



LEAGUE SAVINGS AND MORTGAGE

A Credit Union Company

ESTIMATING WORKSHEET

(New Construction, Renovations)

Name: _____ Date: _____

Address: _____

	Material	Labour	Total
PLANS - Drafting Services or Plan purchase			
BUILDING PERMIT			
LAND COST - Survey certificate, land			
SITE SERVICES - Clearing lot, municipal services, services, well and pump, septic tank			
EXCAVATION AND BACKFILL - Remove topsoil, excavate, fill for site, driveway base, backfill, grading			
FOUNDATION - Footings, walls, floor slab, draitiles, dampproofing, crushed stone, garage floor			
FRAMING - Beams, walls, roof trusses, sheathing, roofing, underlays, nails			
EXTERIOR DOORS AND WINDOWS - Garage door, skylights, hardware and locks			
EXTERIOR FINISH - Siding, fascia, soffits, masonry, flashing, caulking, sheathing papers			
ELECTRICAL - Rough-in, heating equipment, light fixtures, cable, telephone outlets			
PLUMBING - Rough-in, fixtures			
INSULATION - Walls, ceilings, basement, vapour barrier, caulking, vapour barrier under concrete slabs			
DRYWALL - Taping and joint filler, cornerbeads, plastering, nails, screws			
INTERIOR DOORS and TRIM - Casings, baseboards, closet shelves and rods, interior stairs, hardware and passage sets			
CABINETS - Kitchen and bathroom vanities, countertops, medicine cabinets, mirrors, bathroom accessories, towel bar, shower rods, hardware			
INTERIOR PAINTING - Primer, paint, varnish, brushes and roller sealers, spray finishes			
FLOORING - Cushion floor, carpets, underlay padding, hardwood floors			
SUBTOTAL			

HEATING EQUIPMENT - If not electric baseboard, heat pump, furnace, chimney			
VENTILATION EQUIPMENT - 0.3 air changes per hour required, air exchangers, heat exchangers, fans			
SPECIALTIES - Security system, central vacuums, equipment rental, temporary heat			
EXTERIOR PAINTING			
EXTERIOR STEPS/WALKWAYS - Patios, decks, driveway finish			
TOPSOIL/LANDSCAPING			
FINANCING - Interest on advances, interest on interim financing, appraisal/advance inspections, legal fees			
SUBTOTAL PAGE 2			
SUBTOTAL FROM PAGE 1			
TOTAL OF PAGE 1 AND PAGE 2			

This form is designed to assist owner-builders and builders in determining the costs involved in building a new house or doing renovations. The form also assists the appraiser when determining the value of the property when it is completed. Mortgage officers also use the form to assist them in making a decision in granting the mortgage.

In order for this form to be of assistance to the person building the house, the appraiser and the mortgage officer, it must be fully completed. All of the categories in the form are used to make the job of construction and planning your new house flow as smoothly as possible.

It is most important that the cost of construction be closely estimated prior to applying for the mortgage to ensure there will be sufficient money available from your own resources, together with the funds from the mortgage to complete the house. Allowance should be made for price escalation from the time the house is started until it is completed because material and labour costs are increasing continuously.

Through our years of experience in providing funds to persons building their own home, we have found there are items people may not be aware of. As a result, a list has been prepared which hopefully will be of assistance.

POINTS TO CONSIDER

LAND

- Can you get a building permit?
- Is the soil suitable?
- Will the water drain away from the house?
- Is the elevation of the land such that fill will be required?
- Is there going to be substantial excavation?
- Will it be costly to complete the landscaping?

HOUSE

- Is the house design compatible with the elevation of the land?
- Are the other houses in the area worth more or less than the estimated completed value of yours? (house values in the area will affect the value of yours)
- Are you insulating sufficiently? Will you need 2 x 6 exterior studding?

SERVICES

- How deep are the wells in the area (if the area is unserved)?
- Can a septic system be installed without blasting?
- How much will the septic system cost?
- The well must be 100 feet from septic field if dug, 50 feet if drilled.

MUNICIPAL REQUIREMENTS

- Building Permit
- Septic System Permit
- Survey, showing placement of foundation on lot
- Licensed Electrician to install electrical services
- Licensed Plumber to install plumbing (in some cases)
- Occupancy Permit (in some cases)

Please complete the following:

SERVICES: Municipal Sewer Septic
 Well: Dug Drilled Municipal Water
 Other: _____

HEATING: Oil Electric Other: _____
 Forced Air Hot Water Other: _____
 Fireplace Yes No One Two Style _____

GARAGE: Basement Attached Detached Size _____ x _____
 1 car 2 car Carport 1 car 2 car

LANDSCAPING: Complete Partial Sodding Seeding
 Front Side Rear

DRIVEWAY: Gravel Paved