

If I'd Known That Was Going To Happen When I Built My House, I Might've Gone Camping Instead



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Preface

This book can be classified as a dark comedy. You will read about things that will be funny and sad at the same time. You will read about things going wrong, often terribly wrong and sometimes, there's no hope for a happy ending. These are things that are so stupid they couldn't possibly happen, so nobody tries to look out for them and they happen anyway.

If owning a home is the ultimate expression of the American Dream, then why does building a house always turn into a nightmare? Even veterans of the construction process are continually caught by surprise when something goes unexpectedly awry. Most often, the thing that goes wrong requires very little thinking to understand or to foresee and avoid, but the reason it went wrong in the first place is because it wasn't addressed with any thinking at all.

For instance, one of the most common mistakes made concerns the difference between floor levels of a carport (or garage) and the main floor of the house and the owners failure to think about that difference.

This is how it usually happens:

A set of plans will show the house on a concrete slab with the carport a few inches above the ground and the main floor a few inches above that. As construction begins, the owner will address the ample suggestions of well meaning though ill informed friends and relatives. The most common suggestion being "raise the house off the ground a little and it will be better." Right or wrong, some reasons for this suggestion might be: "The front porch will look prettier if it's a couple of feet off the ground," "You could build a deck instead of a patio," "Houses built off the ground are just better."

At any rate, the overwhelmed owner will finally succumb to these never ending attacks of friendly reasoning and order the builder to begin construction and to raise the house off the ground.

"If two feet would be nice" the owner thinks, "four feet would surely be marvelous." The decision is made. "Four feet it is!"

Construction begins and proceeds smoothly. It be-

comes apparent that the decision to raise the house was a good one. The front porch does look better off the ground and the wood deck on the back is cool and inviting.

But ! ! !.....

You knew there had to be a “but.”

Do you remember where everything was at the beginning of the story? The carport was just slightly above ground level and the main floor was only a few inches above that . But now the carport is still just slightly above ground level and the main floor is *four feet* above that. The kitchen door opens onto the carport and the owner realizes that to carry groceries from the car to the kitchen some steps are needed. No problem. Steps are built. Seven of them extend from the kitchen door out about six feet.

Well done. Construction ends. Moving day is here! The furniture is moved in, and at the close of the day, husband and wife proudly drive their cars to be parked in the new carport. Mr. Owner graciously takes the space at the far end so Mrs. Owner won't have so far to walk from her car to the house.

But wait! What's this? Mrs. Owner can't get her car into the carport. There are seven steps in the way.

It never occurred to the owners or the builder that the steps from the kitchen door would occupy the same space needed to park a car. What they should have done was enlarge the carport by at least the same distance as the new steps. Unfortunately, there's no good solution when a problem like this is realized too late. There are double carports and garages all over America that provide expensive protection, not for two cars, but for one car and a set of steps.

If the owners of that carport or any of their well meaning friends had just stopped to think ahead, the outcome could have been changed. It's easy for us to see their folly because we are a safe distance from the confusion of the construction process. However, anyone can be caught in the same trap by letting down their guard and forgetting that a lot of thinking is required everyday, everywhere, especially in home building.

As readers, we have the luxury of looking at these events after the fact. To us the situations described may appear ridiculous or even hilarious. But make no mistake. I am not laughing at the poor victims who are depicted in the following pages. Indeed they deserve our sympathy. Their stories are not funny to them. Their lives were changed, in some cases even damaged, because things went wrong in ways they couldn't deal with. Out of respect, in every case, the names and locations have been altered to conceal the identity of the embarrassed persons involved. Some descriptions are composites of several similar events. But in all cases, the catastrophes are real. If you think you recognize a story or person it is simply proof that the problem is a common one.

About This Book

This book is divided into sections that pertain to the basic phases of construction and arranged in the order in which they need to be addressed. These phases can be best presented in the form of the questions that you should be asking.

The Cost

How much is the project going to cost to build ?
Can I afford to start?
Can I afford to finish?

The Site

Where am I going to build?
Will my plan work there?

The Plan

What am I going to build?
Will my furniture fit?
Will my family fit?

The Builder

Who is going to build it?

The Results

What will be delivered as the finished product?

Uh Oh

What Happened?

Each section will raise other questions that you need to ask during the entire planning and building process. Also, each section will reveal some remarkable situations that can arise if you don't know to ask the proper questions at the proper time.

Enjoy!

Best wishes in your home building adventure.

The Cost



How Much Is This Thing Gonna Cost, Anyway?

People are always asking me, when we are working on a design, “How much is this house going to cost to build?” Everyone is naturally anxious about this because they don’t want to go to the time and expense of designing a set of blueprints that they can’t use. Neither do they want to be disappointed when they get their prices back, by not being able to build the house that they have put all their emotional strength into.

