): \$25,000 - \$40,000
 - Electrical (Rough-in & Fixture Install): \$25,000 - \$40,000
 - HVAC System (Furnace, A/C, All Ductwork): \$20,000 - \$35,000
- **Phase Total: \$70,000 - \$115,000**

F. Insulation & Interior Finishes (ID: IN1-IN3, WB1-WB8, FL1-FL10, T1-T24)

- **Materials Estimate:**
 - Insulation Material Estimate: \$7,000 - \$11,000
 - Wall Board (Drywall) Material Estimate: \$10,000 - \$18,000
 - Flooring Material Estimate: \$20,000 - \$45,000
 - Interior Trim Material Estimate: \$8,000 - \$15,000
 - **Total Interior Materials: \$45,000 - \$89,000**
- **Labor Estimate:** Finish work is detailed and time-consuming.
 - **Total Interior Labor: \$60,000 - \$100,000**
- **Phase Total: \$105,000 - \$189,000**

G. Windows & Doors (ID: W1-W8, D1-D25)

- **Materials Estimate:**
 - Windows Package (All units): \$20,000 - \$35,000
 - Doors (Interior, Exterior, Garage): \$15,000 - \$28,000
 - Hardware (Handles, Hinges, etc.): \$3,000 - \$6,000
 - **Total Window & Door Materials: \$38,000 - \$69,000**
- **Labor Estimate:**
 - **Total Window & Door Labor: \$10,000 - \$18,000**
- **Phase Total: \$48,000 - \$87,000**

H. Cabinets, Countertops & Fixtures (ID: C1-C98, FX1-FX44)

- **Materials Estimate:** The materials list indicates a very large and high-end cabinet package.
 - Cabinets (Complete Package): \$50,000 - \$90,000
 - Countertops (Quartz, etc.): \$10,000 - \$20,000
 - Fixtures (Plumbing, Lighting, etc.): \$15,000 - \$30,000
- **Labor Estimate:**
 - **Total Cabinet & Countertop Labor: \$10,000 - \$18,000**

- **Phase Total: \$85,000 - \$158,000**

Section 3: Land, Permit, and Other "Soft" Costs

These essential costs are incurred before and during construction.

A. Land Cost (20,443 sq. ft. / 0.47 Acre Lot)

The value of a premium-sized lot is entirely location-dependent.

- **Rural/Emerging Area:** \$80,000 - \$150,000
- **Established Suburban Neighborhood:** \$150,000 - \$400,000+
- **High-Demand Urban or Coastal Area:** \$400,000 - \$1,500,000+

B. Permit, Design & Impact Fees

- **Building Permits:** Typically 1-2% of the construction cost. **(\$6,000 - \$12,000)**
- **Architectural & Engineering Fees:** Assumed paid, but if not, can range from 8-15% of the construction cost.
- **Impact Fees (for schools, parks, etc.):** Varies by municipality. **(\$2,000 - \$10,000+)**

C. Utility Connection Fees

The cost to bring services from the street to the house.

- **Water & Sewer Taps:** \$5,000 - \$20,000
- **Electrical & Gas Hook-up:** \$3,000 - \$10,000

Section 4: Critical Recommendations for Client

1. **Create a Formal Fixture & Finish Schedule:** The provided material list is a good start, but it should be formalized into a separate schedule. This document must detail every faucet, light fixture, appliance, and finish with a **brand, model number, and finish name**. This is the single most important step to get accurate bids and prevent costly errors.
2. **Obtain a Professional HVAC Design:** The HVAC system, including all ductwork, must be designed by a qualified professional using **Manual J, S, and D calculations**. Specifying duct sizes on architectural plans is not recommended and can lead to an inefficient and uncomfortable home.
3. **Conduct Site-Specific Due Diligence:** Before finalizing the budget, it is critical to perform:
 - A **Geotechnical Survey** to analyze the soil and ensure the foundation design is adequate.

