ARMOR PLAN · HOME PLANNING & ESTIMATES

The 20-Point Guidance System

Your client checklist, from first budget to final walkthrough

ARMOR PLAN
HOME PLANNING & ESTIMATES
Dream it. Plan it. Protect it.

CLIENT NAME _____ PHONE _____

PROJECT ADDRESS / SITE _____ TARGET START _____

Over 20 years in the industry have shown us the same thing again and again: the people who get hurt on a build are the ones who started without a solid plan and a real number. This checklist gives you control. Work through it in order, check each box when it's done, and keep notes as you go. Bring it to every meeting with your lender and your builder.

1-5 Before Design

☐ **1. Set a real budget** (cash, loan, and a 10% contingency)
Why it matters: Knowing your true number (cash, loan amount, and a 10% cushion) keeps the house sized to what you can actually finish.

NOTES _____ DATE DONE _____

☐ **2. Talk to your lender early** (get their construction-loan checklist)
Why it matters: Every lender has its own list: plans, estimate, builder info, appraisal. Knowing it up front avoids delays at closing.

NOTES _____ DATE DONE _____

☐ **3. Confirm the land** (survey, zoning, setbacks, easements)
Why it matters: Zoning, setbacks, and easements decide where, and whether, the house fits. A surprise here can force a redesign.

NOTES _____ DATE DONE _____

☐ **4. Line up utilities** (well/water, septic perc, power, LP/gas)
Why it matters: A failed perc test or a long power or gas run can add thousands. Price it before you commit to the site.

NOTES _____ DATE DONE _____

☐ **5. Decide who builds** (general contractor, owner-builder, or a mix)
Why it matters: GC, owner-builder, or a mix changes your cost, your risk, your time on site, and what your lender will allow.

NOTES _____ DATE DONE _____

6-10 Plan & Estimate

☐ **6. Lock the floor plan before pricing**
Why it matters: Every change after pricing reprices the job. A locked plan means every builder is bidding the same house.

NOTES _____ DATE DONE _____

☐ **7. Pick a finish level**
Why it matters: Basic, mid-range, or high-end finishes can swing the cost by tens of thousands. Decide before bids come in.

NOTES _____ DATE DONE _____

☐ **8. Get a line-item estimate** (your yardstick to compare bids against)
Why it matters: An independent estimate is your yardstick. You can see right away whether a bid is fair or padded.

NOTES _____ DATE DONE _____

☐ **9. Know allowances vs. fixed costs**
Why it matters: Low allowances make a bid look cheap, then come back as overages. Know which numbers are fixed and which can move.

NOTES _____ DATE DONE _____

☐ **10. Identify engineering items early**
Why it matters: Trusses, beams, foundations on tough soils, and similar items cost time and money when they are found late.

NOTES _____ DATE DONE _____

11-15 Bids & Contracts

☐ **11. Get at least three bids** (all on the same plan set)
Why it matters: Bids on the same plan set compare apples to apples. Fewer bids, or different plans, hide the real price.

NOTES _____ DATE DONE _____

☐ **12. Compare line by line** (question anything 15% or more off)
Why it matters: A line 15% or more off the estimate deserves a question: padding, a missed item, or a different spec.

NOTES _____ DATE DONE _____

☐ **13. Check the builder** (registration, insurance, references)
Why it matters: Confirm Nebraska contractor registration, liability and workers' comp coverage, and talk with recent clients.

NOTES _____ DATE DONE _____

☐ **14. Get a written contract** (scope, schedule, draws, change-order pricing)
Why it matters: Scope, schedule, draw schedule, and change-order pricing in writing settle disputes before they start.

NOTES _____ DATE DONE _____

☐ **15. Never pay far ahead of completed work**
Why it matters: Money paid ahead of completed work is money at risk if the job stalls or the builder walks away.

NOTES _____ DATE DONE _____

16-20 During the Build

☐ **16. Permits and inspections**
Why it matters: Where required, permits and inspections protect your safety, your insurance, your financing, and resale value.

NOTES _____ DATE DONE _____

☐ **17. Tie draws to completed milestones**
Why it matters: Paying by milestone (foundation, framing, dried-in, and so on) keeps every payment matched to real progress.

NOTES _____ DATE DONE _____

☐ **18. Track every change order in writing**
Why it matters: Verbal changes become surprise charges. Written, priced, and signed change orders keep the budget honest.

NOTES _____ DATE DONE _____

☐ **19. Collect lien waivers**
Why it matters: Waivers from the builder and major subs and suppliers at each draw keep unpaid bills from becoming a lien on your home.

NOTES _____ DATE DONE _____

☐ **20. Final walkthrough and punch list before final payment**
Why it matters: Once the final check clears, your leverage is gone. Finish the punch list first.

NOTES _____ DATE DONE _____

Questions at any step? Call us before you sign.

Your plan and line-item estimate are your yardstick for every bid, draw, and change order. If a number doesn't look right, we'll help you sort it out.

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