The first time people usually ask the question, “How much is this house going to cost?,” is during the first meeting. At that time, I don't have any idea, because 1. I don’t know what the customer expects, and 2. the customer doesn’t know what the customer expects. In the first meeting there is not enough information available about the final house to start thinking about final prices. But customers still need some kind of answer. They still need to have some sort of a ball park figure that they can work with so they can decide whether to go on, cut back, start over, or give up.

Since the customer is in need of, and often demanding, an answer on construction cost, I have to fall back on an old rule of thumb to give them an answer. It’s called *Cost Per Square Foot*.

Cost per square foot is a simple formula that’s a good way to get almost no usable information. However, it can expose a ball park figure. Be careful though, because it will only get you into a very large ball park, somewhere in the back of the upper deck at center field where the view of home plate is not so good as the view of the parking lot. Further, it’s so generalized that it won’t yield any solid answers that will carry through to the end of the project.

Using a cost per square foot formula can get you no closer than thousands of dollars, provided you know the type of house that’s going to be built. For instance, a small bungalow, like a lake cabin with simple appointments such as vinyl floors and metal windows might cost forty or fifty dollars a square foot. On the other hand, a mansion, elegantly decorated with ornate crown molding and door casings, marble details, wood floors and expensive wallpaper will have a cost per square foot that’s considerably more (like one hundred & fifty dollars per square foot or more). So, a judgement has to be made as to where, between the cheapest acceptable cost and the greatest imaginable cost, a construction guesstimate will fall.

Where I come from, the average cost for living area is about sixty-two dollars per square foot (as of 1998). Using the cost per square foot formula one simply multiplies the square footage of the living area of the house by sixty-two dollars and that will give you a general cost, right? Well, if you believe that, you'll have enough information to start building. However, if you go ahead now, you'll be declaring bankruptcy about five weeks into construction.

Here's the catch. If you will notice, I said *living area*. Most people don't realize that there's more than one kind of square footage. There's also garages, carports, porches, decks, terraces, storage rooms and space to be finished later. A general application of the cost per square foot formula almost never deals with these different areas.

By the way, if you can admit that you are thoroughly confused at this early stage of planning, then you are doing it right. Understanding that you don't understand is the most significant breakthrough you could hope for. Trying to do something about it is the next most important thing you could do. As we move through this book you will find that the single recurring theme is "thinking about understanding and understanding about thinking." I will remind you often.

Here's a hypothetical situation. A home has a living area of exactly 2,000 square feet. In addition it has a carport, porch, and storage room with a combined total of 1,000 square feet. That's a total of 3,000 square feet under roof. Please note that there's more than one kind of square footage to deal with.

- **Living Area** is the part that is heated and air conditioned. Costs for this area will include carpeting, wall paper, decorating features, electrical and plumbing fixtures and so on.
- **Garage, Carport and Storage Areas** will be built in similar fashion to living area as far as framing and exterior wall surfacing (like brick or siding) but won't include carpet or plumbing fixtures and will have fewer electrical fixtures and outlets.
- **Porch Area** is another animal entirely. In most applications a porch can be the least expensive part of a house. However, if that porch is surrounded by ornate railings and columns (as in Victorian gingerbread), then it is possible for the porch area to be the most costly area of the entire house.

For the purpose of this exercise I will establish that the carport, storage and porch areas are of similar cost and therefore lump them all together in a single category. For ease of calculation let's just say the cost for the living area is forty dollars a square foot. Forty dollars times two thousand square feet is \$80,000.00. Now, since the carport, storage room, and the porches are not going to be finished with carpeting, doors and windows and expensive light fixtures, they will be cheaper. So, we are going to use a hypothetical number of twenty-five dollars a square foot to build these areas. Twenty-five dollars times one thousand square feet is \$25,000.00. We take the total for the living area which is \$80,000.00 and the other areas which is \$25,000.00 and add them together and get a grand total of \$105,000.00. But we're not finished.

We need to include \$27,000.00 for the cost of the lot (yours may be more or less). That's still only \$132,000.00, so we're OK..... Oh, yeah, I forgot to tell you that the landscaping will be \$3,100.00. Also, when we start to clear the lot it will be discovered that the ground isn't as level as we thought. Some extra dirt will have to be brought in to fill and level the ground. This will cost \$2800.00. Next, we will have to pay for a soil test and a temporary power pole and electricity, and a permit to connect to the local water line as well as the sewer system and driveway and walkways and a building permit and environmental impact fees and surveying fees and attorney fees and fees and fees and fees!. Then will follow the unplanned costs that will occur when someone in your family will select a light fixture or a decorating material that, by itself, will exceed the cost of all other similar items combined.

