



# TOTAL PROJECT INVESTMENT PLANNING SYSTEM

Comprehensive project budgeting from land acquisition through long-term property development.

**CLIENT PLANNING WORKSHEET**

*Engineered Post Frame | Building Science Driven | High Performance By Design*

**Designed. Planned. Engineered. Built Better.**

## WHY WE CREATED THIS SYSTEM

Before High Performance Post Frame existed, my wife and I were building our own dream. Like many of our clients, we spent more than a year searching for the right piece of land. When we finally found it, we began the process that so many rural property owners eventually discover is far more complex than simply building a home.

We cleared and developed the property, installed utilities, navigated septic approvals, completed topographic and geotechnical surveys, worked through multiple floor plan iterations, developed a high-performance wall and structural system, established a realistic budget plan, and hired a structural engineer. We even moved our family onto the property and lived in an RV with the goal of accelerating the construction process and staying closely involved every step of the way.

Along the journey, we experienced many of the same challenges our clients face today. We discovered hidden costs that are rarely discussed early enough, encountered unexpected delays, learned how critical the right consultants and trade partners can be, and ultimately reevaluated our path forward. After investing significant time, energy, and resources into the project, we made the difficult decision to purchase an existing home on more acreage and postpone our own build for a future phase.

That experience became one of the foundations of High Performance Post Frame. We created this planning system to provide our clients with the roadmap we wish we had at the beginning of our own journey: a practical process for identifying the full project investment, clarifying assumptions, planning rural infrastructure, and avoiding hidden obstacles before they become expensive problems.

Through continued research and industry relationships, we also identified and partnered with Central Oregon's premier post-frame structural engineering firm. Those partnerships, combined with our firsthand experience, allow us to guide clients through the building journey with more confidence, transparency, and practical insight.

## PURPOSE

This system helps clients understand the complete financial picture of a custom rural property project. The goal is to identify costs early, reduce surprises, and support informed decision-making throughout design, preconstruction, and construction.

## CORE PRINCIPLE

**Most projects cost more than the building alone.**

Successful rural custom-home projects account for land, access, utilities, site development, the home, interior selections, outdoor living, landscaping, fencing, outbuildings, furnishings, and contingency reserves.

## DOCUMENT MAP

Document	Audience	Purpose
Total Project Budget Builder	External	Comprehensive financial planning worksheet from land through final finishes.
Lifestyle & Property Vision Worksheet	External	Captures long-term acreage goals, future phases, and property priorities.
Infrastructure Cost Planner	External	Identifies rural utilities, access, septic, water, power, and site-development assumptions.
Selections Budget Planner	External	Connects interior selections and finish expectations to allowance planning.
Future Property Master Plan	External	Documents future outbuildings, fencing, landscaping, and utility implications.

## STAGE FLOW

#	Stage	Client Outcome
1	Vision & Lifestyle Planning	Clarify how the property needs to serve the family now and in future phases.
2	Land & Infrastructure Review	Identify access, utilities, septic, water, topography, and rural development assumptions.
3	Home Investment Planning	Develop the building budget, performance goals, and finish allowance expectations.
4	Property Development Planning	Account for driveways, landscaping, fencing, shops, barns, RV storage, and outdoor living.
5	Investment Range Review	Review conservative, expected, and premium project ranges before final decisions.

## CLIENT BUDGET BUILDER INSTRUCTIONS

Use this worksheet as a planning tool, not a fixed price proposal. Some categories may be included in an HPPF agreement, some may be provided by others, and some may be future-phase items. The purpose is to make the complete project visible before major decisions are made.

<b>Budget Column</b>	<b>How to Use It</b>
Target Budget	The amount the client hopes to spend.
Expected Range	The most realistic current planning range based on scope and assumptions.
Premium / Upgrade Range	The range of higher-end finishes, longer rural infrastructure, or future phases are included.
Notes / Included By	Clarify whether HPPF, owner, vendor, subcontractor, or future phase is responsible.

