



GREG SCHATZ, BUILDER

Building in the Flathead Valley since 1989

At Greg Schatz Builder, we believe that every home should offer quality, comfort and peace of mind.

Each house we build is an expression of its owners—their tastes, their personalities, and their passions.

Let us build your Montana dream home.



Congratulations, you bought a lot: now what?

by Greg Schatz

It's time to start interviewing builders. Talk to your friends and neighbors about builders whom they know. At your first meeting, the builder should give you a list of references for you to call, this is very important. He should also take you to look at some of the projects he has built. While checking out the projects, look to see if the doors shut properly. Check out the floors, are they flat, do they feel bumpy when you walk over them? See if the windows open. Check out the cabinets. Do the cabinet doors rattle? Do all of the cabinets line up? When you find a builder who puts you at ease, he is the one to use.

Budget, square footage and finishes are the three main items that determine the cost of your new home. Each item should be carefully discussed with your builder before moving ahead with any building plans.

Now that you have had the important discussion about your budget with your builder, it's time to pick someone to design your home. The builder will be able to point you to a designer or architect who will understand your needs. We will all work together in the creative process of designing your new home.

Depending on the lot you bought, there are additional costs involved that aren't considered in the cost of your home. If your lot is in town, then the utilities (power, phone, TV and gas) should be close by, so the cost to run these to your home will be reasonable. If the lot has city water and sewer services, the city charges a fee for each plumbing fixture. For lots inside the city's planning jurisdiction, they will review your house plans and charge you for a building permit. Your builder will take care of all of these things for you.

If your lot is not set up for city services, you'll need to apply for a septic permit from the county and drill a water well. Power and phone will need to be brought to your property from the nearest source, and you'll most likely use propane instead of natural gas for heating and cooking. Your builder will take care of all of these things for you.

The designer will draw a preliminary set of plans, so you and your builder can go to your lot and stake out your house. I bring ladders and scaffolding along so you can check out the views from the level of the main floor. Now is the perfect time to make changes. Does the house have the best views available or does it need to be turned? Will the access into the garage work? Do the rooms that are staked out feel right? After we have all of the changes written down we give them to the designer who then makes a final set of building plans.

When the final set of plans is ready, we start to dig. It usually takes two to three months from the time you chose your builder until we are ready to start digging. It is very important to get the design as complete as possible before you start building because making changes along the way can blow your budget.



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Square Footage

SQUARE FOOTAGE—how big is the house? This means all of the space with a foundation under it and roof over it. This is measured around the outside of the house. A home that is 20 feet wide and 50 feet long is 1,000 square feet.

This includes the garage, storage room, kitchen, bathrooms and all of the rest of the rooms. Decks (without a roof) are not counted; porches (with a roof) are counted. Crawl spaces are not counted in the square feet while a basement is counted. Due to the current building codes it is almost impossible to have an unfinished basement in a new home because any insulation and any electric wiring have to be covered. This means in the basement we need to hang and tape the sheetrock.

Now you say, “Wait, the garage doesn’t cost as much as the kitchen, and the lower level bathrooms won’t be as nice as the master bathroom.”

The cost per square foot is the average cost of each square foot in the house. Did you know that the garage door is usually the most expensive door in the house? That is why the cost per square foot is an average.

Finishes, the last corner of the budget triangle

FINISHES—how nice will the house look when it is done. Everything you see when your home is done is a finish. The floors, walls, ceilings, cabinets, doors and trim, windows, tile, bath fixtures, appliances. Finishes in a home are like anything else, you get what you pay for. How fancy of a kitchen do you want? Of course a smaller kitchen with fewer cabinets is less expensive than a larger kitchen with more cabinets. Cabinets made of solid wood are more expensive and will last longer than cabinets made out of particle board. The list can go on and on, the homeowner needs to decide what is the most important to them and what is not as important. For example, if the kitchen is really important then it can be larger and nicer, and in exchange, the garage can be smaller and have a less expensive door.

A house that has nice finishes will cost between \$150 and \$175 a square foot, a house with outstanding finishes will cost more than \$175 a square foot. A house that is just a roof over your head with the lowest cost finishes will start at about \$130 a square foot.

What often happens is a builder will give a client a real low cost per square foot. It sounds real good, almost too good to be true. Then as the project progresses the builder comes up with a lot of change orders, the costs sky rocket and the house costs considerably more than when you started.

As a builder I need to get a feel for what kind of finishes you like and what kind of quality you expect in your home. Then I can give you a dollar amount that will be an honest estimate of what your home will cost per square foot.