



## ***Introduction***

Welcome to the Owner/Builder Network “Be Your Own Builder” Family!

We provide this “Building Steps Guide” to give you an overview of the step you need to take, in the order you need to take, to see your construction completed successfully.

A complaint we hear from sub-contractors about some people building their own home is “These people don’t seem to not be organized”. More importantly, if you do not organize your construction properly, you will lose money through wasted time and materials, and hasty buying decisions. You could be forced into re-doing work because you did something too early, too late or not at all. Always remember to call or email and ask.

**Do not panic!!** This simple guide will take you through the process and show the correct order to do them in. By reading this book, and referring to it as you work your way through the construction process, you can avoid many common mistakes. In addition, you can avoid a lot of stress and confusion.

Remember, we help make it simple, but it is not easy. Building a house takes planning, preparation and patience. This book is one of the tools we have given you to make it all possible.

Please read this process book, if you have any further questions, call us. We are here to help you and look forward to being a part of building your dream home.

Owner Builder Network Office Team.

**281-356-9050**



## ***How To Get The Most Out Of This Book***

There are a few features of this book we would like to point out so you can make the most of using this resource.

First, the “Experience and Advice” boxes are there so you can learn from others. We have helped our members to build many homes in your area and we are eager for you to benefit from our member’s experiences.

|   |   |
|---|---|
| <p><b>EXPERIENCE<br/>&amp;<br/>ADVICE</b></p> | <p>Be sure to check with your plumber – make sure they are willing and qualified to install the system you want. Some older plumbers prefer to only work with copper and may not be the best choice (or best price) on new systems such as PEX, Kytex, Manablock or Rehu.</p> |
|---|---|

Second are the “Important Information” boxes. Please pay attention to these points (and everything else in the book) as these are things that can save or cost you thousands of dollars, or weeks of work.

|   |   |
|---|---|
|  | <p><b>DO NOT PAY A CONTRACTOR IN ADVANCE. IF YOU DO, THEY HAVE NO REASON TO COME BACK AND FINISH THE JOB.</b></p> |
|---|---|

## Owner Builder Network

[www.ownerbuildernetwork.com](http://www.ownerbuildernetwork.com)

Next, we have created a place in the relevant sections of the book to put your contractor and supplier information in one place. There are many stages where different contractors need to be in touch with each other, for example, your plumber and slab person. Having that information with you will save lots of missed phone calls and miscommunications.

### SAMPLE CONTRACTOR

SUB or SUPPLIER:

CONTACT NAME:

OFFICE PHONE:

CELL PHONE:

STARTING DATE:

ESTIMATED COMPLETION DATE (OR BEST GUESS):

CONTRACT AGREEMENT FORM SIGNED?

INSURANCE LIABILITY FORM SIGNED?

WORKMAN'S COMP FORM (IF REQUIRED) SIGNED?

CHANGE ORDERS (IF NEEDED)?

**\*\*Finally, a couple of remainders. Reading this book, and keeping it with you will help you manage the interconnected aspects of building your home. Remember to ask questions and keep a written record [Spiral Notebook - Job Journal] and pictures of what's happening.**

Also, do not copy this book, or share its contents with anyone. This book and its contents are protected information that you have paid for. Do not cheat yourself or violate your agreement with The Owner / Builder Network (Houston OBN, Inc.).

**Table of Contents**

**How to Get the Most out of This Book**

*We recommend you check these off as you do each step*

|   |      |
|---|------|
| <input type="checkbox"/> Getting Bids                     | 9-11 |
| <input type="checkbox"/> Hiring Sub Contractors           | 12   |
| <input type="checkbox"/> Bid Agreement                    |      |
| <input type="checkbox"/> Insurance Waiver                 |      |
| <input type="checkbox"/> Lien Releases                    |      |
| <input type="checkbox"/> Worker's Comp Releases           | 13   |
| <input type="checkbox"/> Change Order                     |      |
| <input type="checkbox"/> Construction Schedule            |      |
| <input type="checkbox"/> Builder's Risk Insurance         |      |
| <input type="checkbox"/> Choosing an Inspector            | 14   |
| <input type="checkbox"/> Inspection Times                 |      |
| <input type="checkbox"/> Manual J (Air Conditioning Plan) | 15   |
| <input type="checkbox"/> Materials Take Off List (MTO)    |      |
| <input type="checkbox"/> Choosing a Lumber Company        |      |

Table of contents (Continued)

|   |    |
|---|----|
| <input type="checkbox"/> Soil Test  | 16 |
| <input type="checkbox"/> Foundation and Structural Engineering            |    |
| <input type="checkbox"/> Surveys  | 17 |
| <input type="checkbox"/> Septic Permit                                    | 18 |
| <input type="checkbox"/> Building Permits                                 | 19 |
| <input type="checkbox"/> Water, Sewer and Wells                           |    |
| <input type="checkbox"/> Clearing the Building Site                       | 20 |
| <input type="checkbox"/> Staking Your House “Footprint”                   | 21 |
| <input type="checkbox"/> Electrical Service                               | 22 |
| <input type="checkbox"/> Temporary Electric Pole / Loop                   |    |
| <input type="checkbox"/> Setting the Slab Forms                           | 23 |
| <input type="checkbox"/> Plumbing Ground                                  | 24 |
| <input type="checkbox"/> Foundation “Make Ready”                          | 25 |
| <input type="checkbox"/> Slab Inspection                                  |    |
| <input type="checkbox"/> Ordering Materials (windows, brick, lumber etc.) | 26 |

***Table of Contents (Continued)***

|   |       |
|---|-------|
| <input type="checkbox"/> Pouring the Slab                     |       |
| <input type="checkbox"/> Construction Schedule                | 27    |
| <input type="checkbox"/> Framing                              | 28    |
| <input type="checkbox"/> Ordering Doors and Windows           | 29    |
| <input type="checkbox"/> Cabinets                             | 30    |
| <input type="checkbox"/> Roofing                              | 31-32 |
| <input type="checkbox"/> HVAC (Air Conditioning) Installation | 33    |
| <input type="checkbox"/> Fireplace                            |       |
| <input type="checkbox"/> Plumbing Top Out and Tub Set         | 34    |
| <input type="checkbox"/> Electrical Rough and Low Volt Rough  |       |
| <input type="checkbox"/> Frame and Mechanical Inspection      |       |
| <input type="checkbox"/> Exterior Masonry                     | 35    |
| <input type="checkbox"/> Insulation                           | 36    |
| <input type="checkbox"/> Concrete Staining                    | 37    |
| <input type="checkbox"/> Drywall (and all the mess!)          | 38    |
| <input type="checkbox"/> Cabinet Install and Trim             | 39    |

