

The True Cost of Building a House on the Sunshine Coast.





The True Cost of Building a House on the Sunshine Coast, BC

Whether you're planning to build a cozy cabin retreat tucked away in the forest, a contemporary high-performance home with ocean views, or a timeless character home in the middle of town—the possibilities are endless when you choose to build a custom home.

Aside from investment into business ventures, building a house will likely be the single project in your life that you spend the most money on. It's important to understand from the start that having an excellent grasp on your current (and future) financial situation is vital for the success of your project—and the outcome of your build, and one of the first important questions you should ask:

"Can I afford to build a house?"

In this blog post, we'll take you through each step of the custom home-building process that you'll have to factor into your final budget to determine whether building a custom home in BC is the right decision for you. There are many moving parts associated with building a house so let's dive right into the costs:



Please note: The costs provided are estimates and may vary depending on specific project details, location, and market conditions. Lincoln Construction is not liable for any omissions or changes in pricing. For accurate and up-to-date information for your own project, please contact us directly.

The Costs: An overview

When you ask custom home builders and general contractors about building a house, it's customary to be given a cost per-square-foot figure. While it can be helpful to have a vague idea of how much it'll cost to build your dream home, at Lincoln Construction, ahead of building out a full, detailed estimate we usually share a price range.

We cannot stress enough that a per-square-foot figure can only be substantiated once all the land prep and groundwork is complete, and depending on the lot you've chosen, this can vary hugely.

For a high-level, quick-fire answer (as of August 2024) the budgetary range for a mid-spec custom home of approximately **2,500 square feet**, on the Sunshine Coast, you can expect to pay from between \$1.1M to \$2.25M total project cost (inclusive of groundwork, not including the cost of the lot).

The Costs: A breakdown

So, you might be thinking - that sounds like a lot!? But the home building process can be broken down into these stages, which we'll cover in more detail below:

Part 1: Land acquisition and Home Design

Part 2: Pre-construction & Permitting

Part 3: Construction: Your build team, project management, accounting, labour & materials

Part 4: Selections & Finishing

Part 5: Additional factors

Part 1: Land acquisition and Home Design

The estimate built out below is loosely based on a home we completed in December 2023, a 1 Storey, 3 bed, 3-bathroom home in Pender Harbour, 2,500 square feet.

Land Acquisition

As the adage goes, "location, location, location"—and never is this truer than when embarking on a custom home-building project. When evaluating potential sites, it is vital you consider factors such as proximity to amenities, accessibility, views, and environmental considerations. Additionally, it's important to remember that a site that is "cheaper" can end up costing you a lot more overall if you factor in additional land prep and site work. Furthermore, selecting a site that is raw land versus a site that is serviced is going to set you back even further along in the process.

At present, lots on the Sunshine Coast range from \$125,000 to \$9,500,000, and with 115 listings online at present, the average is approximately \$350K and the median is around \$600K, so we'd recommend budgeting somewhere between that range, at least to account for variability in market conditions. Source: [rew.ca](https://www.rew.ca)

Land Acquisition	\$500,000
TOTAL	\$500,000

Tip: We go into more detail in our e-book The Essential Step-by-Step Guide to Custom Homebuilding in Coastal British Columbia—which you can download here: [Download our eBook](#)



Architect/Home Designer

Securing the services of a skilled home designer or architect is a pivotal step in envisioning your dream home. This expert plays a vital role in translating your vision into tangible plans that we can build from. Whether you opt for a specialized home designer or a qualified architect depends on your preferences, budget, and project requirements.

An architect is accredited and licensed in BC through the Architecture Institute of BC and has many years of experience in designing buildings to building code standards, an architect can address the engineering side of things also and ensure the structural integrity of the space.

A home designer will have a strong visual eye, and can create residential plans and 3D renderings of your space (aesthetically), however a structural engineer will then generally review the plans to ensure that the structure is safe to construct

Both an Architect and Home designer should consider your needs as a homeowner and shape your space around the life you want to live.

Home Designer/Architect	\$7,000 - \$60,000
ESTIMATED SUBTOTAL	\$33,500



Part 2: Pre-construction & Permitting

Navigating the pre-construction phase is a crucial step in bringing your custom home to life on the Sunshine Coast. It all starts with permits—essential for ensuring your project complies with local regulations. Though the process can seem complex, understanding the general requirements and timelines will keep things on track. Here's a snapshot of the journey:

Development Permit (DP) Process:

Development Permits come into play if your property falls under specific Development Permit Areas (DPAs) -locations that need special treatment for certain purposes, often due to environmental concerns, the look and character of the neighborhood, or potential hazards. If your lot sits in one of these zones, a Development Permit is necessary before applying for a Building Permit.

