

Doing it Yourself

Building their own home is the dream of many Canadians. However, increasing land costs, 2000 changes in building code legislation, increasing environmental restrictions, as well as substantial safety regulations and liabilities have made building a custom home an increasingly challenging and time-consuming task. As a result not everyone is suited to building their own home. We have outlined below ten guidelines for you to consider before building your own home, and have included the typical traits of a good custom home builder.

1. Prepare an accurate overall budget

When it comes to preparing a budget, what you don't know can hurt you. Your overall budget should include land, design and engineering, house construction, site and servicing costs, soft costs, and taxes where applicable. A good budget should be detailed, have at least 250 line items, and allow for a contingency of 2-3 percent. A poor budget will likely contain 50 line items, and if used, should probably allow for a contingency of 10-20 percent.

2. Find a good building lot

Not all building lots are created equal. A poor site or poor siting can easily increase your site costs from \$5,000 to \$50,000. Take the time to investigate, do a test dig, research alternative septic systems, talk to the neighbours. And definitely know what government bodies may have jurisdiction over your land.

3. Work with good designers/architects and engineers

A good design delivers form, function, and value. A good design incorporates current building practices and materials, and delivers these in a cost-effective way. Ensure that your designer also visits and understands your site, to avoid surprises and delays.

4. Management

Allow yourself enough time to manage the project effectively, and to visit the site daily while under construction. A small mistake only grows worse (and more costly) with time, and you'll also need to meet regularly with the trades and suppliers. In addition, 10-12 building department inspections will be required. An experienced builder typically allows at least 400 hours to effectively manage the construction of a quality custom home, and complete it safely, on time, and on budget. If you have less experience, allow more time and money (mistakes and misunderstandings will occur).

5. Understand the permit process

Today's building permit process is involved: be prepared! Building departments are not set up to train or tell you how to put all the required "paper" together. And today's building and site process includes up to 7 different agencies you may have to comply with.

6. Find good sub-trades and suppliers

It takes approximately 25 sub-trades, 15 suppliers, and 75 people on-site to build a custom home. Good sub-trades (and suppliers) show up on time, build their section of the home according to code, and finish their work on schedule. Good sub-trades are busy, and their schedules are full. To ensure you receive what you hope for, at the price you expect, you should establish a detailed Scope of Work, including your schedule, for each trade.

7. Buy well

A good builder knows where to find the best product at the best price. In addition, suppliers and sub-trades give a better price and better terms to a good builder, knowing both that the sale will be easier (less questions, less problems), and that they can anticipate repeat business. A good builder knows that the biggest discount is most often not the best price. How are you positioned?

8. Prepare an accurate schedule

It's been said that "a project with a poor schedule will take twice as long to build." Allow enough time in your schedule for each trade. Remember: if you lose one week in your schedule, all your trades get "bumped". Good trades are busy, and after getting bumped may no longer be able to fit you in. Also, allow the right amount of time for weather, for problems, and for the occasional very long, possibly wet, day.

9. Planning

Allow yourself enough time to plan (see no. 4). A good builder thinks ahead, recognizes an opportunity (what else could I use this backhoe for?), and minimizes problems. After all, some things (i.e. proper vapour barrier) cost exponentially more if not done at the right time. And if the required material is not on site, a sub-trade will be delayed or may leave your site for another job.

10. Safety/Liability

In Ontario, in 2007, if you choose to build your own home, you are legally considered the "constructor". As the constructor, you are liable for all safety on that site. This includes hardhats, safety shoes, fall-protection, and all the associated safety requirements of the Ministry of Labour. Be well prepared, with the required paperwork, for a surprise visit from the MOL. The constructor must also ensure that all workers on site are protected or approved by the Workmen's Safety Insurance Board.

Some people are very well-suited to build their own home. They have the experience, the expertise, and the temperament to build well, and to even enjoy the experience. A good builder builds well, builds for less, and backs what he builds. Other people, however, are not suited to construction: their "dream home" becomes a nightmare, it's over budget, behind schedule, and in some cases a problem for years to come. Consider carefully your options and do what best suits you, your family, and your current job.