



Homeowner Budget Worksheet

Estimating the True Cost of Your Home Project

By Michael D. Smith · Author of the Amazon Bestselling Book How to Avoid Home Remodeling Hell · Licensed Architect, CA & TN

Most homeowners budget for construction and forget everything else. Permit fees, planning reviews, engineering, and soft costs can add 15–25% on top of your construction estimate. Use this worksheet to see the full picture before you start.

Project Address:	_____	Project Type:	_____
		Date:	_____

SECTION 1 — CONSTRUCTION COST

Approx. square footage	_____
Est. cost per square foot <i>TN: ~\$150–\$200 CA: ~\$200–\$300</i>	_____
Construction Cost Estimate <i>SF × cost per SF</i>	_____
Contractor bid (if received)	_____

SECTION 2 — ARCHITECT'S FEE

Project type <i>[] New Home [] Addition [] Remodel</i>	_____
Fee % range <i>New: 6–8% Remodel/Addition: 8–10%</i>	_____
Estimated architect's fee <i>Fee % × construction cost</i>	_____
Deposit to start work	_____

■ Always insist on a fixed fee — never a fee that changes with construction cost.



SECTION 3 — ENGINEERING & CONSULTANTS

Structural engineer

Often included in architect's fee — confirm

Energy calcs (Title 24 / IECC)

Often included — confirm

Civil engineer

If site grading or utilities required

Other consultants

MEP, geotech, landscape, etc.

SECTION 4 — PERMIT & PLANNING FEES

■ **Tennessee note:** In TN, many residential projects may not require a building permit. The main exception is a septic system permit. Check with your local county building office to confirm what applies to your project.

Plan check fee

Paid at submittal — varies by jurisdiction

Building permit fee

Based on construction value

Design review fee

If required: ~\$5,000~\$10,000

Fire department fee

CA: ~\$1.50/SF | TN: varies

School district fee

CA: ~\$2.00/SF | TN: varies

Sewer connection fee

New construction only — CA: up to \$40,000

Development impact fees

New construction only — CA: varies by city

Other agency fees



SECTION 5 — OTHER SOFT COSTS

Survey

May be required for permit submittal

Soils / geotechnical report

May be required — contracted separately

Interior designer

If applicable

Temporary housing / moving

If vacating during construction

Furniture / finishings

Often overlooked in initial budget

Other

SECTION 6 — TOTAL BUDGET

Subtotal (Sections 1–5)

Contingency — 10% of Subtotal

TOTAL PROJECT BUDGET

90% Rule — Amount to Commit (Total x 0.90)

REMINDERS — From *How to Avoid Home Remodeling Hell*

- Budget 90% of what you can spend — keep 10% back for surprises. Construction always has them.
- Permit and planning fees are almost always underestimated. Check with your local building department early.
- Always insist on a fixed fee from your architect — never a fee that changes with construction cost.
- It's much cheaper to change lines on a drawing than to move a real wall.

Want Help Running These Numbers?

Michael Smith has been helping homeowners plan and budget home projects for over 35 years.
A free initial consultation costs you nothing — and can save you from expensive surprises.

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