

PRACTICAL ADVICE, INSPIRATION, AND PROJECTS

CREATE YOUR
dream home
ON A BUDGET

DANIEL AND NOELL JETT



THOMAS NELSON
Since 1798

Create Your Dream Home on a Budget

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This book is intended to serve as inspiration and ideas for home building and renovation projects. It is not intended as a substitute for seeking either financial guidance or for legal advice pertaining to building codes in your area. The reader should consult construction professionals in matters relating to their construction or remodel, including obtaining appropriate permits. Also, it's vital to follow all safety instructions pertaining to each individual tool, as determined by the manufacturer guidelines. Failing to do so could result in serious injury or death.

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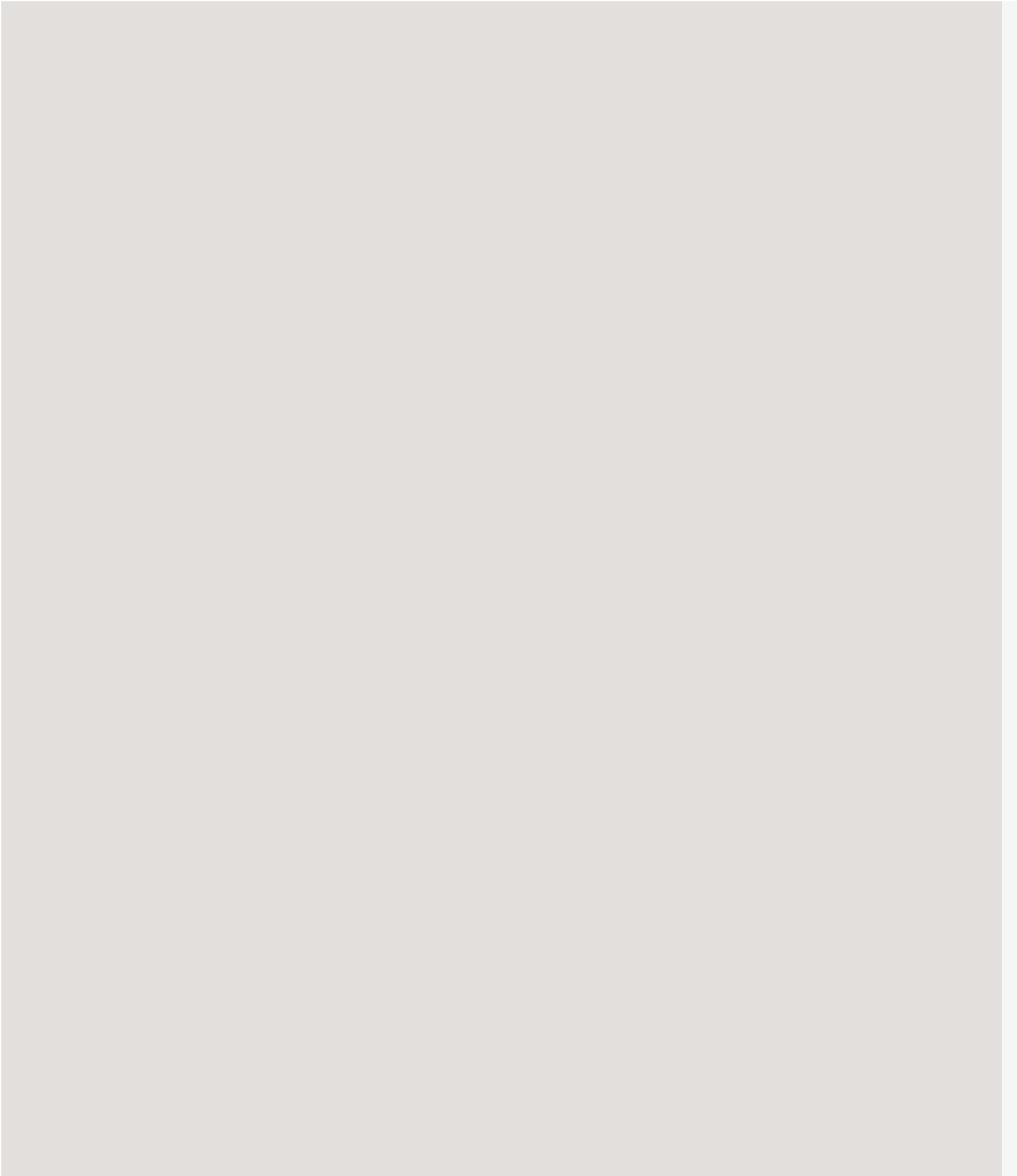
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*To our children.
No matter what we accomplish, you are our greatest achievement.*