That's a lot of stuff to keep up with so, for the sake of simplicity we are going to pretend that the owner already has the property paid for and he owns a landscape and concrete company and doesn't have to worry about all those other fees. However, \$105,000.00 is more than the owner can spend and he says, "I'll cut 200 square feet off the house and that will save me some money." He says, "Forty dollars a square foot times 200 square feet is \$8,000.00. I've saved a fortune right there."

Well, he's wrong and here's why: That magic number we are using, forty dollars a square foot, is an average of the value of everything that is in the house. It includes concrete, lumber, plasterboard, doors, hinges, doorknobs, windows, wallpaper, light switches, electrical outlets, kitchen appliances, plumbing fixtures, crown molding, flooring, trim, lights, and so on. The cost of all those things are averaged together to come up with one magic number and we're calling it forty dollars a square foot.

Please take note that some parts of a house cost more than others. Kitchens and bathrooms contain appliances and fixtures that carry a high

purchase cost. Windows and doors cost more per unit than similar sized areas of plain wall. These items will have a *fixed actual cost*.

Different designs will all have some common features. Regardless of the size of the house, it will most likely contain one kitchen, a couple of bathrooms, and enough doors and windows to make it livable. Even if the size is enlarged or reduced by several hundred square feet, it will still contain one kitchen, a couple of bathrooms and enough doors and windows to make it livable.

Cutting square footage will reduce the amount of concrete and framing lumber but those are the least expensive parts of the house. If there's no decrease in the *actual* cost of the kitchen, baths, doors and windows, then there will be no reduction in the *average square foot cost* of the house.

When you cut square footage, the cost of the house is not going to come down as fast as it goes up. Reducing square footage will not reduce the other items in the house; such as doors, hinges, doorknobs, windows, light switches, electrical outlets, kitchen appliances, and plumbing fixtures. All you are doing when you cut square footage is eliminating a little concrete and carpet, a little plaster board and a few wall studs and rafters. You are not really affecting the high cost items in the house.

Now that we've gotten a basic definition that *cost per square foot is the average of everything in the house*, we have to approach the concept of talking to builders. No doubt you are going to want to go to a builder, show him a set of plans or sketches, and ask him what his cost per square foot is to build that house. Once again, you must be aware of the lack of value in calculating cost on a square foot basis. However, we might as well admit that this is the method you will run into the most, so now, I'm going to explain the mystery by creating one.

There are no standards pertaining to what might be included when a square foot price is quoted. Does it include the lot or not? Does it include landscaping like sod or shrubs or even top soil? Will there be any wallpaper or crown molding or tile? What kind of interior doors, or windows, or paint, or siding, or appliances, or light fixtures, or plumbing fixtures? I'll stop here but I could list a lot more. When you talk to different builders, you're going to find that they all have different concepts and opinions about what is included in their price.

Today, as I have been writing this chapter, I have also stopped to see five different builders who dropped by to have plans drawn. I took the opportunity to ask each how he calculates construction costs. Listen to this:

Builder #1 uses \$48.00 per square foot. That includes insulated aluminum windows but no window trim. It includes tile in the foyer and baths, a little crown molding (whatever that means) and landscaping but no lot.

Builder #2 said his cost was only \$42.00 per square foot. He would use vinyl instead of tile in the foyer and baths, but he would put trim around his aluminum windows. His price did not include the lot.

Builder #3 based his price on \$72.00 per square foot. This price would include insulated wood windows, tile and wallpaper in the foyer and baths, crown molding in the foyer, living & dining rooms, family room, kitchen & breakfast room and master bedroom. Also included was an extensive amount of landscaping and the lot to put it all on. He said he used a cost per square foot formula to give general prices to customers but that he always did a detailed cost analysis before he would sign a contract. (Good for him. That's the right way.)

Builder #4 used \$62.00 per square foot. Everything was very similar to Builder #3, except that he would include hard wood floors in the foyer, living & dining rooms, very elegant trim and crown, but no lot. His opinion of the cost per square foot method was the same as builder #3. (Yea!)

Builder #5 could put you in a house for only \$38.00 per square foot but that would not include trim or wallpaper or landscaping or the lot, and if one was needed, a septic tank would cost extra.

By the way, builder #3 said he could put me in a new house for as little as \$8.00 a square foot but I'd probably get tired of the dirt floors and sooner or later I was going to want a roof.

So, now what? The previous five examples are just a sampling of what's out there waiting for you. All of those five builders are honest, but different. They each have their own method for calculating the value of their product. Your challenge is to know your builder well enough to determine if his point of reference is basic or luxurious. You must also realize that using the cost per square foot method is, at best, only a guess at the cost.

