OwnerGC™

Free guide for owner-builders

Before you break ground.

The owner-builder readiness checklist: what to line up before you run your own home build, so you can save the contractor's fee without the costly surprises.

6
parts, in the order a build actually happens

46
checkbox items you can work through tonight

1
worksheet to run your own fee math

START HERE

You're not skipping the contractor. You're becoming one.

When you build as an owner-builder, the work a general contractor would do doesn't disappear. It moves to you. The good news: most of it is organization, not carpentry. This guide shows you what that job looks like, so you can line it up before the first shovel hits dirt.

50,000+

More than 50,000 U.S. homes are started each year by owners acting as their own general contractor. You'd be in good company.

Source: U.S. Census Bureau, Survey of Construction, 2023–2025.

The six jobs you're taking on

1. Money
Budget, loan, draws, and paying people the right amount at the right time.

2. Paperwork
Permits, insurance, contracts, lien waivers, and records your lender will ask for.

3. Team
Finding, vetting, and hiring the subcontractors who do the actual work.

4. Schedule
Putting trades in the right order and booking inspections so nobody waits.

5. Quality
Checking the work at each stage, before the next trade covers it up.

6. The site
Access, power, water, deliveries, a dumpster, and a safe, secure job site.

Why it's worth it

A general contractor's fee is typically 10–20% of the construction cost. On a $400,000 home, that's typically $40,000 to $80,000. That money is the reward for doing these six jobs well. This checklist is how you earn it.

How to use this guide: Work through it with a pen. Every unchecked box is either a task to do or a question to answer before you commit. If a section has more empty boxes than checked ones, that's where your next week goes.

1 IS THIS RIGHT FOR YOU?

Decide with your eyes open

- [ ] **Confirm your area allows owner-builders.**
  Call your city or county building department. Ask what an owner-builder permit requires and whether any trades (often electrical or plumbing) must be done by a licensed pro.
- [ ] **Ask about owner-builder restrictions.**
  Some places require you to live in the home, or limit how soon you can sell it. Know this before you buy land.
- [ ] **Talk to a lender early.**
  Many construction lenders want a licensed builder. Find one that finances owner-builders before you design the house around a loan you can't get.
- [ ] **Be honest about your time.**
  Plan on daily phone calls, site visits a few times a week, and a few hours each week of paperwork. Busy weeks happen at the worst times.
- [ ] **Get your household on board.**
  A build takes over evenings and weekends for months. Your spouse should know the plan, the budget, and the timeline.
- [ ] **Pick your "call a pro" line now.**
  Decide which jobs you'll do yourself and which you'll hire out, no matter how the budget looks later.

> **Questions to ask the building department:** Can an owner-builder pull the permit here? Which trades need a licensed contractor? What drawings do you need to issue a permit? Which inspections will the job need, and how far ahead do I book them? Write the answers down with the name of the person you spoke to and the date.

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2 MONEY

Build the budget before the house

- [ ] **Get a real cost estimate by category.**
  Break it out: site work, foundation, framing, roofing, windows, mechanicals, insulation, drywall, finishes, landscaping. A single per-square-foot number hides too much.
- [ ] **Add a contingency.**
  Owner-builders commonly hold back 10–15% for surprises. Don't spend it on upgrades.
- [ ] **Price the "soft costs."**
  Plans, engineering, surveys, permits, impact and utility fees, insurance, loan interest, and temporary power.
- [ ] **Understand how draws work.**
  Construction loans pay out in stages after inspections. Know what proof your lender needs and how long a draw takes.
- [ ] **Map your cash flow.**
  Subs often want deposits before a draw arrives. Know which weeks you'll need your own cash on hand.
- [ ] **Get an appraisal on the finished plans.**
  If the home won't appraise for what it costs, the loan can come up short.
- [ ] **Set up one place to track every dollar.**
  Separate account or card for the build. Save every receipt the day you get it.
- [ ] **Plan for retainage.**
  Holding back a small share of each payment (often 5–10%) until the work passes inspection keeps subs motivated to finish.