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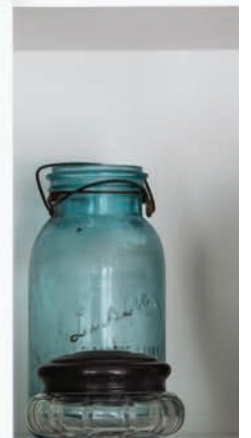
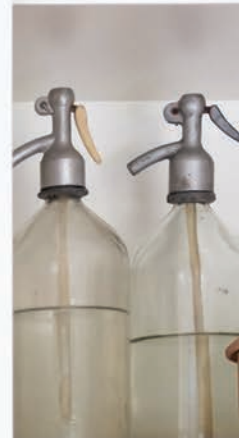
INTRODUCTION

We found a paper in a box of memorabilia Daniel had written in high school that listed his top three goals for his life: get married, have lots of kids, and build his own home. Ten years after high school, we met, and as we fell in love, these quickly became *our* dream!

Over the next seven years, we focused on growing our contracting business, which centered on insurance work on water-damaged properties as well as kitchen and bathroom remodels, until we could afford to build our home. During that time, we also looked for land and spent hours perusing house plans.

One day, we were chatting about a lot for sale just up the road from us. Daniel mentioned that he had driven by it, and while that lot was not what we would want, there was a vacant lot at the very back of that road that he instantly loved—and knew I would too. It was located on a cul-de-sac, and three beautiful oak trees stood right in the center of it, immediately causing us to dream of swings hanging from their branches, our children happily playing in the shadows cast by their sweeping canopies. We searched the county appraiser's website to find the owner's information, hoping to draft them a letter to see if they would be interested in selling to our family. The very next day, Daniel called me and said he was right next to their home visiting a customer and wondered if I thought it would be a good idea to stop by and talk to the owners about their property. I told him they would either love him or shoot him, so he should talk quickly.

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Turns out, the sweet elderly couple had purchased the land almost thirty years ago with the dream of building on it themselves, but it had never worked out. They loved the idea of a young family building their dream home on it and initially agreed to sell to us—then changed their minds. We went from being on cloud nine to feeling crushed. Pieces of land like this one are almost unheard of where we live in St. Augustine, Florida, where everything is high and dry. This had beautiful trees on it, was relatively close to town, and, most importantly, was not even five minutes from Daniel’s parents.



However, we did not lose hope. We waited six months, then unbeknownst to me, Daniel reached back out to see if the landowners would reconsider. Surprisingly, they said yes! My birthday, which happens to fall on Christmas, was the following week, so, as one of my presents, he surprised me with a copy of the signed contract and a brick with a key attached to it, symbolizing the home he was going to build for me.

As excited as we were to finally begin this process, we had no idea what we were getting ourselves into and how our lives were about to change. We began finalizing our house plans as we attempted to secure financing and researched materials and subcontractors, trying to get all the pieces into place.

One night, while browsing the Architectural Designs website, we noticed they had added a client album featuring customers’ homes. One housebuilder’s description included a link to an Instagram account filled with construction pictures. Until then, I had only used Instagram to add filters to my photos and had never heard of “growing your platform” or social media marketing. However, I knew we were going to be doing a lot of the work ourselves on our new build, so I decided to start sharing our journey, thinking others may be interested in what we were doing. I’m a goal setter, so my initial goal was to gain five thousand followers by the time we finished our home.

