

The Plan: Save (10% to 30%) by starting with a simpler house plan

Be humble. If your house were 10% smaller, would you lose anything important? Does your master bedroom need to be 15 feet wide with double doors, bay windows, a balcony, and a view of the great room for you to have a good night's sleep? Does a two storey 3-way vaulted living room with sunken floor, Roman columns and a 16 foot high arched window improve your family life?

Be simple. Every little jog in the walls, ceiling or floor costs you money. It's cheaper to move the whole wall than to pop it out a bit and you end up with more room, too. The smaller the jog, the more likely it will cause roof truss problems. If you get really fancy or obscure, the builder and the truss plant start to price things defensively. That means, "high".

Line up the main walls including a couple of interior ones: Shared support saves concrete and beam work. It makes heat ducts, wiring and water pipes easy to install. If not much lines up, don't even dream that you are saving money.

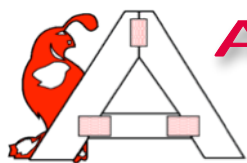
Be kind to your spouse. If you get along you won't need to impress. You may find yourself content with less.

Go up or down instead of bulging sideways. To convert unlivable crawl space to a useable basement is about 1/4 the cost of adding to the main floor. A second storey is about 1/2 the cost of adding to the main floor, but only if it lines up with the floor below. When you hear about a "bonus room" over the garage, it won't save you money although it may be cute.

Be just a little different. People like to admire a nice feature or two but are overwhelmed by excess. The money spent on being awesomely trendy is mostly wasted and soon looks dated.

Spend where it makes a difference: Kitchen, bathroom, master bedroom and some street appeal. Roof shape helps street appeal, but so do some inexpensive things like an interesting window border, a couple of attractive paint trims, and a cute path through flowering shrubs to the front door.

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