> **A simple rule for your contingency:** it isn't extra money, it's money you've already spent on problems you haven't met yet. If you dip into it for a nicer countertop, you've just decided the next surprise comes out of your pocket.

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3 RULES & PAPERWORK

Protect yourself on paper

- [ ] **Get stamped plans if your area requires them.**
  Ask the building department what drawings and engineering they need to issue a permit.
- [ ] **Check zoning, setbacks, and HOA rules.**
  Height limits, setbacks, and HOA approvals can force a redesign. Check before you finalize plans.
- [ ] **Apply for permits and list every inspection.**
  Write down each required inspection (footing, framing, rough-ins, insulation, final) so you can schedule around them.
- [ ] **Buy builder's risk insurance.**
  It covers the house while it's being built, for things like fire, theft, and storm damage. Your lender will likely require it.
- [ ] **Add liability coverage.**
  Ask your agent about general liability for an active job site on your land.
- [ ] **Collect every sub's certificate of insurance.**
  Liability and workers' comp, current dates, before they start. An uninsured sub's injury can become your problem.
- [ ] **Use a written contract for every sub.**
  Scope, price, payment schedule, start and finish dates, cleanup, warranty, and how changes get approved.
- [ ] **Get a lien waiver with every payment.**
  A signed waiver says the sub (or supplier) has been paid for that work, so they can't file a lien against your home for it later.
- [ ] **Put every change in writing.**
  A change order with the new price and both signatures, before the work happens. "We'll figure it out later" is how budgets break.

Two kinds of lien waivers: a *conditional* waiver takes effect once the payment clears; an *unconditional* waiver says the money has already been received. A common practice is to get a conditional waiver when you pay and an unconditional one once the payment clears. Forms and rules differ by state, so check yours.

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4 YOUR TEAM

Hire subs like a pro

- [ ] **Get at least three bids for each major trade.**
  Same written scope to each, so you're comparing apples to apples.
- [ ] **Check license or registration status.**
  Look them up on your state's licensing or registration site. Confirm the name matches the business you're paying.
- [ ] **Call two recent references.**
  Ask: Did they show up when they said? Finish on budget? Come back for warranty fixes?
- [ ] **Ask who actually does the work.**
  Their own crew or another sub? Who's in charge on site day to day?
- [ ] **Agree on a payment schedule tied to progress.**
  Pay for completed, inspected stages, not for calendar dates. Avoid paying most of the job up front.
- [ ] **Get lead times for materials.**
  Windows, trusses, and cabinets can take weeks. Ask early so your schedule is real.
- [ ] **Keep a backup for each critical trade.**
  If your framer disappears, you lose weeks finding another. Keep a second name on file.
- [ ] **Save everyone's contact info in one place.**
  Subs, suppliers, inspector, lender, and insurance agent, all findable in seconds.

The lowest bid isn't always the cheapest. Before you compare prices, line the bids up side by side and check what each one leaves out: cleanup, permits, materials, haul-away, warranty. A bid that skips them can cost more by the time the job is done.

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5 SCHEDULE & SITE

Put the work in the right order

- [ ] **Write out the build sequence.**
  Site prep, foundation, framing, roof, windows, rough-ins, inspections, insulation, drywall, finishes, final. Each step waits on the last.
- [ ] **Mark every inspection on the schedule.**
  Covering work before it's inspected can mean tearing it back out.
- [ ] **Build in weather days.**
  Concrete, roofing, and exterior work don't happen in heavy rain or deep cold.
- [ ] **Confirm each trade a week ahead, then the day before.**
  The number one cause of delays is a sub who didn't know the job was ready.
- [ ] **Arrange temporary power, water, and a toilet.**
  Crews need them on day one. Utility hookups can take weeks to schedule.
- [ ] **Plan access, deliveries, and a dumpster.**
  Where trucks park, where lumber gets stacked, and who keeps the site clean.
- [ ] **Secure the site.**
  Lock up tools and materials. Theft from job sites is common, and photos help with insurance claims.