Steps to Expect:

- **Confirming a Permit is Required:** Start by checking with the Sunshine Coast Regional District (SCRD) to see if your lot is located in a DPA.
- **Pre-Application Meeting:** This meeting with SCRD staff will clarify the scope of permit requirements. Be prepared to submit essential documents like a property survey, site plans, and any relevant environmental or geotechnical reports.
- **Submitting the Application:** After gathering all required documents—including architectural drawings and relevant reports—the application is submitted, typically accompanied by a fee ranging between \$500 and \$2,000.

Once the paperwork is in, there may be public notifications or meetings if your project impacts neighboring properties. The review process usually takes between 4 and 12 weeks, depending on the project complexity. ilding Permit.

Building Permit (BP) Process

Once your Development Permit (if needed) is secured, the focus shifts to the Building Permit. This ensures your project adheres to building codes, zoning regulations, and safety standards.



Steps in this Stage:

- **Prepping Your Application:** At this stage, you'll need detailed construction drawings, energy efficiency plans (as required by BC's Step Code), and any additional reports like those from engineers.
- **Submitting Your Application:** The fee is based on your estimated construction value—often about 1% of the total project cost. Once submitted, expect a review timeline of 2 to 6 weeks, though larger projects may take longer.
- **Inspections and Final Sign-Off:** Throughout the construction phase, several inspections will be scheduled—covering everything from foundation to final occupancy approval.

Pre Construction

The costs associated with this phase vary depending on your project's scope, with estimates typically ranging as follows:

- **Surveys:** \$1,500 to \$3,000
- **Reports/Assessments** (e.g. soil testing, geo-tech): \$2,000 to \$10,000
- **Permit Fees:** \$500 to \$10,000

The permitting and pre-construction process is a vital part of your project's overall timeline and budget, laying the groundwork for a smooth build. This pre-construction process can take anywhere from 6 to 18 weeks, depending on whether a Development Permit is needed and the complexity.

Pre-Construction	\$4,000 - \$23,000
ESTIMATED SUBTOTAL	\$47,000



Archaeologists

Depending on the area that you have purchased your lot, you may need to have an archaeologist on board to see if the lot is on culturally/scientifically significant land. The primary reason for this is to survey the land to ensure that there are no historical and cultural items buried under the ground.

The cost for this can vary, and of course the costs can start to add up if it is discovered that you purchased a lot that has a lot of cultural and historical significance.

Archaeologist	\$3,000 - \$7,500
ESTIMATED SUBTOTAL	\$52,250



Land Surveying

While acquiring land can be challenging and expensive, it's important to note that the additional costs associated with surveying the land is important too. A land surveyor plays a significant role in the development and utilization of land. Using advanced technology, land surveyors map and measure the contours and elevations of the terrain. Understanding the intricacies of your property and its precise boundaries is essential for informed decision-making.

For instance, in cases where the terrain is soft or unstable, opting for helical piles instead of a traditional slab-on-grade foundation may be necessary for enhanced stability, and this method of foundation is more costly. The insights gleaned from thorough land surveying can influence the structural integrity and long-term viability of your construction project.

Land Surveying	\$2,500 - \$4,500
ESTIMATED SUBTOTAL	\$55,750

Engineers & Consultants

Engineers play a pivotal role in ensuring structural integrity, functionality, and safety, bringing technical expertise and precision to every aspect of the project. Whether navigating challenging terrain or incorporating innovative solutions to get your home out of the ground, their collaboration with architects and builders is instrumental in bringing your vision to fruition. It's also worth considering whether your land may fall on a riparian zone, as this can affect construction similarly to building near flood zones.

There will be an initial cost outlay but there is the potential for additional costs to be incurred during the building if certain tests are not passed or amendments are necessary later in the project.

Land Surveying	\$3,500 - \$10,000
ESTIMATED SUBTOTAL	\$62,500

Site Work

Across the Sunshine Coast, the terrain can be rugged, steep, and rocky, there are additional factors to consider beyond views and access to the water. Being near a creek or other water sources can present construction challenges, potentially requiring ongoing drainage/pumping and increasing your monthly expenditures.

A site covered in bedrock is another consideration. Assessing how much bedrock needs to be cleared and whether you can build directly on top of it are essential factors that can impact your construction timeline and budget significantly.



Opting for a lot with challenging accessibility could potentially inflate your expenses by tens of thousands of dollars before you even break ground. Site work also encompasses tasks such as land clearance, establishing site access, and constructing retaining walls, among others. It's essential to factor in these easily overlooked but potentially expensive aspects while calculating whether you can afford to build a house.