***Table of Contents (Continued)***

|  |       |
|--|-------|
| <input type="checkbox"/> Tape, Float and Texture Drywall                             |       |
| <input type="checkbox"/> Garage Doors  |       |
| <input type="checkbox"/> Trim, Cabinets, Bath Vanities and Interior Doors            | 40    |
| <input type="checkbox"/> Sewer / Septic Install                                      |       |
| <input type="checkbox"/> Measure Cabinet Countertops (Kitchen and Baths)             |       |
| <input type="checkbox"/> Painting (Inside and Out)                                   |       |
| <input type="checkbox"/> Set Master Tubs and Showers                                 | 41    |
| <input type="checkbox"/> Tub Surrounds   | 42    |
| <input type="checkbox"/> Kitchen Countertops   |       |
| <input type="checkbox"/> Mirrors and Shower Doors                                    | 43-44 |
| <input type="checkbox"/> Electrical Trim and Lighting                                |       |
| <input type="checkbox"/> HVAC (Air Conditioning) Trim                                | 45    |
| <input type="checkbox"/> Vinyl or Tile Flooring Installation                         |       |
| <input type="checkbox"/> Plumbing Trim   | 46    |
| <input type="checkbox"/> Blown Attic Insulation if fiberglass. Otherwise spray foam. |       |
| <input type="checkbox"/> Flooring Installation. Wood /carpet                         |       |

***Table of Contents (Continued)***

- Window Screens
- Preparing for the Permanent Loan
- Flatwork (Driveways and Sidewalks) 47
- Cleanup and Lot Grading 48
- Preliminary Walk-Through
- Punch Work 49
- Paint Touch-up
- Final Walk Through
- Move In



You will start with a piece of land.

## ***Getting Bids***



## Owner Builder Network

[www.ownerbuildernetwork.com](http://www.ownerbuildernetwork.com)

Early bids tend to be high “ballpark” numbers until you can come up with a definite start date. Most often, you will need completed plans and specifications so that everyone will know what they are to bid on. Most subcontractors can give you a general idea of what a certain item will cost. However, for written bids, finished plans and specifications are necessary. Ask the subcontractors for references and when checking the references be sure to ask if the subs finished on time, cleaned up after themselves and did satisfactory work. Would they hire them again? This is the most important question you can ask. Remember, not everyone likes everyone else so ask for several references before reaching a conclusion. In areas I have not built previously, I personally like to drive around the neighborhood where homes are under construction and talk to sub-contractors who are working on them. I tell them I am going to build a house up the street, or whatever, and ask them if they would like to bid on my project. This, by the way, is a common practice among builders and you will encounter no problems doing it. You have received an extensive Supplier/Subcontractor List that will provide you with several people in every phase to choose from. At least get a couple of bids from these people because they are used to working with Owner Builders. This is also a good time to start working on your decorating sheet that is in the book and this will help you decide on all the different items that will be going in your home.

The first contractors you will need are:

LOT CLEARING OR SITE PREP  
FOUNDATION (SLAB)  
PLUMBER  
ELECTRICIAN  
INDEPENDENT INSPECTOR



In the next few sections, you will see when to schedule these contractors and how to complete the necessary paperwork with them.

## Owner Builder Network

[www.ownerbuildernetwork.com](http://www.ownerbuildernetwork.com)

### LOT CLEARING OR SITE PREP

SUB or SUPPLIER:

CONTACT NAME:

OFFICE PHONE:

CELL PHONE:

STARTING DATE:

ESTIMATED COMPLETION DATE (OR BEST GUESS):

CONTRACT AGREEMENT FORM SIGNED?

INSURANCE LIABILITY FORM SIGNED?

WORKMAN'S COMP FORM (IF REQUIRED) SIGNED?

CHANGE ORDERS (IF NEEDED)?

### FOUNDATION / SLAB

SUB or SUPPLIER:

CONTACT NAME:

OFFICE PHONE:

CELL PHONE:

STARTING DATE:

ESTIMATED COMPLETION DATE (OR BEST GUESS):

CONTRACT AGREEMENT FORM SIGNED?

INSURANCE LIABILITY FORM SIGNED?

WORKMAN'S COMP FORM (IF REQUIRED) SIGNED?

CHANGE ORDERS (IF NEEDED)?

### PLUMBER

## Owner Builder Network

[www.ownerbuildernetwork.com](http://www.ownerbuildernetwork.com)

SUB or SUPPLIER:

CONTACT NAME:

OFFICE PHONE:

CELL PHONE:

STARTING DATE:

ESTIMATED COMPLETION DATE (OR BEST GUESS):

CONTRACT AGREEMENT FORM SIGNED?

INSURANCE LIABILITY FORM SIGNED?

WORKMAN'S COMP FORM (IF REQUIRED) SIGNED?

CHANGE ORDERS (IF NEEDED)?

### **ELECTRICIAN**

SUB or SUPPLIER:

CONTACT NAME:

OFFICE PHONE:

CELL PHONE:

STARTING DATE:

ESTIMATED COMPLETION DATE (OR BEST GUESS):

CONTRACT AGREEMENT FORM SIGNED?

INSURANCE LIABILITY FORM SIGNED?

WORKMAN'S COMP FORM (IF REQUIRED) SIGNED?

CHANGE ORDERS (IF NEEDED)?

## ***Hiring Sub Contractors and forms you will be using***

Let us start with the 10% 'retainage' issue. This is where you hold back 10% of the total money you will owe a subcontractor (you can base it on their quote) until their work is completed. Be sure to discuss this with each of your subs in advance of signing a contract with them. This way everyone understands and there are no nasty surprises for your sub, or for you. Normally, you would not expect to hold it more than 30 days. Your Inspector will help you by advising you that the work is complete. The 10% "retainage" has nothing to do with liens or legal stuff. It is only held to make sure the job is completed to your satisfaction. If you are satisfied the day your sub finishes then pay him everything at that time (allowing for bank draw time of course.) If you still have questions, or you are not entirely sure that the sub has really done everything they were supposed to, then check your contract with them (you do have a contract, don't you!) and call the Owner Builder Network office if you are still unsure.

Remember that 'Murphy's Law' runs rampant in building. This is not an exact science and you will need to be flexible in your opinions and action. Yelling and threatening during construction will not make your subs work harder or better. Subs have plenty of work, and don't need to put up with your tantrums. If you don't understand something or think it should be done differently, then ask the sub questions. Also, ask your inspector to check it out. If that's not enough, call the Owner Builder Network office and ask us. Sometimes people make mistakes, but these are generally fixable and yelling will not solve anything. If you have a problem with a subcontractor or supplier be sure to let us know as soon as possible. We can listen to both sides and help you work out a solution.

Remember, we are here for YOU, the Owner Builder Network member.

### ***Bid Agreement***

Sets the price you are agreeing to pay and for what you are paying for. This also determines how you are going to pay (draws, 10% 'retainage', etc.).

### ***Insurance Waiver***

This indemnifies you and Owner/Builder Network of any claims. If you don't get it signed, you are legally exposed.

### ***Lien Releases***

Be sure that ALL PARTIES (e.g. Husband and Wife) that operate the company you are subcontracting to sign the lien release. If the sub is in turn hiring other, subs (not wage earners) make sure you name them and the amount due to each on the lien release.