> **Schedule backward from inspections.** Inspectors don't work around your subs; your subs work around the inspector. Book the inspection first, then line up the trade that comes after it, so nobody shows up to a wall they can't close yet.

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6 DURING THE BUILD

Stay in control once it starts

- [ ] **Keep a daily site log.**
  Who was there, what got done, weather, deliveries, and problems. It settles arguments later.
- [ ] **Take photos before anything gets covered.**
  Plumbing, wiring, and framing inside the walls. You'll want them for repairs for as long as you own the home.
- [ ] **Walk the work before you pay.**
  Check it against the contract scope. Pay after it's right and inspected.
- [ ] **Compare spending to budget every week.**
  Small overruns are easy to fix in week 6. In week 26 they're a crisis.
- [ ] **Prepare each draw request completely.**
  Invoices, lien waivers, photos, and inspection results in one packet means faster lender payouts.
- [ ] **Run a punch list before final payments.**
  Room by room, list every fix. Release the last payment and retainage when it's done.
- [ ] **Collect warranties and manuals.**
  Roof, windows, appliances, HVAC. Note who to call and for how long you're covered.
- [ ] **Get your certificate of occupancy.**
  You can't legally move in, and your lender can't close out the loan, without it.

Your paperwork is a product, too. The site log, photos, contracts, waivers, and warranties you keep now become the home's owner's manual, and they help if you ever refinance, sell, or file an insurance claim.

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WORKSHEET

Run your own fee math

See what's at stake before you decide. Fill in your own numbers. Ask a local builder or two what fee they'd charge; many quote it as a percentage of construction cost.

A	Estimated construction cost (before land)	$
B	Contractor fee at 10% (A × 0.10)	$
C	Contractor fee at 20% (A × 0.20)	$
D	Fee a local builder actually quoted you (if you have one)	$
E	Extra costs of doing it yourself: owner-builder insurance, tools, software, longer loan interest	$
F	Hours per week you can give the build × weeks in the build	hrs
=	**Your likely savings: (D, or between B and C) minus E**	**$**

Example: on a $400,000 build, a contractor's fee is typically $40,000 to $80,000. Divide your likely savings by line F to see what your time is worth per hour.

Red flags: stop and rethink if...

- You can't find a lender who will finance an owner-builder in your area.
- Your budget has no contingency, or the contingency is already earmarked for upgrades.
- A sub wants most of the money up front, or won't put the job in writing.
- A sub can't show a current certificate of insurance, or their license or registration doesn't match their business name.
- You'd be paying someone without getting a lien waiver back.
- Nobody in your household can take a contractor's call during the workday.

> **The pattern behind most owner-builder horror stories:** nothing in writing, nothing tracked, and no one checking before the next trade covered it up. Every box in this guide exists to break that pattern.

YOUR NEXT STEP

Keep this whole checklist in one place

OwnerGC is all-in-one software for owner-builders. It keeps your budget, subs, paperwork, and schedule together and walks you through each step of the build, so you can run it like a pro contractor.

Part 1 **Guided setup**

Pick your project type and get a step-by-step plan from land to move-in.

Part 2 **Budget, loan & draws**

Track every dollar by category, plan cash flow, and build draw packets for your lender.

Part 3 **Contracts, lien waivers & change orders**

Send them for e-signature and keep every signed copy with the job.

Part 4 **Sub vetting & insurance tracking**

Compare bids, log license checks, and get warned before a certificate expires.

Part 5 **Schedule & inspections**

See what's next, share schedule links with subs, and track permits and inspections.

Part 6 **Site log, photos & punch list**

Daily notes, before-it's-covered photos, retainage, and warranties in one place.

Start free today.

Set up your project in minutes on the free plan. No credit card needed to get started. Upgrade only if and when your build needs more.

Start free ownergc.app

This guide is general information for planning purposes, not legal, financial, tax, or insurance advice. Rules for owner-builders, permits, licensing, and lien waivers vary by state and county. Check with your local building department, lender, insurance agent, and an attorney before you commit. Fee and cost figures are typical ranges, not guarantees; your results will vary.
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