Site Work	\$50,000 - \$150,000
ESTIMATED SUBTOTAL	\$162,500



Part 3: Your build team, project management, accounting, labour & materials

Home Builder/General Contractor Labour + Materials

When it comes to choosing a builder for your custom home project, you need a team dedicated to high-quality craftsmanship and communicative project management. Our team will take the time to listen to your ideas, address your concerns, and provide expert guidance throughout the entire building process.

During the journey of custom home-building, the building team you choose can make all the difference. With Lincoln Construction, you can trust that you are well cared for every step of the way.

The fee for your home builder/general contractor includes a crew to do all the carpentry, foundations, finishing etc., as well as a project manager to run the job, a site supervisor to run the job site and the administrative team to help with the project admin. This is recognized in labour costs, markup, and project management fees.



Home Builder Labour + Build Materials, Project Management Hours, Accounting & Office Admin Hours & Subcontractors	\$500,000
ESTIMATED SUBTOTAL	\$1,100,000

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Plumber	\$20,000 - \$40,000
Electrician.....	\$30,000 - \$90,000
Gas Fitting.....	\$4,000 - \$10,000
HVAC	\$20,000 - \$60,000
Septic.....	\$25,000 - \$60,000
Tiler	\$10,000 - \$30,000
Roofing	\$30,000 - \$60,000
Landscaping (optional).....	\$15,000 - \$70,000

Trades	\$69,000 - \$190,000
ESTIMATED SUBTOTAL	\$1,352,000



Part 4: Selections & Finishing

Selections and the finishing phase are where your custom home truly becomes a reflection of your style and personality. Selections include all the personal choices you make throughout the home-building process, from flooring and cabinetry to the finishes in your kitchen and bathrooms. These decisions shape the aesthetic and how your home functions daily. Thoughtful selections can enhance comfort, add longevity, and influence the overall cost. The finishing phase is when everything comes together—walls are painted, light fixtures are installed, and all those carefully chosen details are put in place. It's the stage where your vision becomes reality, transforming from a construction project into a warm, inviting home that's uniquely yours.

Interior Designer

Although not always a necessity, we highly recommend (and generally prefer) that you work with an Interior Designer. An Interior Designer helps immensely with ensuring you get the aesthetic you desire for your home, but it also makes a lot more sense for a skilled Interior Designer to work with you on selections for your home than for your project manager to put the hours in. Building off a specified materials and selections list ensures an efficient build - saving on labour costs.

Interior Designer	\$500,000
ESTIMATED SUBTOTAL	\$1,362,000

Bathrooms and Kitchen

Two standard bathrooms and one kitchen are typical for a mid-sized home, and it's important to budget for quality materials and appliances to enhance functionality and aesthetic appeal.

- Bathrooms (3): \$50,000 - \$90,000
- Kitchen (1): \$60,000 - \$100,000

Bathrooms & Kitchen	\$110,000 - \$190,000
ESTIMATED SUBTOTAL	\$1,512,000

Doors & Windows

Two standard bathrooms and one kitchen are typical for a mid-sized home, and it's important to budget for quality materials and appliances to enhance functionality and aesthetic appeal.

- Doors and Windows: \$80,000 - \$150,000

Doors and Windows	\$80,000-\$150,000
ESTIMATED SUBTOTAL	\$1,627,000



Part 5: Additional Factors

Other Considerations & Final Thoughts:

Additional costs you may not initially factor in include:

- Utility hookup
- Furnishings
- Change orders – Adjustments made after the scope of work is finalized
- Incorporating High-Performance Systems -When it comes to building your dream home, it's not just about the aesthetic appeal; it's also about ensuring sustainability and efficiency. Embracing high-performance systems can significantly impact your long-term costs while reducing your environmental footprint. Consider innovative solutions like radiant heating, heat pumps, solar panels, high-performance windows, smart home automation, and rainwater harvesting. These technologies not only contribute to a greener lifestyle but also enhance the comfort and functionality of your home for years to come. While the up-front costs are greater, you will save money over the years.

Proactive budgeting and strategic decision-making are key to successfully building your dream home. By understanding the costs, prioritizing based on budget, and working with experts, you can create a home that aligns with your style and values.