## ***Worker's Comp Releases***

While a sub can sign just one for all his wage earners, most do have self-employed workers who should sign their own worker's comp form.

## ***Change Order***

**This should always be filled out**, even if there is "no charge" for changes. This protects you and the sub contractor when it comes time to pay them.

## ***Construction Schedule***

When you know what day your slab is being poured it's time to call us for your construction schedule. It covers the average building project. Of course, it will be subject to change throughout construction, so depending on the size of your home, weather, etc. you may have to adjust your calendar up or down to meet your situation. Weekends and holidays are open so you can use them for "make up" days due to rain or whatever when things didn't work out exactly the way you planned. You can count on this happening occasionally.

## ***Builder's Risk Insurance***

Now is the time to email out your information sheet to various insurance offices. We have several we send the form to before construction close. The bank will require to have in place at close. Don't forget to ask for theft coverage, and in some cases, transport coverage. When you get the certificate from the insurance company, send it straight to your bank.

| <b>INSURANCE COMPANY</b> |
|--------------------------|
| SUB or SUPPLIER:         |
| CONTACT NAME:            |
| OFFICE PHONE:            |
| CELL PHONE:              |
| POLICY NUMBER:           |

## ***Choosing an Inspector***

Be sure to call one of the independent inspectors before you pour your slab (even if you have city inspections). He will check how level and square the form boards are and check that beams are located correctly and dug to proper depth and that steel or cable installation is according to engineer design. You will contact the appropriate subcontractor to correct any items found by your inspector. Once all items have been corrected, you will be ready to pour your slab.

?Windstorm Inspector? Do you need one of these?

### **INSPECTOR**

SUB or SUPPLIER:

CONTACT NAME:

OFFICE PHONE:

CELL PHONE:

STARTING DATE:

ESTIMATED COMPLETION DATE (OR BEST GUESS):

CONTRACT AGREEMENT FORM SIGNED?

INSURANCE LIABILITY FORM SIGNED?

WORKMAN'S COMP FORM (IF REQUIRED) SIGNED?

PAYMENT DATES:

## ***Inspection Times***

Your inspector will most likely come 3 times during your construction.

1. Foundation and Slab
2. Structural Framing and Roof  
Mechanical (plumbing, electricity, HVAC, low voltage)

Exterior and Interior Wall

3. Final Inspection

### ***Manual J (Air Conditioning Plans)***

Now it's time to visit an A/C engineer (it does not have to be the person who actually sells or installs your system). They will look at your plans and work up an A/C plan for how you want to live in your house (ie. how many people, children, vents, returns etc.). Normally the Manual "J" is ordered by Owner Builder Network (as an option). at the time of closing.

We or you depending on the program take this plan to A/C contractors for real apples to apples bids.

### ***Material Take Off List (MTO)***

An estimate list off all lumber materials needed for your new home. This is used to get apples to apples bids from the lumber companies

All lumber companies and some framers can do this for free if you use them on your house. If not, you will probably be charged up to 18c per square foot (framed). We have contractor who does all the MTO take offs – this is done just after closing after receiving the plans. This takes about 1-3 weeks – you will receive the MTO via e-mail at the same time the Lumber Companies receive it. Call us for advice on how to submit to other Lumber Companies that may want to bid on you project.

The MTO person calls the engineer if there are questions on the materials he has spec'd.

### ***Choosing a Lumber Company***

Most lumber companies in your area are structured to assist general contractors building multiple houses. For this reason, many lumber companies are not trained to give personal assistance to the owner/builder. There are a few notable exceptions that are great at working with our members.

Your choice should be based on customer service, other members experience and recommendations, proximity to your job site, and, of course, price.

**LUMBER COMPANY**

Name

Contact name

Contact number

Email address

## ***Soil Test***

This will be one of the first calls you make, because you can't get your foundation designed properly without it. They will come out to your property and typically drill two (2) 20 – 25' corings (you mark where home is to go) that will allow them to determine what the soil conditions are under your house. A report will be written that will be used by the engineer to design your foundation. Be sure the soils person can get his drilling rig onto your property before they come out.

## ***Foundation and Structural Engineering*** (if required)

Take a complete set of blueprints and slab drawings or soil reports to the engineer of your choice and have your foundation designed. The engineer is going to design your foundation based on the soils report findings and the type of home you are building. Some typical types of foundations are conventional rebar, post tension cable and pier and beam. Also depending on your home, a structural framing design may be required so the lumber company and framing contractor do not have to design your framing system on the job site. Talk with your OBN Consultant to determine if a framing design is needed. Usually takes 1 – 2 weeks to complete engineering.

### **ENGINEER**

Name:

Contact name:

Contact number

Email address

## ***Surveys***

Your blueprints may have a site plan showing your home, drive, etc. located on the lot. To properly set forms for your foundation a surveyor must locate and flag the property pins so that your foundation contractor will know



## Owner Builder Network

[www.ownerbuildernetwork.com](http://www.ownerbuildernetwork.com)

exactly where your property easements and boundaries are located. A survey will also tell you if you are in a flood plain area. A few days before the slab person installs your form boards, schedule your surveyor to do the mandatory form survey the day after the forms are set.



This form survey must be faxed to the bank before foundation draw will be funded.

**This survey makes sure you have not built over your property lines or easements.** It costs a good bit of money to move forms after they have been erected. We don't believe we could even guess what it would cost to move a completed slab if it's in the wrong place. You will also need a final survey showing your house, garage, driveway and sidewalks, well and septic system. To save money it's a good idea to hire the same surveyor (if you can locate him) who originally surveyed your property since he has all the field notes on file. The cost of the surveys can be included in your final closing costs



## Septic Permits

## Owner Builder Network

[www.ownerbuildernetwork.com](http://www.ownerbuildernetwork.com)

For county permits, you will need a septic engineer who will apply for a permit for you. You will also need a plot plan showing where your house and outbuildings, including driveways and sidewalks will be placed upon the building site. Your plan designer can do this for you when you provide him with the lot survey.

### SEPTIC ENGINEER

SUB or SUPPLIER:

CONTACT NAME:

OFFICE PHONE:

CELL PHONE:

STARTING DATE:

ESTIMATED COMPLETION DATE (OR BEST GUESS):

CONTRACT AGREEMENT FORM SIGNED?

INSURANCE LIABILITY FORM SIGNED?

WORKMAN'S COMP FORM (IF REQUIRED) SIGNED?

CHANGE ORDERS (IF NEEDED)?



### ***Building Permits***

## Owner Builder Network

[www.ownerbuildernetwork.com](http://www.ownerbuildernetwork.com)

Somewhere about this time, you need to get your necessary permits. You will need completed plans and engineered foundation plans when building in city limits. It is a good idea to call the permit office ahead of time and find out their requirements for getting a permit. Most offices will allow you to pick up or they will mail you a “builder’s package” that will have the information needed to get your permit. In addition, your subdivision will require some type of subdivision or architectural control committee approval (Check your deed restrictions).



