

Budget vs Owner's Hidden Desires

Invariably every year I will work with a homeowner who will tell me (in the middle of construction) that they want something upgraded. I have to quickly check to be certain that any underlying engineering, plumbing, electrical or any other required item is in place to accommodate the change in construction. It is never going to be cheaper to do a change during construction than it would have been to budget for the addition in the first place.

During these discussions (most of the time) I find that the owner was low-balling their budget to me during the design phase. I do not recommend this approach. If you are dealing with a trustworthy and competent builder, they may be able to provide the upgrade or change at a significant savings if it is properly planned for. We are not talking about the chandelier that our designer and your spouse found on their foraging expeditions (we expect these things to occur).

We do multiple budgets for our clients. It is important that blinds and shutters are included in the wish list budgeting. How about window treatments, expanded areas of wood flooring, wine cellars, media room equipment, security equipment, pools, fencing.... We try to include all of these in our budgets. It is a simple matter of stripping them out as we prioritize during the final budgeting phase after plan design and prior to bank loan documentation.

Changing from tile to wood floors can be a problem depending on whether or not there is an outside access door that opens onto the tile. Tract homes do this a lot and use engineered wood that is very thin, which is not a problem to substitute with tile. I will save the discussion on engineered wood for a later date. Nail down, real wood is about 1 ½" thick, which is a problem on exterior doors. If we plan in advance, we can raise the door frames (during framing). If you tell us after framing and sheetrock, it is a pain to remedy and cost you money (especially if the masonry is in place).

Changing from ceramic tile to a natural product like marble or travertine flooring can inject several problems. Cost per square foot of material, cost of labor increases and if it goes on stairs... it can cause code problems as well due to underlayment thickness and the thickness of the natural materials. It not that your builder is being difficult, it is that the planning and earlier work that has already been performed is not properly setup for the change that you are requesting. It will change the scheduling as well as the cost of the project unnecessarily.

Summation

A great relationship with your builder should preclude the necessity of not sharing your true design wishes and have them incorporated into the budget. As a builder, I do not mind the superficial upgrades that occur on almost every home. Structural, electrical, plumbing and code affecting changes are not a good thing. As a home owner, do not assume that changing materials and paying the difference in material cost is all there is to the total change cost.