

Charleston New Construction Budget Guide

What You Can Expect — And What You Can Control

Prepared by Old City Builders



Introduction: Why We Created This Guide

In custom residential construction, few things matter more than clarity. Not just clarity of vision — but clarity of cost. Most clients are never shown the full weight of a project’s budget until the decisions have already been made. This creates confusion, disappointment, and unnecessary tension between clients and contractors.

We believe in flipping that script.

This guide lays out, in plain terms, how your construction budget will likely be distributed — based on real OCB project data, verified against national and Charleston-specific benchmarks. We don’t use this to scare clients. We use it to empower them.

This is your house. These are your dollars. Let’s help you see where they go.

How to Use This Guide

- **Planning a project?** Use this to understand the big-picture weight of each category — before picking finishes or hiring a designer.
- **Working with an architect?** Share this early. It helps prioritize design choices that stay within your target cost window.
- **Already hired a builder?** Use this to compare assumptions and spot red flags.

If your builder doesn’t have a tool like this — ask why.

Why Do Jobs Run Over Budget?

There are plenty of reasons why residential projects blow past their original budgets. But one of the most common — and least discussed — is this:

People start by designing their dream. Then they ask what it costs.

They send the full wish list out for bid, hoping someone can make it work. What comes back? Sometimes a wide spread of bids from:

- **Undercutters** who'll say yes to win the job, then hit you with change orders later, or
- **Volume firms** who deliver fast, but may shoot past your actual comfort zone in order to protect themselves from an underbid.

At OCB, we think there's a better way. **Start with the budget.** Then ask: *How far can it go when it's used wisely?*

That's what our Budget Guide — and our in-house budget calculator — are built for. It helps align your goals, priorities, and numbers early — before design decisions create downstream costs you never saw coming.

This isn't about cutting corners. It's about **clarity before creativity.**

Design smart. Build well. Finish proud.

Understanding the Color System: What You Control vs. What You Don't

Not every construction cost behaves the same way. Some are driven by the **size and structure** of your home — the bigger the house, the bigger the bill. Others are shaped by **your own choices** — things like finishes, fixtures, and appliances that vary wildly depending on style and quality.

To make this easier to navigate, we've broken down the budget into two categories, and used color to show the difference:

- **Grey = Fixed Costs**

These are typically dictated by **square footage or building requirements.** You don't have much control over how much framing lumber a home needs, or how many square feet of drywall it takes to cover the walls. Bigger home, bigger number. These costs usually scale up or down depending on the size and scope of the house.

- **Blue = Variable Costs**

These are the items **you can control through selections.** Do you want a \$900 range or a \$9,000 one? Painted cabinets or rift-sawn white oak? Standard tile or handmade zellige? The quality, customization, and material choices you make here will directly affect the budget — and this is where your taste and priorities have the most power.

This system helps you plan strategically.

Want to splurge on a few showstopping moments? Start by seeing where you can dial back on others. Want to cut costs? Focus on the blue rows — they're where your decisions matter most.

And remember: it's not about cheap vs. expensive.

It's about **clarity vs. surprise**.

And we're here to help you avoid the latter.

The Breakdown: Where Your Dollars Go

Percentages Based Charleston Metro Regional Averages, weighed with OCB observed %'s

Category	% of Budget	Context
Permits & Fees	3.6%	Varies by municipality; Charleston historic review may increase slightly
Site Prep & Management	4.5%	Includes grading, temporary utilities, erosion control
Underground Utilities / ROW	2.5%	Trenches, meters, water, sewer taps — highly site-specific
Footings & Foundation	8.2%	Includes slab or crawl, stem walls, block, and sometimes initial masonry
Masonry	1.8%	Brick, tabby, limewash, or architectural details beyond the foundation
Framing	12.9%	One of the largest single buckets — material, labor, and sheathing
Roofing	2.4%	Standing seam, shingle, underlayment, flashing
Doors & Windows	7.9%	Custom sizes, hurricane rating, historic compliance may affect cost
Exterior Trim, Siding, Shutters	10.6%	Includes historical details, Hardie or wood cladding, bracketry

Category	% of Budget	Context
HVAC (All Phases)	4.4%	Ductwork, units, ventilation, trim-outs
Plumbing (All Phases)	5.0%	Rough-ins, fixtures, gas piping, and finish hardware
Electrical (All Phases)	5.2%	Includes wiring, panels, low voltage, and fixture installation
Insulation	3.4%	Spray foam, batt, or blown — important for energy efficiency
Drywall	5.4%	Hanging, finishing, sanding, cleanup
Fire Suppression	1.0%	Required in many zones; often a surprise line item
Interior Trim, Stairs, Railings	8.8%	One of OCB's specialties — often exceeds spec home quality
Tile & Wet Areas	3.3%	Includes bathrooms, backsplashes, mudrooms
Cabinets, Vanities, Hardware	7.1%	Fully custom and semi-custom from OCB's in-house shop
Shower Glass	1.1%	Frameless panels, installs, clips and seals
Interior Paint	4.5%	Wall finishes, accent colors, ceiling detail
Flooring	4.2%	Wood, tile, or composite — site finish or prefinished
Appliances	2.2%	Varies widely by selection; typically client-selected with builder install
Exterior Paint & Coatings	5.4%	Yes, Siding. But also shutters, porch ceilings, and stairs
Landscaping & Exterior Finishes	2.7%	Sod, planting, gravel, pavers, fencing (Hardscaping and Pool are extra!)

Note: The classification of fixed and variable costs can vary depending on specific project circumstances and builder practices. It's essential to discuss these details with your builder to understand how each cost category applies to your unique project.

Don't Forget the Contractor's Fee

One last thing: everything you see above reflects the *hard costs* of building. But what's not included here — yet absolutely essential — is the contractor's fee. That's the line item that makes sure all the others actually happen, on time, in order, and to standard.

In Charleston, typical builder fees range from **12.5% to 20%** of the total project subtotal — often scaling down slightly as the overall job size increases. It's not just overhead. It's the price of **orchestration, accountability, and sanity.**

Unless you've just wrapped your refresher on the latest IRC code, love interpreting window cut sheets, enjoy juggling 30 different subcontractors (and two subcontractors who only communicate in emojis), city inspectors, utility companies, civil engineers, permit techs, zoning boards, and are fully prepared to walk a jobsite six days a week for a year...you're going to want a builder.

And when that builder is good? The fee pays for itself — in avoided delays, protected margins, and peace of mind.

What This Guide Isn't

- It's **not a quote**. This doesn't replace formal estimating based on your specific plans.
 - It's **not a guarantee**. Line items move based on material costs, weather, and client selections.
 - It's **not one-size-fits-all**. This guide assumes a well-designed, mid- to high-end custom build.
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What This Guide Is

- A lens. A reality check. A blueprint for asking smarter questions.
- A builder's way of saying: *We're not afraid to talk numbers early.*
- A tool to help you plan the house — and budget — that's right for you.