## ***Water, Sewer and Wells***

If you are building in an area that has a water and sewer service go ahead and pay your tap fees so there will be water on the job site when the slab contractor starts. If water well is required, have it drilled and operational when the slab contractor starts. Installing the water tap or well is important so the plumber is able to pressurize the plumbing and test for leaks before you pour the foundation.

## Owner Builder Network

[www.ownerbuildernetwork.com](http://www.ownerbuildernetwork.com)

### EXPERIENCE & ADVICE

The best choice for a well driller is the one who is already doing the wells in your neighborhood. They already know the area.

### DRILLING / WELL COMPANY

SUB or SUPPLIER:

CONTACT NAME:

OFFICE PHONE:

CELL PHONE:

STARTING DATE:

ESTIMATED COMPLETION DATE (OR BEST GUESS):

CONTRACT AGREEMENT FORM SIGNED?

INSURANCE LIABILITY FORM SIGNED?

WORKMAN'S COMP FORM (IF REQUIRED) SIGNED?

CHANGE ORDERS (IF NEEDED)?

### ***Clearing the Building Site***

Don't start this until after your construction loan closes. Check the supplier/subcontractor list under dirt work/land clearing or look for signs in trees saying "dozer" work etc. If you can find someone already, working in the subdivision you can usually save a delivery and set up fee for his equipment. If it is allowed he will bulldoze the brush, trees, etc. into a pile and it will be burned. If not, it must be hauled to a dumpsite (expensive). Make sure to clear enough area around your house so that trucks (especially concrete trucks) can maneuver to reach every corner of your slab. If not, you may have to pay for a concrete pump truck. This could cost up to \$1,250.00 or more depending on the size of your slab. You need to decide the value, to you, of the trees you'll save by using a pump truck. The general rule is no trees closer than 10 feet to the slab.

## Owner Builder Network

[www.ownerbuildernetwork.com](http://www.ownerbuildernetwork.com)

**EXPERIENCE  
&  
ADVICE**

It is always advisable to use  
a pump truck.

### SITE CLEARING

SUB or SUPPLIER:

CONTACT NAME:

OFFICE PHONE:

CELL PHONE:

STARTING DATE:

ESTIMATED COMPLETION DATE (OR BEST GUESS):

CONTRACT AGREEMENT FORM SIGNED?

INSURANCE LIABILITY FORM SIGNED?

WORKMAN'S COMP FORM (IF REQUIRED) SIGNED?

CHANGE ORDERS (IF NEEDED)?

### ***Staking Your House "Footprint"***

After you have cleared your land, you will have a better picture of where you want to place your house in relation to street, property line, sun or views. This doesn't have to be exact. Usually the front two corners will suffice. The form setter will have a transit to position the slab to line up with the property line, building line, or street correctly.



## ***Electrical Service***

You will need to have electricity at your jobsite. In bustling building areas, the power company generally needs several weeks notice to be able to run proper electric lines to your lot. This is a good time to get phone numbers for the utility company, not only for the temporary pole, but for later when you have the service lateral and permanent meter installed. You must meet with their representative to show him/her where you plan to place your new home and the location where you want electric service to come into the home. He/she will tell you where it will be. Be sure to ask them if there is a charge for extending the lines onto your property or for the overhead or underground service lateral to your home? **VERY IMPORTANT!!!!!!** Be sure to call and have your underground service lateral installed after the house is bricked.



## ***Temporary Electric Pole / Loop***

The T-POLE is provided by the electrician you choose to wire your home. After the T-POLE is installed, you must call the utility company to install the temporary meter and if your building in a city, an inspection by the city will be required before the meter will be installed. This will be a temporary connection so that all the trades working on your new home will have electric power. Remember saws and hammers are a thing of the past. With no electricity available, you will have to purchase or rent a generator. This can get very expensive. Also, remember that the Temporary Power Pole needs to be placed within 50' of the house site. Extension cords that run 75' to 300' will have too much of an amperage drop and will result in everyone's saws and power tools burning out and **YOU** will have to buy replacements.

## ***Setting the Slab Forms***

CHECKLIST BEFORE SETTING FORMS :

1. You have read this Building Steps Book (if you don't, we have ways of finding out!)
2. Property pins are located and flagged by the surveyor
3. You have all city or county permits
4. Homeowner's Association or Architectural Control Committee approval
5. Water tap or well is installed
6. Temporary electrical power (T-Pole with meter)
7. Engineered Foundation Plans complete
8. Lot clearing and site prep is complete

## Owner Builder Network

[www.ownerbuildernetwork.com](http://www.ownerbuildernetwork.com)

This is usually done by the same person that will do the foundation make ready and pour your slab.

### VERY IMPORTANT REMINDER:



As soon as the forms are set, have your surveyor do the form survey that is required to be e-mailed to the bank before any further draws can be taken.

After the forms are set, the slab guy will use a trencher to dig your beams to proper depth per engineered plan.

**If you have not started, now is a good time to gather framing bids and decide which framing contractor you would like to use.**

**It's now time to arrange for an MTO if you haven't done so already.**

## Plumbing Ground

You are now ready for the plumber to start his plumbing ground.

|   |   |
|---|---|
| <p><b>EXPERIENCE<br/>&amp;<br/>ADVICE</b></p> | <p>Be sure to check with your plumber that they are willing and qualified to install the system you want. Some older plumbers prefer to only work with copper and may not be the best choice (or best price) on new systems such as Kytex, Manablock or Rehu.</p> |
|---|---|

Your plumber will dig position and place the supply and drain lines, and if you ask, the electrical conduit for floor plugs and kitchen islands that will be located under the slab. Also, if you have a downdraft cook top the plumber will install the vent pipe (this is a large PVC pipe) and any other vent pipes (such as a dryer) that will go thru slab. At this time, the plumber should have water supply lines pressured with water and left on and he should fill the drain lines (PVC) to check for possible leaks. Both of these are required prior to plumbing



## Owner Builder Network

[www.ownerbuildernetwork.com](http://www.ownerbuildernetwork.com)

inspection. If your plumber is unsure about the electric conduits, make sure you call the electrician to do this before the slab is poured. Now is the time to call for a city or county plumbing inspection if one is needed.



### ***Foundation Make Ready***

(INSTALL VAPOR BARRIER, STEEL OR CABLES AND INSTALL FORM FLOATS)

After plumbing is complete and inspected your foundation contractor will clean out beams and insure proper depth per plans and build and level pads (4 to 5 inches of concrete) between beams. If you want termite treatment under the slab, do it just before the vapor barrier (plastic) is installed. At this point, the vapor barrier is installed and the steel or post tension cables are installed. The next step is the form floats, which is closing in the form, installing brick ledges and forming porches and dropped areas. Don't forget that if you are going to have any electric service to an island or downdraft for the cooktop that needs to be vented out of the slab or floor plugs (like in the living room), this must be done before the slab is poured.

**EXPERIENCE  
&  
ADVICE**

This is the time to talk to the folks who do termite treatments.