**PROPERTY ACQUISITION & DUE DILIGENCE**

<b>Line Item</b>	<b>Target Budget</b>	<b>Expected Range</b>	<b>Notes / Included By</b>
Land purchase	\$ _____	\$ _____	_____
Closing costs	\$ _____	\$ _____	_____
Title and escrow	\$ _____	\$ _____	_____
Property survey	\$ _____	\$ _____	_____
Boundary adjustments or legal descriptions	\$ _____	\$ _____	_____
Soil testing	\$ _____	\$ _____	_____
Environmental or wetlands review	\$ _____	\$ _____	_____
Feasibility studies	\$ _____	\$ _____	_____
Road access easements	\$ _____	\$ _____	_____
HOA or architectural review fees	\$ _____	\$ _____	_____
<b>SECTION SUBTOTAL</b>	\$ _____	\$ _____	

**PRECONSTRUCTION, DESIGN & PROFESSIONAL SERVICES**

<b>Line Item</b>	<b>Target Budget</b>	<b>Expected Range</b>	<b>Notes / Included By</b>
Design and preconstruction agreement	\$ _____	\$ _____	_____
Concept design	\$ _____	\$ _____	_____
Floor plan development	\$ _____	\$ _____	_____
3D or elevation studies	\$ _____	\$ _____	_____
Interior design support	\$ _____	\$ _____	_____
Structural engineering	\$ _____	\$ _____	_____
Energy modeling or Performance review	\$ _____	\$ _____	_____
Geotechnical report	\$ _____	\$ _____	_____
Topographic survey	\$ _____	\$ _____	_____
Permit coordination	\$ _____	\$ _____	_____
Consultant coordination	\$ _____	\$ _____	_____
Budget development or Value engineering	\$ _____	\$ _____	_____
<b>SECTION SUBTOTAL</b>	\$ _____	\$ _____	

**PERMITS, FEES & JURISDICTIONAL REQUIREMENTS**

Line Item	Target Budget	Expected Range	Notes / Included By
Building permit	\$ _____	\$ _____	_____
Planning or zoning review	\$ _____	\$ _____	_____
Driveway or approach permit	\$ _____	\$ _____	_____
Septic permit	\$ _____	\$ _____	_____
Well permit if applicable	\$ _____	\$ _____	_____
System development charges	\$ _____	\$ _____	_____
Utility company fees	\$ _____	\$ _____	_____
Fire district requirements	\$ _____	\$ _____	_____
School or transportation impact fees	\$ _____	\$ _____	_____
Inspection or special inspection fees	\$ _____	\$ _____	_____
SECTION SUBTOTAL	\$ _____	\$ _____	

## SITE DEVELOPMENT & EARTHWORK

Line Item	Target Budget	Expected Range	Notes / Included By
Clearing and grubbing	\$ _____	\$ _____	_____
Tree removal	\$ _____	\$ _____	_____
Rock removal	\$ _____	\$ _____	_____
Rough grading	\$ _____	\$ _____	_____
Building pad preparation	\$ _____	\$ _____	_____
Import fill	\$ _____	\$ _____	_____
Cut and fill balancing	\$ _____	\$ _____	_____
Drainage improvements	\$ _____	\$ _____	_____
Swales and culverts	\$ _____	\$ _____	_____
Retaining walls	\$ _____	\$ _____	_____
Erosion control	\$ _____	\$ _____	_____
Construction entrance and staging	\$ _____	\$ _____	_____
<b>SECTION SUBTOTAL</b>	\$ _____	\$ _____	