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Shortly after our first post, we closed on our loan and began our build. Our general plan was to hire subcontractors for anything we did not know how to do—such as rough plumbing and spray-foam insulation—and then do everything else ourselves. We planned on doing lots of DIYs, sourcing materials from Craigslist, Facebook Marketplace, architectural salvage stores, and back rooms of warehouses. We knew there were projects we would not finish right away but figured that after we earned our certificate of occupancy, we could finish the rest as we were able. It would be a nice home—nothing over-the-top, nothing worthy of a magazine cover—and it would be ours, and we would save so much money doing it ourselves.

Four months after we closed on our loan, our Instagram had grown to twenty thousand followers. We thought it was neat, but we had no idea how it was about to change our lives. Then I received a DM. It was from a new door company based in Florida that wanted to know if we would be willing to let them put doors on our home in exchange for pictures and marketing. Daniel and I were shocked. If this company wanted to work with us, what other companies might also be interested in using our home and platform in exchange for product?

In that moment, our entire thought process changed. My focus then became to grow my platform as much as I possibly could by providing value, knowledge, and inspiration to our followers while at the same time seeking out brands that might be willing to partner with us. It was a painstaking process, but in time, more companies wanted to become a part of our home-building project.

With each deal we closed, our excitement grew. Our goals transformed from building a home pieced together with secondhand materials to something more beautiful than we had ever imagined. Rather than designing our home around the materials we could source, we designed it exactly how we wanted.

We love our home and our exciting journey that has now led to you holding this book. Ours is the

Our goals transformed from building a home pieced together with secondhand materials to something more beautiful than we had ever imagined.

story of a couple from Florida who were either brave enough or crazy enough to take a leap of faith and build the home of their dreams, primarily with their own hands, even though they had never built a house before. And we know that this will not be the journey for everyone, so we have taken the lessons we learned, along with the original ideas that drove us to build our home ourselves, and we are going to share with you how you can create your own dream home on a budget.

Even if you aren't building from the ground up, there is plenty of information and inspiration in this book to help you renovate, remodel, or even just decorate your home for far less than the going



INTRODUCTION

market rate, without having to negotiate brand deals. We'll teach you some best practices for how to do projects yourself, explain where to source materials, offer tricks and tips for planning, and share advice to help you through the process.

As you read through this book, remember that it's not just a one-time read but rather a reference book. It's meant to be used as a guide throughout your home-building or renovating journey that you can come back to again and again whenever needed. Even if you're just dreaming of building someday or are in the beginning stages of planning, you can read through the projects and decide which ones you are capable of tackling, which ones you may need to do a little more research on, or which ones you need to find someone in your life to help you with.

The following pages are packed full of information, checklists, guidelines, recommendations, and tools to help you make decisions, save money, eliminate stress, and make sure the home you create is not only beautiful but built to stand the test of time.

Let's get to it!

Please join us on our journey as we delve into the world of creativity, discovery, and all things DIY as we hope to help and inspire you to begin your own journey.

Sincerely,

Noell and Daniel





PART ONE

Plan for Success

While starting a new project is exciting, and you may want to jump into it headfirst, failing to plan sets you up for failure. In Part One, we share some tips and best practices to help set you up for success.



ONE

MENTAL PREPARATION

If you are planning on building, renovating, or redecorating your space, it's important to prepare yourself mentally for what you're about to embark on. Undertaking a project of this magnitude is not for the faint of heart. It requires vision, determination, and the willingness to push on when the going gets tough.

We were warned by so many people that building a home together would be a detriment to our marriage. Now that we are on this side of the build, we can understand why they would say that. There are so many decisions to be made, and we sometimes had different opinions. Not to mention, a budget can stretch only so far, and we had differing views on how it should be spent. We each had our non-negotiables, and it took a lot of focus and commitment to work together to ensure we were both happy. The long hours and mental stress exhausted us to our core, making it harder to get along and work together. However, we learned a few things along the way to help minimize this stress.