### ***Slab Inspection***

Now is the time to have any city or county inspections done as well as your independent inspection. **You must have your engineer and green tag approval** before pouring concrete in city limits. Be sure to call your independent inspector before you pour your slab (even if you have city inspections). He will check how level and square the form boards are and check that beams are located correctly and dug to proper depth and that steel or cable installation is according to engineer design.

He should also verify plumbing is in exact location. You will contact the appropriate subcontractor to correct any items found by your inspector. Once all items have been corrected, you will be ready to pour your slab.

# Owner Builder Network

[www.ownerbuildernetwork.com](http://www.ownerbuildernetwork.com)



We are here to make sure it is done right.

## Ordering Materials

(Ordering brick, windows and lumber)

You are very close to completing the first big phase of construction (pouring the slab), and its time to start thinking about framing, windows and brick. Using the quotes supplied by OBN chose the lumber company you want to work with and meet with that lumber representative to go over your project and have your account opened. They can produce an excellent materials list (MTO).

Go ahead and order your windows because it can take up to three weeks for delivery and you don't want your framer waiting on them. Make sure you have the rough opening sizes for the window for the framer. Be sure and have the window company call before delivery to make sure you are ready for them. Also, you need to decide on and order the brick of your choice because it can take up to eight (8) weeks for delivery.

In most cases, the brick can be delivered any time and it will not be in the way. However, if you are building on a small lot you may want the brick company to hold off on shipping until you are ready to install the brick.

**EXPERIENCE  
&  
ADVICE**

Most times, it proves better to order windows from window manufacturers and eliminate the middleman. This can save money and mistakes.

## ***Pouring the Slab***

The slab (foundation) contractor you have hired will do this. It's a really messy hard job and after you see all the guys working you're going to wonder, why they didn't charge more! After he's done, he'll want his check.

Keep 10% retainage until all forms are removed and any voids are filled. By the way, we really recommend that you hire a "turn key" slab contractor. He can handle all the detail work that comes with the job - like scheduling the form material, steel, dirt, concrete, etc.

It's a bunch easier and will actually save you money and for sure a lot of hassle. The biggest plus is that mistakes come out of HIS pocket, not yours. If you're doing a post tension foundation, the cables should be stressed 7-10 days after concrete is poured.

## ***Construction Schedule***

Congratulations, you have now completed a major phase of the building process. At this point the following items should be done:

1. Windows ordered
2. Brick ordered
3. Lumber supplier selected and account opened
4. Framing contractor selected
5. Schedule the first frame material delivery 3 – 4 days in advance and ship material one day before framer is going to start
6. Verify material is on job site before the framer starts
7. Order your Manual J A/C plan for A/C bids

## **Framing**

The framing contractor you choose will be in charge of this step. His crew will erect the framework of your new home.

Sometimes a separate “cornice” crew will come in after the framer to install the roof decking, soffit, fascia, exterior wall sheathing, windows and doors.

|  |   |
|--|---|
| <b>EXPERIENCE<br/>&amp;<br/>ADVICE</b> | Remember to check and measure the actual openings and windows before installing windows |
|--|---|

We have found that it is much better to have the framing contractor responsible for both the framing and cornice work. You will need to work closely with him to make sure material is shipped when he needs it and any extra material is ordered and shipped as quickly as possible. He will be able to tell you when and what type of material he needs.

The lumber takeoff was based on your plans, however, it will not be exact and you will have to order extra material from time to time (this is not unusual). Also, since this is the first time your home has been built there could be some areas that do not work exactly right and your framer can show you options to correct these problems.

Once the walls are up and the exterior door openings are framed in you will need to have your lumber representative measure and order the exterior doors.

|  |  |
|--|--|
| <b>EXPERIENCE<br/>&amp;<br/>ADVICE</b> | Make sure your front and back doors are large enough to move appliances in. 36” is good. |
|--|--|

At this point go ahead and schedule to have your windows (that have already been ordered) delivered.

The framer is one of the contractors that will expect weekly ‘draws’ so he can pay his crew. If possible, have him work 1 full week before you give him his first draw. Depending on size, houses will take from 2 to 10 weeks to frame.

Keep 10% retainage until your sheetrocker is satisfied that he’ll have no problem with his installation of drywall. Be sure to have the framer on site for any inspections so he’ll know exactly what he has to correct.

### **FRAMER**

SUB or SUPPLIER:

CONTACT NAME:

OFFICE PHONE:

## Owner Builder Network

[www.ownerbuildernetwork.com](http://www.ownerbuildernetwork.com)

CELL PHONE:

STARTING DATE:

ESTIMATED COMPLETION DATE (OR BEST GUESS):

CONTRACT AGREEMENT FORM SIGNED?

INSURANCE LIABILITY FORM SIGNED?

WORKMAN'S COMP FORM (IF REQUIRED) SIGNED?

CHANGE ORDERS (IF NEEDED)?

### ***Ordering Doors and Windows***

Have the framer tell you when he needs doors and windows delivered and arrange the deliveries accordingly. This way they will be there when they are needed.

#### **WINDOW COMPANY**

SUB or SUPPLIER:

CONTACT NAME:

OFFICE PHONE:

CELL PHONE:

STARTING DATE:

ESTIMATED COMPLETION DATE (OR BEST GUESS):

CONTRACT AGREEMENT FORM SIGNED?

INSURANCE LIABILITY FORM SIGNED?

WORKMAN'S COMP FORM (IF REQUIRED) SIGNED?

CHANGE ORDERS (IF NEEDED)?

#### **DOOR COMPANY**

SUB or SUPPLIER:

CONTACT NAME:

OFFICE PHONE:

CELL PHONE:

## Owner Builder Network

[www.ownerbuildernetwork.com](http://www.ownerbuildernetwork.com)

STARTING DATE:

ESTIMATED COMPLETION DATE (OR BEST GUESS):

CONTRACT AGREEMENT FORM SIGNED?

INSURANCE LIABILITY FORM SIGNED?

WORKMAN'S COMP FORM (IF REQUIRED) SIGNED?

CHANGE ORDERS (IF NEEDED)?

### ***Cabinets***

It's never too early to start working on cabinet design. As soon as the frame is, correct, have your cabinet designer do their measurements and draw up the design. The designer will need all appliances, TV or other cutouts before he actually starts building your cabinets. Discuss the type of wood that will be used in your cabinets, much of which will depend on the stain or paint you're planning on using. By starting this process now, you will not lose any time waiting on cabinets when you are ready for them.

### **CABINET COMPANY**

SUB or SUPPLIER:

CONTACT NAME:

OFFICE PHONE:

CELL PHONE:

STARTING DATE:

ESTIMATED COMPLETION DATE (OR BEST GUESS):

CONTRACT AGREEMENT FORM SIGNED?

INSURANCE LIABILITY FORM SIGNED?

WORKMAN'S COMP FORM (IF REQUIRED) SIGNED?

CHANGE ORDERS (IF NEEDED)?