## UTILITIES & RURAL INFRASTRUCTURE

Line Item	Target Budget	Expected Range	Notes / Included By
Well drilling	\$ _____	\$ _____	_____
Pump and pressure system	\$ _____	\$ _____	_____
Water storage or cistern	\$ _____	\$ _____	_____
Water treatment	\$ _____	\$ _____	_____
Septic design	\$ _____	\$ _____	_____
Septic system installation	\$ _____	\$ _____	_____
Power service	\$ _____	\$ _____	_____
Transformer or utility extension fees	\$ _____	\$ _____	_____
Underground electrical trenching	\$ _____	\$ _____	_____
Propane tank and lines	\$ _____	\$ _____	_____
Internet service	\$ _____	\$ _____	_____
Backup generator provisions	\$ _____	\$ _____	_____
EV charging provisions	\$ _____	\$ _____	_____
Future utility sleeves	\$ _____	\$ _____	_____
SECTION SUBTOTAL	\$ _____	\$ _____	

**MAIN RESIDENCE - CORE BUILDING**

<b>Line Item</b>	<b>Target Budget</b>	<b>Expected Range</b>	<b>Notes / Included By</b>
Foundation or slab	\$ _____	\$ _____	_____
Post-frame structural system	\$ _____	\$ _____	_____
High-performance wall assembly	\$ _____	\$ _____	_____
Roof structure	\$ _____	\$ _____	_____
Roofing	\$ _____	\$ _____	_____
Windows and exterior doors	\$ _____	\$ _____	_____
Exterior siding and trim	\$ _____	\$ _____	_____
Air sealing package	\$ _____	\$ _____	_____
Insulation package	\$ _____	\$ _____	_____
Weather-resistive barrier	\$ _____	\$ _____	_____
Mechanical systems	\$ _____	\$ _____	_____
Plumbing systems	\$ _____	\$ _____	_____
Electrical systems	\$ _____	\$ _____	_____
Fireplace systems	\$ _____	\$ _____	_____
SECTION SUBTOTAL	\$ _____	\$ _____	

**INTERIOR DESIGN, SELECTIONS & FINAL FINISHES**

<b>Line Item</b>	<b>Target Budget</b>	<b>Expected Range</b>	<b>Notes / Included By</b>
Cabinetry	\$ _____	\$ _____	_____
Countertops	\$ _____	\$ _____	_____
Appliances	\$ _____	\$ _____	_____
Flooring	\$ _____	\$ _____	_____
Tile	\$ _____	\$ _____	_____
Plumbing fixtures	\$ _____	\$ _____	_____
Decorative lighting	\$ _____	\$ _____	_____
Recessed lighting	\$ _____	\$ _____	_____
Interior doors	\$ _____	\$ _____	_____
Trim and millwork	\$ _____	\$ _____	_____
Paint and wall finishes	\$ _____	\$ _____	_____
Closet systems	\$ _____	\$ _____	_____
Shower glass	\$ _____	\$ _____	_____
Hardware	\$ _____	\$ _____	_____
Mirrors and bath accessories	\$ _____	\$ _____	_____
<b>SECTION SUBTOTAL</b>	\$ _____	\$ _____	

## OUTDOOR LIVING, DECKS & PORCHES

Line Item	Target Budget	Expected Range	Notes / Included By
Front porch	\$ _____	\$ _____	_____
Covered front porch	\$ _____	\$ _____	_____
Rear porch	\$ _____	\$ _____	_____

Covered rear porch	\$ _____	\$ _____	_____
Wraparound porch	\$ _____	\$ _____	_____
Deck	\$ _____	\$ _____	_____
Composite decking upgrade	\$ _____	\$ _____	_____
Deck railings	\$ _____	\$ _____	_____
Timber frame porch features	\$ _____	\$ _____	_____
Decorative post and beam elements	\$ _____	\$ _____	_____
Concrete patio	\$ _____	\$ _____	_____
Paver patio	\$ _____	\$ _____	_____
Pergola	\$ _____	\$ _____	_____
Covered outdoor living area	\$ _____	\$ _____	_____
Outdoor kitchen	\$ _____	\$ _____	_____
Outdoor fireplace	\$ _____	\$ _____	_____
Fire pit area	\$ _____	\$ _____	_____
Hot tub pad	\$ _____	\$ _____	_____
Pool infrastructure	\$ _____	\$ _____	_____
<b>SECTION SUBTOTAL</b>	\$ _____	\$ _____	

