

## 18 Essential Questions for the Aspiring Owner Builder

From AccidentalHippies.com

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**LIFE PREP:** Building a house isn't just about hammers and nails. It's about having the determination and resilience to complete the project from start to finish. Prep your mind and spirit FIRST by answering the following.

**Do I [and my partner]:**

- Really want to build a house with our own hands as a major life goal?
- Have an open mind to learning new information and building new skills?
- Feel confident in doing the physical labor of building a home?
- Feel confident in navigating the permitting and legal processes of building a home?
- Feel equipped to handle the emotional strain of building a house as an owner-builder?
- Have patience for the extra time it takes to build as an owner-builder?

**HOUSE PREP:** Continue if you feel confident in your ability to actually build a house.

**Do I [and my partner]:**

- Have a particular building style in mind?
- Have a list of NEEDS and WANTS in a floor plan?
- Consider floor plans for future needs such as room for children, an in-home business, potential disability, or aging?
- Know of local resources for securing building materials?
- Know how to make your floor plan and building style match the building budget?
- Consider the HOWS of building vs. your ABILITIES (i.e. not building a house with a high roof if you're afraid of heights)

**FINANCIAL PREP:** Once you've determined that you really want to proceed with building a house yourself, get your money in order.

**Do I [and my partner]:**

- Have living arrangements (and backup options) for the duration of the build?
- Have a working budget for how money will be earned and spent for the build?
- Have an emergency fund of at least 3-6 months of living expenses?
- Carry little to no debt?
- Have a nest-egg to use for any down payments (land loans, materials purchasing) or large material orders?
- Plan for expenses such as builders risk insurance, permit fees, and property taxes?