## Roofing

You can purchase roofing materials yourself and hire an installer. Who you hire for installation depends on the type of roof you choose. Different subs specialize in different types of roof systems.

For the typical composition shingle roof, any competent roofer will do. Make sure to coordinate the roofer so that he will be there immediately after the framing crew has the roof decking finished so the roofing can be installed before rains damage the decking.

**EXPERIENCE**  
&  
**ADVICE**

What works great is having your framer install the felt paper to 'dry in' your house. That way the plumber can poke holes in the roof and the painter can work without getting 'overspray' all over your pretty new shingles. Then the roofer can come and install the shingles. You'll wind up with a nice clean waterproof roof.

**ROOFING SUPPLIER**

SUB or SUPPLIER:

CONTACT NAME:

OFFICE PHONE:

CELL PHONE:

STARTING DATE:

ESTIMATED COMPLETION DATE (OR BEST GUESS):

CONTRACT AGREEMENT FORM SIGNED?

INSURANCE LIABILITY FORM SIGNED?

WORKMAN'S COMP FORM (IF REQUIRED) SIGNED?

CHANGE ORDERS (IF NEEDED)?

**ROOF INSTALLER**

SUB or SUPPLIER:

CONTACT NAME:

OFFICE PHONE:

CELL PHONE:

STARTING DATE:

ESTIMATED COMPLETION DATE (OR BEST GUESS):

CONTRACT AGREEMENT FORM SIGNED?

INSURANCE LIABILITY FORM SIGNED?

WORKMAN'S COMP FORM (IF REQUIRED) SIGNED?

CHANGE ORDERS (IF NEEDED)?

***HVAC (Air Conditioning) Installation***



## Owner Builder Network

[www.ownerbuildernetwork.com](http://www.ownerbuildernetwork.com)

After your roof is weather tight, the HVAC subcontractor can come in and install the heating and cooling units in the attic as well as all the ductwork.

Give your HVAC guy your plumber's phone number so they can coordinate their jobs and vice versa.

### HVAC INSTALLER

SUB or SUPPLIER:

CONTACT NAME:

OFFICE PHONE:

CELL PHONE:

STARTING DATE:

ESTIMATED COMPLETION DATE (OR BEST GUESS):

CONTRACT AGREEMENT FORM SIGNED?

INSURANCE LIABILITY FORM SIGNED?

WORKMAN'S COMP FORM (IF REQUIRED) SIGNED?

CHANGE ORDERS (IF NEEDED)?

### *Fireplace*

This is your fireplace. If it is to be a full masonry fireplace, the stonemason will build this. However, due to their inefficiency, full masonry fireplaces are a thing of the past. Usually now a metal firebox known as a "zero-clearance" unit is used. This can be installed by any fireplace shop or many times the insulation company will sell and install them. If the fireplace is gas or needs an electrical hook up, make sure these hook ups are done before you insulate.

### FIREPLACE SUPPLY

SUB or SUPPLIER:

CONTACT NAME:

OFFICE PHONE:

CELL PHONE:

STARTING DATE:

ESTIMATED COMPLETION DATE (OR BEST GUESS):

CONTRACT AGREEMENT FORM SIGNED?

INSURANCE LIABILITY FORM SIGNED?

WORKMAN'S COMP FORM (IF REQUIRED) SIGNED?

CHANGE ORDERS (IF NEEDED)?

## ***Plumbing Top Out and Set Tub***

After the HVAC rough is installed, the plumber will come back to do the “top out.” This is where the water and waste lines are routed to their various locations throughout the house and the bathtubs are set in place. He will also hook up the drain lines to the A/C unit. Normally, the master bathtub and shower will be installed after the sheetrock since they are usually cultured marble. When he's done he'll ask for the next 1/3 payment of his contract. At this time, water should be on for use by the brick masons and other contractors. Another benefit of having the water on is that you can always be watching for leaks due to things like drywall or trim nails accidentally hitting a pipe.

Remember your house is not heated yet, so watch out for pipes freezing in the winter months.

## ***Electrical Rough***

With the plumber finished, the electrician will have free reign to complete the ‘electric rough in’. This will include all the wiring, receptacles and main panel. This is also the time when phone, TV, surround sound, computer and alarm wiring need to be installed, either by the electrician or someone else of your choosing. When he is done a payment of his contract is normal.

## ***Frame Inspection***

Now that the frame, roof and mechanicals are installed, you need to have your independent inspector come and check things out before you insulate. He should work up a “Punch Out” list. It is not uncommon to have 1-2 pages of items that your framer will need to correct. He will check the mechanical systems, the structure and any cosmetic things that need attention. Have all the items corrected before you insulate. If you are building where city or county inspections are required, always make sure that a green tag is given before moving onto the next phase of construction.

## ***Exterior Masonry***

As soon as the exterior sheathing, windows, doors are installed and plumbing top out and electrical rough are completed, and all framing / rough in inspections have been passed (green tagged) then the brick mason can begin. This is an outside operation and will not affect any work going on elsewhere. Hopefully, you've made your deal with the framer to felt the roof first and then the roofer can come and install shingles after paint and brick for a nice clean roof shingle and paint job. Remember the masonry guy will need weekly draws (like the framer) to pay his guys. When he's done and you are satisfied, you can pay him the 10% retainage.



**MASON**

SUB or SUPPLIER:

CONTACT NAME:

OFFICE PHONE:

CELL PHONE:

STARTING DATE:

ESTIMATED COMPLETION DATE (OR BEST GUESS):

CONTRACT AGREEMENT FORM SIGNED?

INSURANCE LIABILITY FORM SIGNED?

WORKMAN'S COMP FORM (IF REQUIRED) SIGNED?

CHANGE ORDERS (IF NEEDED)?



## ***Insulation***

When framing, plumbing, electric, HVAC roughs and all city or county inspections have been completed, it is time to insulate. The last step, the ceiling or attic insulation, is done when the home is close to completion or occupied.

### **INSULATION COMPANY**

SUB or SUPPLIER:

CONTACT NAME:

OFFICE PHONE:

CELL PHONE:

STARTING DATE:

ESTIMATED COMPLETION DATE (OR BEST GUESS):

CONTRACT AGREEMENT FORM SIGNED?

INSURANCE LIABILITY FORM SIGNED?

WORKMAN'S COMP FORM (IF REQUIRED) SIGNED?

CHANGE ORDERS (IF NEEDED)?

## Concrete Staining



**MAKE SURE STAINING IS COMPLETE BEFORE DRYWALL IS INSTALLED!**

### FLOORING / STAINING SUB

SUB or SUPPLIER:

CONTACT NAME:

OFFICE PHONE:

CELL PHONE:

STARTING DATE:

ESTIMATED COMPLETION DATE (OR BEST GUESS):

CONTRACT AGREEMENT FORM SIGNED?

INSURANCE LIABILITY FORM SIGNED?

WORKMAN'S COMP FORM (IF REQUIRED) SIGNED?

CHANGE ORDERS (IF NEEDED)?