If you're tackling these projects alone, you might not run into the same issues. But if you're taking them on with another person—be it a spouse, a business partner, a family member, or a friend—first, acknowledge and understand that you each have your own expectations, and be open and honest about them. Make a list of the top five things each of you would like to have in the home and place them in

Make a list of the top five things each of you would like to have in the home and place them in order of importance.

order of importance. This way, as you work through the budget, you'll have clear priorities in place. Try your best to highlight at least the top three priorities from each list, but go in order of importance and, as much as possible, keep it equal and balanced.

THINGS TO UNDERSTAND BEFORE YOU START

There are a few things you should understand before diving in that we only know *now*, after going through the process:

1. **Understand your reasons for wanting to build or renovate your home.** This will give you clear purpose and drive. When things get tough, you can remind yourself of the reasons you began your journey in the first place. For us, we wanted to be able to create exactly what we wanted, learn and be involved in every aspect of the build, and take the information and skills we learned and implement them in future jobs.
2. **Understand that there will be issues.** No project is seamless. There are some projects that have fewer problems than others, but no matter how well you plan and prepare, something will arise. Know this going in so that when issues do surface, instead of being surprised and getting upset, you can look at each other, laugh, and say, "Hey, at least one of those issues we knew to expect is over." Changing your mindset to look at problems that arise as a natural part of the process, rather than as interruptions and frustrations, will help keep tempers and emotions in check.
3. **Understand that your life will revolve around your home.** Whether it's a full home build from the ground up or a small renovation, the more involved you are in the actual process, the more

By the way, decision fatigue is a real thing.

consumed you will be. Whether DIY-ing it, managing your own subcontractors, or working with a builder, it will add stress to your life. You'll be forced to make snap decisions that you will have to live with for years to come. The pressure to make the right decisions can feel overwhelming. By the way, decision fatigue is a real thing, and you'll absolutely suffer from it during a full home-build process.

HOW TO PREPARE

So, knowing that there will be added stress, problems, and issues that come up along the way, along with decision fatigue, what can you do to mentally prepare? Consider the following:

- Research and plan as much as possible in advance. The more prepared you are before you start, the less stressful it will feel when it comes time to make decisions.
- Do your best to find time to relax, have date nights with your spouse, or spend time with friends where you are not allowed to discuss the build. Rather, use this time to enjoy life and dream about the memories you will make in the home you're creating.
- Also, remember that many home projects can be stressful for children. As you find yourself surrounded by tile, wood, and paint samples, you understand that it's all temporary and it's only a short while until life returns to normal, but children don't understand time like we do. They may think you're going to be a stressed-out, overwhelmed person forever. (At one point, one of our daughters told someone her mommy's favorite hobby was picking out tile.) So, take time to reassure them that this will last only a little while, talk to them about how wonderful it will be once your home is completed, and start envisioning with them all the new memories you will create together in your beautiful new home. Let them "help" design their room or spaces they will use or give them "jobs," such as seeing who can build the biggest pile of scrap lumber. (Our kids loved using a magnet pole to see who could collect the most screws from the dirt.) Involve them in the process in any way you safely can.

Note: Throughout the book, when we refer to a *contractor*, this means the *builder*. So, anyone doing their own work is seen as the contractor, though you would never use that term. It would be more like *self-contracting* or *owner-builder*. Because of that, anyone you hire would be considered a subcontractor, and it would also be rare for a trade to have a general contractor license.



TWO

LET'S TALK MONEY

Building a home on a budget or doing renovations on a budget can mean so many different things to different people. Whether you're renovating a room for five thousand dollars, building a tiny home for fifty thousand dollars, or working with a much higher budget for a brand-new build or complete home renovation, there are ways you can save money and create your dream home for less. Whatever amount you plan on spending, try your best to have at least an extra 15 to 20 percent available for unexpected expenses.