## DRIVEWAYS, PARKING & HARDSCAPE

Line Item	Target Budget	Expected Range	Notes / Included By
Driveway	\$ _____	\$ _____	_____
Long rural driveway allowance	\$ _____	\$ _____	_____
Gravel base	\$ _____	\$ _____	_____
Paved driveway upgrade	\$ _____	\$ _____	_____
Parking areas	\$ _____	\$ _____	_____
Turnaround area	\$ _____	\$ _____	_____
RV parking pad	\$ _____	\$ _____	_____
Shop apron	\$ _____	\$ _____	_____
Walkways	\$ _____	\$ _____	_____
Entry steps	\$ _____	\$ _____	_____
Site concrete	\$ _____	\$ _____	_____
Culverts and drainage crossings	\$ _____	\$ _____	_____
<b>SECTION SUBTOTAL</b>	\$ _____	\$ _____	

**LANDSCAPING & PROPERTY IMPROVEMENTS**

<b>Line Item</b>	<b>Target Budget</b>	<b>Expected Range</b>	<b>Notes / Included By</b>
Irrigation	\$ _____	\$ _____	_____
Lawn areas	\$ _____	\$ _____	_____
Native plantings	\$ _____	\$ _____	_____
Trees	\$ _____	\$ _____	_____
Privacy screening	\$ _____	\$ _____	_____
Decorative rock	\$ _____	\$ _____	_____
Landscape lighting	\$ _____	\$ _____	_____
Water features	\$ _____	\$ _____	_____
Dry creek beds	\$ _____	\$ _____	_____
Boulder placement	\$ _____	\$ _____	_____
Topsoil and mulch	\$ _____	\$ _____	_____
Firewise defensible space planning	\$ _____	\$ _____	_____
<b>SECTION SUBTOTAL</b>	\$ _____	\$ _____	

## FENCING, GATES & PROPERTY ACCESS

Line Item	Target Budget	Expected Range	Notes / Included By
Perimeter fencing	\$ _____	\$ _____	_____
Livestock fencing	\$ _____	\$ _____	_____
Decorative fencing	\$ _____	\$ _____	_____
Privacy fencing	\$ _____	\$ _____	_____
Automatic gate	\$ _____	\$ _____	_____
Gate operator	\$ _____	\$ _____	_____
Entry columns or monument	\$ _____	\$ _____	_____
Driveway keypad	\$ _____	\$ _____	_____
Pasture gates	\$ _____	\$ _____	_____
Dog run or pet fencing	\$ _____	\$ _____	_____
<b>SECTION SUBTOTAL</b>	\$ _____	\$ _____	

**ADDITIONAL STRUCTURES & FUTURE PHASES**

<b>Line Item</b>	<b>Target Budget</b>	<b>Expected Range</b>	<b>Notes / Included By</b>
Shop	\$ _____	\$ _____	_____
RV garage	\$ _____	\$ _____	_____
Equipment storage	\$ _____	\$ _____	_____
Barn	\$ _____	\$ _____	_____
Horse facility	\$ _____	\$ _____	_____
Hay storage	\$ _____	\$ _____	_____
Guest house	\$ _____	\$ _____	_____
ADU	\$ _____	\$ _____	_____
Pool house	\$ _____	\$ _____	_____
Greenhouse	\$ _____	\$ _____	_____
Garden shed	\$ _____	\$ _____	_____
Sport court	\$ _____	\$ _____	_____
Future home expansion	\$ _____	\$ _____	_____
Covered equipment parking	\$ _____	\$ _____	_____
SECTION SUBTOTAL	\$ _____	\$ _____	