## ***Drywall (and all the mess!)***

Now it's all starting to look like a house. It's best to have a "turn key" company install your drywall more often referred to as "sheetrock." Otherwise, you'll have to purchase drywall, have it delivered and stocked – that means carrying it inside and putting into proper rooms. Even all the way upstairs. Not an easy task. Then you'll have to find an installation crew. Do not try to do this your self.

|  |  |
|--|--|
| <b>EXPERIENCE<br/>&amp;<br/>ADVICE</b> | Don't stand over these subs. Go out for a coffee to calm your nerves. They make a huge mess, but it all cleans up. |
|--|--|

### **DRYWALL GUYS**

SUB or SUPPLIER:

CONTACT NAME:

OFFICE PHONE:

CELL PHONE:

STARTING DATE:

ESTIMATED COMPLETION DATE (OR BEST GUESS):

CONTRACT AGREEMENT FORM SIGNED?

INSURANCE LIABILITY FORM SIGNED?

WORKMAN'S COMP FORM (IF REQUIRED) SIGNED?

CHANGE ORDERS (IF NEEDED)?

## ***Cabinet Install and Trim***

Once the drywall is installed, you need to schedule your cabinet man and order the interior trim and doors. Check with the drywall contractor on how many days he needs to tape, float and texture (about a week is

## Owner Builder Network

[www.ownerbuildernetwork.com](http://www.ownerbuildernetwork.com)

typical), so you can schedule the cabinet installation a day or so after texture. Also, have your trim and doors delivered after texture and garage doors are installed.

### ***Tape Float and Texture Drywall***

This is where all the joints and seams are filled in, sanded and texture is applied to the walls and ceilings. For lighter textures, it's a good idea to have the drywall primed before the texture is installed.

This will make the seams less noticeable. Your painter can do this part, but it's better to use the same people who installed the sheetrock. Get with your drywall contractor to select the type of texture you would like.

**EXPERIENCE  
&  
ADVICE**

If you are using the sand and finish hardwood floors, you need to have them installed before cabinets and trim

### ***Garage Doors***

It is now time to secure the house. Once the texture is complete go ahead and install your garage doors (not the openers only the doors) that way when the trim is delivered you will be able to protect it from weather and theft. Also, at this time install some temporary (construction) locks on the exterior doors. Buy the cheap-keyed locks from Home Depot because they will probably be thrown away after you finish your home. Your trim guy will be glad to put these on for you if you ask. You can now keep the honest people out of your house.

#### **GARAGE DOOR INSTALLERS**

SUB or SUPPLIER:

CONTACT NAME:

OFFICE PHONE:

CELL PHONE:

STARTING DATE:

ESTIMATED COMPLETION DATE (OR BEST GUESS):

CONTRACT AGREEMENT FORM SIGNED?

INSURANCE LIABILITY FORM SIGNED?

WORKMAN'S COMP FORM (IF REQUIRED) SIGNED?

CHANGE ORDERS (IF NEEDED)?

## ***Trim, Cabinets, Bath Vanities and Interior Doors***

If possible, install the cabinets before trim (not always possible). Your cabinets should be built and ready for installation because you followed step #19 following frame stage. The trim carpenter you select will install all your interior doors and trim.

It is a good idea to walk your home with the trim man and discuss trim details, closet layouts, and crown moulding locations and any special trim items before he starts. He will also come back toward the end of your project and install door and bath hardware.

## ***Sewer / Septic Install***

You can probably do this much earlier, but every time members have done this, someone will drive over the lines and mess something up. Nobody will ever confess and it costs money to repair. When you put bright markers around the area, it just makes a better target. So it's better to wait until the end of the job.

## ***Measure Cabinet Countertops (Kitchen and Baths)***

Once cabinets are installed have the countertop companies measure and do a template (if needed) to fabricate your countertops. Any cutouts (sinks, cook tops etc.) will need to be given to the countertop people at this time. It usually takes 10 – 20 days to fabricate countertops and you want to install them after paint.

## ***Painting (Inside and Out)***

Hire the painter of your choice or save quite a bit of money by doing it yourself. You have only to please yourself.

### **PAINTERS**

SUB or SUPPLIER:

CONTACT NAME:

OFFICE PHONE:

CELL PHONE:

STARTING DATE:

ESTIMATED COMPLETION DATE (OR BEST GUESS):

CONTRACT AGREEMENT FORM SIGNED?

INSURANCE LIABILITY FORM SIGNED?

WORKMAN'S COMP FORM (IF REQUIRED) SIGNED?

CHANGE ORDERS (IF NEEDED)?



## ***Set Master Tubs and Showers***

When your cabinets and bath vanities have been built, it is time to have the cultured marble company of your choice come to the site and “field measure” for tubs, tops, showers and surrounds to insure proper fit.

### **PLUMBING SUPPLIER**

SUB or SUPPLIER:

CONTACT NAME:

OFFICE PHONE:

CELL PHONE:

STARTING DATE:

ESTIMATED COMPLETION DATE (OR BEST GUESS):

CONTRACT AGREEMENT FORM SIGNED?

INSURANCE LIABILITY FORM SIGNED?

WORKMAN’S COMP FORM (IF REQUIRED) SIGNED?

CHANGE ORDERS (IF NEEDED)?

## ***Tub Surrounds***

After the interior painting is complete, the time has come to have the cultured marble installed. These are usually of ceramic tile but can be cultured marble. Now is the time for the mirror and shower door people to come “field measure.”



## ***Kitchen Countertops***

These are to be installed after completion of interior paint. Do not forget to give the counter top guy the size of your sink or cooktop cutouts.

### **APPLIANCE DEALER**

SUB or SUPPLIER:

CONTACT NAME:

OFFICE PHONE:

CELL PHONE:

STARTING DATE:

ESTIMATED COMPLETION DATE (OR BEST GUESS):

CONTRACT AGREEMENT FORM SIGNED?

INSURANCE LIABILITY FORM SIGNED?

WORKMAN'S COMP FORM (IF REQUIRED) SIGNED?

CHANGE ORDERS (IF NEEDED)?



## ***Mirrors and Shower Doors***

Ready to install now.

### **SUPPLIER**

SUB or SUPPLIER:

CONTACT NAME:

OFFICE PHONE:

CELL PHONE:

STARTING DATE:

ESTIMATED COMPLETION DATE (OR BEST GUESS):

CONTRACT AGREEMENT FORM SIGNED?

INSURANCE LIABILITY FORM SIGNED?

WORKMAN'S COMP FORM (IF REQUIRED) SIGNED?

CHANGE ORDERS (IF NEEDED)?

## ***Electrical Trim and Lighting***

When everything is painted, mirrors up, etc., your electrician will hang your lights, fans and install plugs and switches and breakers in the master box and label. When he's done, you can call for inspection if needed and call the power company for a permanent hook-up.

\*\* Just a short note to remind you that you cannot call the electrician three to four times to install lights and fans as you get them.