There are a few common misconceptions that can crop up during the planning stages of a project that can cause confusion when it comes to understanding whether you have the resources to build a home, and they are as follows:

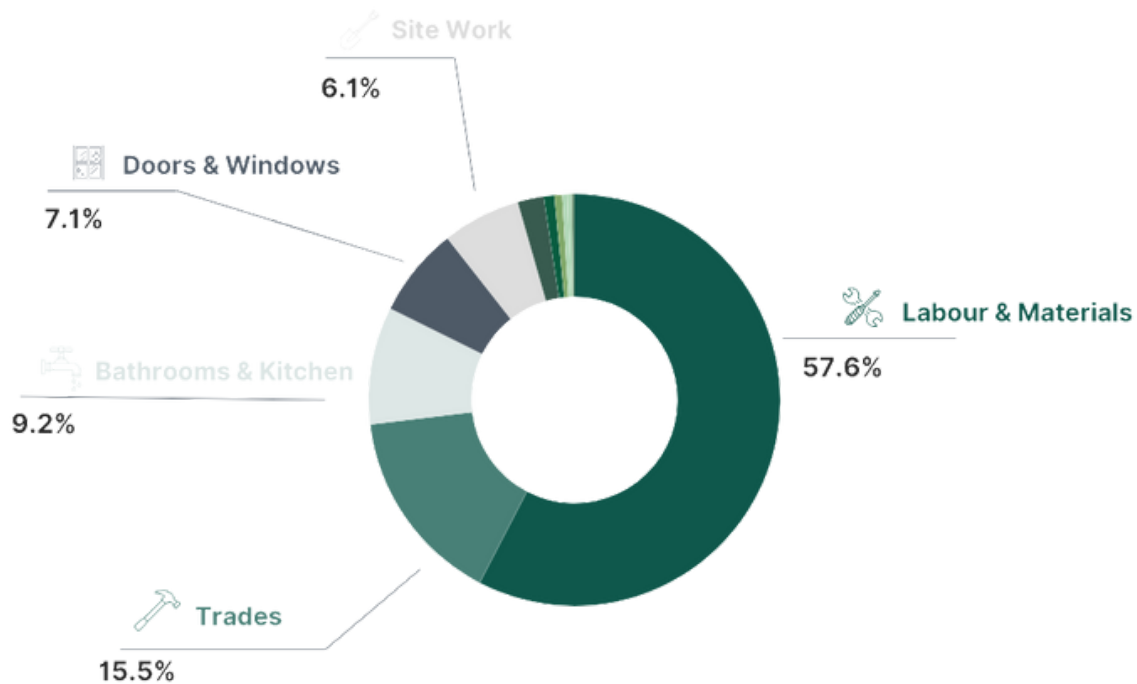
1. Calculating the final cost of a complete home based on a square foot cost
2. Believing will save money by acquiring a cheaper piece of land.
3. Assuming the finished product will be the exact same cost as the initial estimate and not having a contingency

Building your dream home is an exciting journey filled with possibilities, but it is essential to approach it with careful planning and foresight. By understanding the various costs involved, leveraging the expertise of professionals, and exploring innovative solutions, you can turn your vision of homeownership on the Sunshine Coast into a reality.

Remember, proactive budgeting and strategic decision-making are the cornerstones of a successful custom home project. By prioritizing features based on your budget constraints and long-term vision, you can create a home that reflects your unique style and values without breaking the bank.

Final Costs

Total Estimated Cost (minus the cost of land): CA\$1,627,000.00 (mid)



Cost Breakdown:

	Low	Mid	High
Home Designer	CA\$7,000	CA\$33,500	CA\$60,000
Preconstruction	CA\$4,000	CA\$13,500	CA\$23,000
Archaeologist	CA\$3,000	CA\$5,250	CA\$7,500
Land Surveying	CA\$2,500	CA\$3,500	CA\$4,500
Engineer	CA\$3,500	CA\$6,750.00	CA\$10,000
Site Work	CA\$50,000	CA\$100,000	CA\$150,000
Labour + Materials	CA\$625,000	CA\$937,500	CA\$1,250,000
Trades	CA\$154,000	CA\$252,000	CA\$350,000
Interior Designer	CA\$5,000	CA\$10,000	CA\$15,000
Bathrooms & Kitchen	CA\$110,000	CA\$150,000	CA\$190,000
Doors & Windows	CA\$80,000	CA\$115,000	CA\$150,000
TOTAL	CA\$1,044,000.00	CA\$1,627,000.00	CA\$2,210,000.00

Ready to Build Your Dream Home?

Interested in building your own dream home on the Sunshine Coast but not sure where to start? Download our free e-book "Your Guide to Building a Home in Coastal British Columbia" or book a call with Lincoln Construction Project Manager Kale Angus to learn more.



Download eBook

Book a Consultation

Contact

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Disclaimer: The costs provided are estimates and may vary depending on specific project details, location, and market conditions. Lincoln Construction is not liable for any omissions or changes in pricing. For accurate and up-to-date information for your own project, please contact us directly.