If you are working with a construction loan, which is a short-term loan to cover only the cost of the home build (and can also include the land you're building on), and do not have a builder, you may be expected to pay out of pocket, and the bank will reimburse you once you pass inspection of different parts of the home. For us, the bank gave us 15 percent at closing to get 25 percent of the work done under a construction loan. This meant we had to pay out of pocket to get the next 10 percent done. Once it was completed, we called for a bank inspection. When they verified the work was done, the bank released the 10 percent of funds to pay us back, but by then we were already working on the next 10 percent using our own money.

While beautiful things are nice to look at, it's more important to choose things that will make your life easier and save money in the long run.

Maintaining enough cash to keep the build going while also running our company and paying payroll proved to be a serious challenge. If you're going with a construction loan, keep in mind that you will need quite a bit of available cash. Not all loans may be set up this way, so it's smart to ask your loan officer what the payment disbursement schedule looks like. If you happen to be self-employed like we are, finding a loan officer who will advocate for you and work with you to secure financing is very important. Even if you're not thinking of building for a few years, it may be wise to sit down with a loan officer to talk through your situation to see if there are any financial changes you need to make in order to better your chances of getting a loan. In some cases, you'll need to have been doing things a certain way for twelve months for a bank to consider it, so if there is anything you might need to be doing differently, it's better to start earlier than later.

Once you have your loan approved or your cash ready to go—whether for a full home build or a renovation—look at your budget carefully. Make sure to stay as close as possible to the numbers allotted for each category. What happens in many cases is that as each trade comes in, they will try to up-sell you.

Types of loans

It would take a whole book to talk about all the ins and outs of the various types of loans available, but we wanted to list some here so you could begin researching to consider what's best for you.

- Construction loan: Short-term loan to cover the cost of building
- Renovation loan: Loan that gets wrapped up with your mortgage based on the home's value *after* renovations
- Cash-out refinance: Replaces your mortgage with a bigger loan and allows you to use any equity you've built up
- Home equity line of credit: Loan that acts like a credit card and allows you to use funds as you need them and repay them at either a fixed or variable interest rate

And yes, upgraded windows and thicker plywood sound great. But if you go just a little over budget in each category, even a little, you may be forced to skimp by the time you get to the finishes—the products you see every day, like flooring, countertops, cabinetry, and faucets—because you are out of money. You won't see the underlayment under your shingles every day, but you *will* see the beautiful light fixtures. As you make each decision, keep the total budget in mind, and remember that it's important to have as much money as possible left in your budget for finishes.

That said, it's equally vital to think carefully through each decision and to consider function and durability *first* in some cases. While beautiful things are nice to look at, it's more important to choose things that will make your life easier and save money in the long run. For example, having

beautiful cabinetry with poorly made hinges and hardware will end up costing you more sooner rather than later to have them fixed after daily wear and tear.

HOW TO BUILD A BUDGET

Use these guidelines as a framework to get started on creating your building or renovation budget.

Architectural Plans: 1 percent	Bathroom Tile: 3 percent
Permits and Fees: 1 percent	Interior Trim and Doors: 5 percent
Site Prep: 4 percent	Interior Painting: 3 percent
Foundation: 10 percent	Cabinets and Vanities: 4 percent
Plumbing Rough-In: 5 percent	Exterior Painting: 1 percent
Framing: 7 percent	Plumbing Fixtures (with installation): 3 percent
Trusses: 6 percent	Electrical Fixtures (with installation): 2 percent
Roof Sheathing and Felt: 3 percent	Hardware/Mirrors/Shelving/Showers: 1 percent
Windows: 3 percent	Floors: 3 percent
Electrical Rough-In: 2 percent	Appliances: 2 percent
HVAC: 8 percent	Driveway/Walks/Garage Door: 1 percent
Roofing: 3 percent	Sewage: 1 percent
Insulation: 2 percent	
Siding: 5 percent	
Exterior Trim/Soffits: 3 percent	
Drywall/Plaster: 6 percent	
Exterior Doors: 2 percent	



THREE

ORGANIZATION AND PLANNING

We planned for *seven years* before we started our build. That gave us plenty of time to figure out exactly what we wanted and to organize our thoughts and plans. You can organize your ideas electronically using sites like Pinterest or do it manually. A large three-ring binder with dividers or even a filing box may be needed, depending on the size of your project and the level of detail you desire.