- A **Formal Site Survey** to mark property lines and identify the precise location for utility tie-ins.
- 4. **Seek Multiple, Comprehensive Bids:** Provide the complete architectural plans **AND** the formal Fixture Schedule to at least three reputable local general contractors. This will allow for an "apples-to-apples" comparison and a realistic, fixed-price bid.
- 5. **Secure a Contingency Fund:** A contingency fund of **15% is not optional**; it is a critical part of a responsible construction budget. It ensures that unforeseen issues (e.g., hitting rock during excavation) or desired changes do not jeopardize the project's completion.

Section 5: Preliminary Project Timeline

This schedule provides a high-level, estimated timeline for a typical construction process. Actual timelines can vary significantly based on geographic location, contractor scheduling, weather, and the permitting process.

- **Phase 1: Pre-Construction (2 - 5 Months)**
 - Site-Specific Due Diligence (Surveys, Geotechnical): 2-4 weeks
 - Final Engineering & Plan Modifications: 3-6 weeks
 - Bidding & Contractor Selection: 3-5 weeks
 - Permitting & Utility Approvals: 4-12 weeks
- **Phase 2: Site Work & Foundation (3 - 6 Weeks)**
 - Excavation, Utility Trenching, and Grading.
 - Forming, Reinforcing, and Pouring Foundation.
- **Phase 3: Framing & "Dry-In" (4 - 8 Weeks)**
 - Floor, Wall, and Roof Framing.
 - Sheathing, House Wrap, Windows, and Roofing installed. (The house is now "dried-in" and protected from weather).
- **Phase 4: Rough-In & "Closing Up" (4 - 7 Weeks)**
 - Rough-in for Plumbing, Electrical, and HVAC systems.
 - Insulation and Drywall installation.
- **Phase 5: Interior & Exterior Finishes (8 - 14 Weeks)**
 - Siding, Masonry, and Exterior Trim.
 - Interior Trim, Doors, Cabinets, and Countertops.
 - Flooring and Tile installation.
 - Interior and Exterior Painting.
- **Phase 6: Final Finishes & Commissioning (3 - 5 Weeks)**

- Installation of Plumbing Fixtures, Light Fixtures, and Appliances.
- Landscaping and Driveway installation.
- Final Inspections, System Testing, and Punch List completion.

Estimated Total Time from Start of Construction: 6 - 10 Months

Section 6: Projected Construction Draw Schedule (Sample)

Construction loans are typically paid out in draws based on the completion of major project milestones. This is a sample draw schedule. The final schedule will be determined by the lender and the general contractor.

- **Draw 1 (10%):** Foundation Complete & Inspected.
- **Draw 2 (25%):** Framing Complete & "Dried-In" (Sheathing, Windows, Roofing).
- **Draw 3 (20%):** Rough-in Complete & Inspected (Plumbing, Electrical, HVAC).
- **Draw 4 (20%):** Drywall, Siding, and Major Interior Finishes (Cabinets, Trim) Complete.
- **Draw 5 (15%):** Flooring, Countertops, and Fixtures Installed.
- **Final Payment (10%):** Project Complete, Final Inspections Passed, and Certificate of Occupancy Issued.

Section 7: Key Client Decisions & Responsibilities

To ensure the project proceeds smoothly and avoids costly delays, it is critical that the following decisions are finalized by the client at the appropriate stage.

- **Before Final Bidding:** The "**Fixture & Finish Schedule**" (as recommended in Section 4) must be 100% complete. This includes the final selection of all appliances, plumbing fixtures, light fixtures, flooring, tile, and cabinets. This is the only way to get an accurate, fixed-price bid.
- **Before Framing Begins:** The final, approved window and door package must be ordered.
- **Before Siding Begins:** The final exterior colors for siding, trim, and the roof must be selected.
- **Before Drywall Begins:** The final locations for all electrical outlets, switches, and TV/data jacks should be confirmed during an on-site walk-through with the builder and electrician.