**OWNER FURNISHINGS & MOVE-IN COSTS**

<b>Line Item</b>	<b>Target Budget</b>	<b>Expected Range</b>	<b>Notes / Included By</b>
Furniture	\$ _____	\$ _____	_____
Window coverings	\$ _____	\$ _____	_____
Security system	\$ _____	\$ _____	_____
Audio/visual	\$ _____	\$ _____	_____
Smart home devices	\$ _____	\$ _____	_____
Appliances not in contract	\$ _____	\$ _____	_____
Shop equipment	\$ _____	\$ _____	_____
Garage storage	\$ _____	\$ _____	_____
Moving expenses	\$ _____	\$ _____	_____
Temporary housing or RV setup	\$ _____	\$ _____	_____
SECTION SUBTOTAL	\$ _____	\$ _____	

**CONTINGENCY & RESERVES**

<b>Line Item</b>	<b>Target Budget</b>	<b>Expected Range</b>	<b>Notes / Included By</b>
Design contingency	\$ _____	\$ _____	_____
Site development contingency	\$ _____	\$ _____	_____
Material escalation reserve	\$ _____	\$ _____	_____
Owner selection allowance reserve	\$ _____	\$ _____	_____
Unknown condition reserve	\$ _____	\$ _____	_____
Future phase planning reserve	\$ _____	\$ _____	_____
SECTION SUBTOTAL	\$ _____	\$ _____	

## TOTAL PROJECT INVESTMENT SUMMARY

Category	Target	Expected	Premium / Future Phase
Property Acquisition & Due Diligence	\$ _____	\$ _____	\$ _____
Preconstruction, Design & Professional Services	\$ _____	\$ _____	\$ _____
Permits, Fees & Jurisdictional Requirements	\$ _____	\$ _____	\$ _____
Site Development & Earthwork	\$ _____	\$ _____	\$ _____
Utilities & Rural Infrastructure	\$ _____	\$ _____	\$ _____
Main Residence - Core Building	\$ _____	\$ _____	\$ _____
Interior Design, Selections & Final Finishes	\$ _____	\$ _____	\$ _____
Outdoor Living, Decks & Porches	\$ _____	\$ _____	\$ _____
Driveways, Parking & Hardscape	\$ _____	\$ _____	\$ _____
Landscaping & Property Improvements	\$ _____	\$ _____	\$ _____
Fencing, Gates & Property Access	\$ _____	\$ _____	\$ _____
Additional Structures & Future Phases	\$ _____	\$ _____	\$ _____
Owner Furnishings & Move-In Costs	\$ _____	\$ _____	\$ _____
Contingency & Reserves	\$ _____	\$ _____	\$ _____
<b>TOTAL PROJECT INVESTMENT</b>	\$ _____	\$ _____	\$ _____

## FUTURE PROPERTY MASTER PLAN

Many acreage projects are completed in phases. Planning future improvements now can reduce rework later. Consider how utility routing, driveway layout, septic location, water capacity, grading, and building placement may affect future structures.

Future Improvement	Phase	Planning Implication	Notes
Additional shop	Current / Future	_____	_____
RV storage	Current / Future	_____	_____
Horse barn	Current / Future	_____	_____
Arena	Current / Future	_____	_____
Guest house or ADU	Current / Future	_____	_____
Pool or pool house	Current / Future	_____	_____
Greenhouse	Current / Future	_____	_____
Orchard or garden	Current / Future	_____	_____
Equipment storage	Current / Future	_____	_____
Solar or battery system	Current / Future	_____	_____
Expanded driveway or secondary access	Current / Future	_____	_____
Future home addition	Current / Future	_____	_____

## CLIENT REVIEW NOTES

Primary budget concerns: \_\_\_\_\_

\_\_\_\_\_

Unknowns requiring research: \_\_\_\_\_

\_\_\_\_\_

Decisions needed before next estimate: \_\_\_\_\_

\_\_\_\_\_

Items intentionally excluded from current scope: \_\_\_\_\_

\_\_\_\_\_

Future-phase items to protect for now: \_\_\_\_\_

\_\_\_\_\_

## REVISION CONTROL

Version	Date	Change	Approved By
v1	_____	Initial Total Project Investment Planning System.	_____
v2	_____		