Let your imagination run wild. Collect images of anything you find beautiful, interesting, or functional. As you get closer to your build, renovation, or DIY project and walk through the preparation process, you will narrow down these ideas to the things you will *actually* include, selecting from the broad range of options available to you.

You'll also want to create a clear system of organization to store important paperwork and communications regarding your build. The more organized you are, the easier it will be to make decisions, saving you time and money. If any issues arise, you can easily provide documentation or receipts.

We used physical file folders to organize our ideas and paperwork. Here are the categories we created:

The more organized you are, the easier it will be to make decisions, saving you time and money.

- **Exterior Features:** We collected elements of other exteriors we loved so when it came time to design our home, rather than feeling overwhelmed by our options, we had a general idea of what we both wanted. We collected examples of wraparound porches, rooflines, front doors, and window sizes, to name a few.
- **Interior Design Ideas:** You'll want to organize design ideas for each room in your soon-to-be home. Collect lighting ideas, vanities you love, cabinetry styles, flooring, ceiling ideas, and so on.
- **Priority List:** Remember the priority list of nonnegotiables we previously discussed? This is a great place to start developing a list of the things that are most important to each of you.
- **Correspondence:** This category covers all communication with suppliers, bids from subcontractors, contracts, bank documents, paid invoices, and receipts.
- **Permitting:** Collect printouts of everything required for your city or county and copies of all permits.
- **Important Documents:** Keep track of things like paperwork from the bank, warranties, manuals for appliances, or other items used in construction.

TIMELINE

Knowing the timeline of a build or remodel will help you in your planning process. Knowing at what point you need to have your plumbing fixtures, lighting design plan, and flooring chosen will prevent you from making a snap decision, choosing something you don't truly love, spending additional money by having to make change orders, or costing you time by delaying a part of the project because you weren't ready. This should be a general timeline; if you have a builder and subcontractors, it will move faster than doing it yourself.

Stay in touch with any subcontractors or anyone else involved in the project to see if the schedule changes or evolves as the build progresses.

Also, before your home build, renovation, or project begins, have your engineered plans finalized.

Step 1: Site preparation—two weeks to one month. Before this process begins, you'll need to know where you want your house to sit on your lot and the exact angle you'd like it to face. The timing for this step depends on how heavily wooded your lot is.

Step 2: Footers and foundations—two to four weeks. This varies depending on the type of foundation you go with.

- Step 3:** Framing—one to two months. You'll need to have all interior walls decided on. If you are uncertain about any room's layout—or door or window placement—stay in close contact with your framer (if not framing yourself). This will save time and money to make these changes before the walls are put in place.
- Step 4:** Mechanicals (siding, roofing, HVAC, and electrical)—four to eight weeks. You'll need to know your lighting plan, have your plumbing fixtures chosen, know where you want or *don't* want your vent covers located on your walls and ceiling, and have your roofing and siding materials selected.
- Step 5:** Insulation and drywall—one to two weeks. You'll need to know what type and where you want insulation. If your kids' rooms are upstairs, you may want extra insulation between your floors, or maybe in the walls surrounding your laundry room if those noises bother you, or maybe surrounding the owner's suite for added privacy.
- Step 6:** Flooring, trim, and paint—one to two months. You will need to have your materials on site by this time, meaning your selections are already made and product has already been ordered well in advance to arrive by this point. As you are researching these products, make sure to take note of delivery times so you ensure they are delivered on time and ready to be installed. These selections include wood or vinyl flooring, tile, architraves, baseboards, crown molding, interior doors, cabinetry, and built-ins.
- Step 7:** Exterior finishes—two to four weeks. Any brick, stone, or remaining siding selections will need to be on site by this point.
- Step 8:** Fixtures and appliances—two to four weeks. Light fixtures, faucets, bathtubs, toilets, sinks, shower units, cabinets, countertops, appliances, and any carpeting you chose for your home need to be on site.
- Step 9:** Driveways, walkways, and exterior doors—one week. At this point, you need to have all your exterior doors on site as the dunnage doors will be coming off and your beautiful selections put into place. You need to know what you will be using for your driveway and walkways and have those materials on site.
- Step 10:** Cleanup—one week. Don't forget to allow time to clean up construction debris and drywall dust to get your home move-in ready.
- Step 11:** Landscaping—two to three weeks. To get a better estimate, you will need to know how much landscaping you'll be doing and the size of your lot. Rules and regulations vary from place to place, so check your local codes or loan policy to learn how much sod and if any plants or trees are required.