If you are missing an item, like a light fixture or a ceiling fan, the electrician has every right to charge you for another trip. He needs to do the final trim BEFORE carpet and BEFORE prefinished hardwood floors. If you have floors with recessed plugs, he will come back and install them after your floors are in.

### **LIGHTING SUPPLIER**

SUB or SUPPLIER:

CONTACT NAME:

OFFICE PHONE:

CELL PHONE:

STARTING DATE:

ESTIMATED COMPLETION DATE (OR BEST GUESS):

CONTRACT AGREEMENT FORM SIGNED?

INSURANCE LIABILITY FORM SIGNED?

WORKMAN'S COMP FORM (IF REQUIRED) SIGNED?

CHANGE ORDERS (IF NEEDED)?

## ***HVAC (Air Conditioning Trim)***

Now that you have electricity, the HVAC guys can install the exterior units, grills and get everything going. Most of the time the electrician will have left “tails” of wire for the HVAC guys to connect electricity to their units. Double-check and ask! You will be so cool when the cold air is cranking!!



## ***Vinyl or Tile Flooring Installation***

It is time to start installing some flooring. You always want to install flooring in the commode areas before you install the commodes. Typically, these areas are ceramic tile or vinyl.

### **FLOORING SUPPLIER / INSTALLER**

SUB or SUPPLIER:

CONTACT NAME:

OFFICE PHONE:

CELL PHONE:

STARTING DATE:

ESTIMATED COMPLETION DATE (OR BEST GUESS):

CONTRACT AGREEMENT FORM SIGNED?

INSURANCE LIABILITY FORM SIGNED?

WORKMAN'S COMP FORM (IF REQUIRED) SIGNED?

CHANGE ORDERS (IF NEEDED)?

## ***Plumbing Trim***

Now that you are hooked up to sewer, we can have running water inside the house. Your plumber will install the kitchen sink, dishwasher, commodes, bath faucets, exterior faucets, etc. Remember if you call him to your jobsite prior to this he has every right to bill you a trip charge to put in that mop sink or outside hose bib you so desperately need while you are working on your project.

## ***Blown Attic Insulation***

It's time to do this. Make sure you don't seal off your perforated soffits by blowing insulation over them. Ask your insulator to install corrugated plastic guards to allow airflow through the soffits.

## ***Flooring Installation***

Everybody should be done inside now and out of the way. No more or not a lot of tracking in mud and dirt. You have electricity for the carpet layers glue guns and for the saws of the prefinished hardwood floor guys.

|  |   |
|--|---|
| <b>EXPERIENCE<br/>&amp;<br/>ADVICE</b> | If you are installing wood floors that will be sanded and finished on site, they need to be installed after drywall texture, but before cabinets and trim |
|--|---|

## ***Window Screens***

Call your window supplier and have them install your window screens.

## ***Preparing for the Permanent Loan***

Now is the time to telephone Acquisition Funding (1 800 531 1011) and talk with them about your permanent loan. There will be a final appraisal for the bank and the house must be finished (livable). Refer to Acquisition Funding for the specifics on this.



## ***Flatwork (Driveways and Sidewalks)***

For the same reason you should wait on the septic system, you need to do the sidewalks and driveway last. You won't have any leaking vehicle oil stains or cracks caused by delivery trucks.

### **FLATWORK CONTRACTOR**

SUB or SUPPLIER:

CONTACT NAME:

OFFICE PHONE:

CELL PHONE:

STARTING DATE:

ESTIMATED COMPLETION DATE (OR BEST GUESS):

CONTRACT AGREEMENT FORM SIGNED?

INSURANCE LIABILITY FORM SIGNED?

WORKMAN'S COMP FORM (IF REQUIRED) SIGNED?

CHANGE ORDERS (IF NEEDED)?

## ***Cleanup and Lot Grading***

Are you getting close or what? When everybody is done, the interior gets cleaned up. After all the trash and debris are removed outside the tractor guy will come out and smooth out all the ruts, etc... caused by the construction. This is a fairly low-tech work and can easily be done by you on weekends. With a little bit of elbow grease, you can save a lot of money.



## ***Preliminary Walk-Through***

Walk thru the entire house room-by-room as well as outside and make a list of items you are not satisfied with. List the items by number & trades responsible like this:

1. Leaky faucet – plumber
2. Reversed hot water lines at bath # 2 – plumber



3. Bedroom door doesn't shut right – trim man
4. Rip in vinyl flooring – flooring company
5. Holes in sheetrock – drywall company
6. Upstairs A/C doesn't come on – HVAC contractor
7. Baseboards scratched – painter

Your list should be less than one page. If it's longer, you've been using relatives or friends who are working for **free** and have been giving you your money's worth.

### ***Punch Work (Repairs)***

This is where the trades come back and fix the items on your list. This is a very good time to be there so that you will be sure to be satisfied with their repairs and you can sign their completion certificate. Give the subs plenty of notice so they can fit this in their schedule. Punch work is the very reason you should keep a 10% retainage on each trade. That way they'll have a reason to come back. Remember, the subs will charge you to repair damage caused by other contractors. After all the punch work has been done, another interior clean up should be done. This should be very simple. Just dusting, sweeping, vacuuming, and mopping the floors.

### ***Paint Touch-up***

Now that the inside is squeaky clean, the painter can come in and do all necessary touch-up. Like where the flooring guys banged up the baseboards. However if there are other repairs still to be made, it's a good idea to leave the painter until last. If you keep calling him back to repaint stuff he's already painted, he'll start to charge you extra. We suggest you wait until the final walk thru punch list is complete and have the painter be the last person in. You decide.

### ***Final Walk Through***

This should not be necessary if you spent enough time at the house with the subs while they worked your last list. This is where you walk through the house again and make another list, room by room if necessary, of any items not corrected previously. Please do remember, no house will be perfect, so use common sense and cut everybody a little slack.

### ***Move In***

## Owner Builder Network

[www.ownerbuildernetwork.com](http://www.ownerbuildernetwork.com)

When you're happy with the workmanship the 10% retainage is paid and YES!!! YOU CAN MOVE IN!!! You have just turned whatever profit the builder you would have hired would have charged you into EQUITY!!! That's money in your pocket. Not bad pay for a part-time job of maybe 6-8 month's duration.

### MOVING GUYS

SUB or SUPPLIER:

CONTACT NAME:

OFFICE PHONE:

CELL PHONE:

STARTING DATE:

ESTIMATED COMPLETION DATE (OR BEST GUESS):

CONTRACT AGREEMENT FORM SIGNED?

INSURANCE LIABILITY FORM SIGNED?

WORKMAN'S COMP FORM (IF REQUIRED) SIGNED?

CHANGE ORDERS (IF NEEDED)?



50

You can do this. Thousands have and we are here to help!

Congratulations!!!!

You have just completed your Dream Home!!!

Hopefully, you saved lots of \$\$ Money \$\$!

You have what you wanted – your way!!!

The quality is better than you thought possible!!

Enjoy.....Your dream is now a reality!!!

Best wishes,

From your Owner Builder Network Team.