The only way a real builder is going to be able to give you a price is to take a detailed set of drawings and count, one at a time, the number of studs in the wall, the number of rafters in the roof, the amount of covering for all outside and inside surfaces, the square footage of floor covering, and so on. He is going to count the number of wall switches, and lights, then calculate the amount of wiring it will take to connect the switches with the lights. He's going to count everything, one by one, and keep a total of it. Then he is going to find out how much it will cost to purchase all those things. Next, he will find out how much it will cost to hire crews to put all of those things together into one nice, neat package that will become a house that you can move into.

Here is where the new mystery begins. When you ask someone to give you a price on a house and they take your plans away for a few days or a few weeks, you don't know what they've done with them. You're not going to know if the builder sat down and counted every item, or if he guessed at a ball park price by using some kind of arbitrary square footage number.

Here's an example of something that happens all the time.

By simple interviews, a customer had narrowed down the number of builders that he wanted to deal with to two. He gave plans of his house to both of these builders and they went away for a couple of weeks and then got back with him. They each gave him their price. Now, it just makes sense that he should be able to look at the price, pick the one that's the lowest and go with it, but it wasn't that simple. One builder had given him a price that was much, much, higher than he had expected and the other builder gave him a price that was much, much, lower than he had expected and he just couldn't figure out what the difference was. He had their bids in front of him but he didn't really know what to look for in those bids to make a determination about why their prices were so different. So, he did the natural thing: he went out looking for someone who could scan his material and tell him exactly what the differences were and also make his decision for him as to what he should do and which builder he should go with. He called me.

I don't usually have time to sit down and go over bid packages for people, but he begged and pleaded in such a nice way that I decided, just this once, to take a look. The bid for the *high* builder was extremely detailed. It listed everything. It was so detailed that I halfway expected to see a listing for the weight of the rust on the nails. On the other hand, the *low* builder had almost nothing in his bid. He had a few basic headings like Framing, Foundation, Interior and Hardware and one last, mysterious heading named Other. There was no listing for appliances and plumbing fixtures. Windows were not itemized at all. Roofing and bricks were not included so I had to assume that they were all lumped into Other.

Those are pretty important items and we had absolutely no idea what he intended, so I called him. It's rare

that someone will tell you how they figure prices but I asked him some straightforward questions and he actually gave me some straight forward answers. My first question was what method had he used to calculate construction cost. With pride and candor he explained his cost per square foot method. I then asked what kind of windows he planned to put in the house. His answer was, “Well, the plans called for some pretty expensive windows and I knew my bid was going to be high if I used those. On the other hand, I didn’t think the owner was going to be too keen on using the cheaper window that I usually put in my houses, so I just left windows out of the bid. I figured we would just have to work that out later.”

Do you see what happens? There’s a bid from one builder that includes everything and a second bid from another builder that doesn’t even include all the parts of the house. That means if he had gone with the lower builder the customer would have had a house built with no windows because he would have accepted that price, gotten down to the end of the project and then said, “I have no windows in my house. What are we going to do?” and the low cost builder would have simply responded, “Well I didn’t give you a price for those, you weren’t charged for those. You want windows? Pay extra or go out and buy them yourself.” I don’t know anyone who carries around enough pocket change to go out and buy a house full of windows and this man certainly couldn’t. Fortunately, he was able to avoid the problem by asking a few simple questions. The first and foremost question being, “Which one of these bids is any good at all?” He stopped long enough to think. Get it?

You see, when you try and calculate costs according to some magic formula you’re going to get a lot of surprises. That’s because nobody knows how much a house is going to cost per square foot. It’s just a way of guessing. In fact it’s often called a *guesstimate*. If you have a builder that wants you to sign a contract based exclusively on cost per square foot, then you need to turn around and run away, because most of the time you can’t build a house for the predicted cost per square foot. I know there are people out there who will say, “I can certainly build this house for thirty-eight dollars a square foot or forty-two dollars a square foot,” or whatever amount, but it’s a big risk to take their word for it.

There is only one surefire method for calculating cost per square foot. Build the house, finish it, pay for it, then divide the dollar amount that you spent by the number of square feet involved in the house, and that will

give you a cost per square foot. But, even this fails to distinguish between different types of area. And, do you know what? If you turn around and build the house again, the cost per square foot would come out different because home building isn't one of those simple, run of the mill, rubber stamp kind of businesses.

What is it that you need to know from all of this? Ask questions! After, "How much per square foot can you build this house for?," your next question should be: "What does that include?," followed immediately by, "What have you left out?." Any good builder will tell you everything he is going to put in your house. Every bad builder is going to avoid divulging the contents and materials to be used. There is no way you, as a customer, can know everything that has to go in a house, but you can ask a few simple questions and at least get some partial answers that will begin to help you put together your final answer about which builder you are going to go with and how much per square foot you are going to spend on your house. In this endeavor I wish you the very best. I only hope you can pay for it.

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