Step 12: Time to get your certificate of occupancy and start moving in. In any build, getting your certificate is the final major step that shows the county deems your home fit to live in. Different areas have different requirements; for example, you may need to have only one functioning bathroom to obtain your certificate, meaning you could finish your main bathroom, get your certificate, and then finish the kids' bathrooms as you can afford them.

SOURCING MATERIALS

Now that you've done some planning and prepared yourself mentally, it's time to look for the best prices for materials and research like you have never researched before. Just when you think you've called enough suppliers, read enough resources, and talked to every possible person, you are about halfway there. Keep going. Some of the material resources we discovered were found after we thought we had researched as much as we possibly could. If you're like us, you might have more available time than money, so you'll want to uncover every possible resource that can provide materials to help you with your home build or renovation.

One of our biggest money savers came from a conversation with our lumber and window supplier. During our conversation, they mentioned in passing a company called Ready-Frame. They tried to move the conversation forward, but we redirected it to learn more information, and it ended up being a game changer for us. We saved more than \$30,000 by using the Ready-Frame system and framing our home ourselves.

The resources you find for materials will vary based on where you live in the country, but some of the vendors we used that are nationwide include BMC, Capitol Lighting, SapienStone, Jeffrey Court, Viewrail, and Empire Moulding & Millwork.

SOURCING MATERIALS FROM NONTRADITIONAL SOURCES

The big-box and national stores aren't the only places to find traditional building materials, such as cabinetry, wood beams, bricks, tiles, appliances, windows, lighting, faucets, or pretty much anything else that goes into a home. You would be amazed at the amount of materials you can source from places like Facebook Marketplace, Craigslist, architectural salvage places, or stores like Habitat for Humanity



ReStore, where builders donate leftover building supplies for a tax credit. By purchasing materials this way, you can save money and keep items from going to landfills as well.

There are a few things to consider:

Make connections. More on this in the next section, but if you can find someone remodeling or dismantling their home, you can sometimes find materials like cabinetry, wood beams, bricks, appliances, or wood flooring. Making connections with contractors can also be helpful because there are always materials left over from jobs, and if they know you're looking for something, they can keep an eye out for you. We have one friend who, with permission from a construction superintendent, collected leftover lumber from each jobsite for *three years* and framed his entire home with it. At the time, the total value of that framing package was over \$25,000. Think of how valuable that savings was toward his overall budget.

Think outside the box. Think of ways you can use materials in an unconventional manner to add character and charm to your home. If you stumble upon a supply of bricks, use those as flooring in your laundry room or on your porch. Reclaimed wood is great to put on a ceiling to add visual interest. If you come across a good lighting option, even if it's not exactly what you had in mind, consider painting or reconfiguring it to match your style.

Find the exceptions. Once you've resourced as much as you possibly can from these avenues, it's time to start looking for new materials. Begin by going to your local retailers and asking if they

Tip: Store any advance-purchased items in a garage or storage pod. If the items are sensitive to the weather or moisture, a climate-controlled storage unit or extra room of your home would work as well. For example, appliances, windows, and tile can be stored in a garage, whereas wood doors, wood flooring, and cabinetry should be stored in a climate-controlled area.

have any returns or discontinued items you could see, or find out when their next sales are. Our local door supplier has an entire warehouse of doors that were returned for various reasons, one being simply the customer changed their mind. Before we partnered with a different door company, we found a gorgeous solid mahogany double door—which was exactly what we wanted—valued at \$8,000 retail in their warehouse, and they were going to sell it to us for \$1,600. Another friend of ours was able to get every window in their home at a substantial discount from a custom order that had been returned to Lowe's. If you find something like this

in advance, you can change the specs of your home to match exactly what you find, so start the search for materials early.

Consult the Yellow Pages. There will be materials that you just cannot find discounted, so how do you ensure you're getting the best price? Call *all* the places. When we were pricing out our lumber, we had an entire notebook sheet covered front and back with suppliers to call for this one thing alone. If we thought they might deliver to us, even if they weren't directly in our area, we called them. A few hours spent on the phone can equate to *thousands* of dollars in savings.

Ask questions. Something that may seem like common sense is not necessarily true. For example, what do you think the cheapest would be: a 7-foot door or an 8-foot door? The 7-foot door seems like it would be cheaper because it's smaller, right? But the 8-foot door is actually cheaper because it's a standard size, whereas the 7-foot door is considered a custom order.



MAKING CONNECTIONS

An old adage, “It’s not *what* you know, but *who* you know,” rings true when trying to build or renovate a home on a budget. Living in a relatively small town like we do, making connections is our favorite way to do business.

Talk with family and friends. See who they may know that they could introduce you to. We're not talking about looking for a handout here but rather making genuine connections and finding ways you can develop mutually beneficial relationships.

Never tell your budget. When you call a random supplier, you have no idea if you can trust what they are saying or if they're offering their best price. For example, we didn't have a roofing connection in the beginning, so we went to a store and asked for a bid. They called us a week later, and the first question they asked was "What was your budget again?" Never answer this question. Make them give you a price. They quoted Daniel a price, and when he reminded them that he was also in the industry, they immediately took \$5,000 off. Daniel said, "Thanks, but no thanks," and we took our business elsewhere. When we finally made a connection in the roofing supplies industry, we were able to find the materials for \$16,000 less than the previous company had quoted us. You want to make sure you are getting the best price possible, and having a connection in the industry will help ensure that happens.

Barter and trade. Whatever service you offer the world, see if you can find a way to exchange services rather than money. When we put in our paver driveway, a friend allowed us to use his crews at cost, and in exchange we let him use our crews to do his remodel at cost. In addition to making connections to secure the best pricing, if there is something you don't know how to do, you may be able to find someone who would be willing to come help you learn how to do it. Not only could this save you money, you'll learn a valuable skill that you can use in the future. We learned so much this way.

A WORD OF CAUTION

As exciting and amazing as it seems to build your own home, we would be remiss if we did not discuss the importance of following your local building codes and zoning regulations, whether you're building from the ground up or doing a renovation, or maybe even a DIY project that requires you to be mindful of your local codes and regulations. Your local building department can point you in the right direction. You can also speak with a contractor or building inspector to ensure you're meeting—and even exceeding—local codes. We sought out the wisdom of several contractors and developed a good relationship with our county inspector. This allowed us to build a home that our county inspector told us was the best-built house he had seen in over twenty years on the job.

Tip: When we signed our lumber contract, we locked in our price if lumber went higher, but if it went lower, we would pay the lower price. When the day came to order our lumber, we made sure to check lumber prices, and our cost had gone down \$5,000. When the lumber company called to collect payment, the total had not changed. So, we reminded them about our contract, and they corrected the total in our favor. This is why it's so important to keep your documents organized and stay on top of things; it could save you lots of money.





PART TWO

Doing the Hard Work to Make It Beautiful

As you scroll through beautiful images on Pinterest or Instagram, it's easy to see the finished product and fantasize about achieving the same end result in your own home. But it's important to remember that a lot of hard work goes into creating the beautiful spaces shown in those images.

