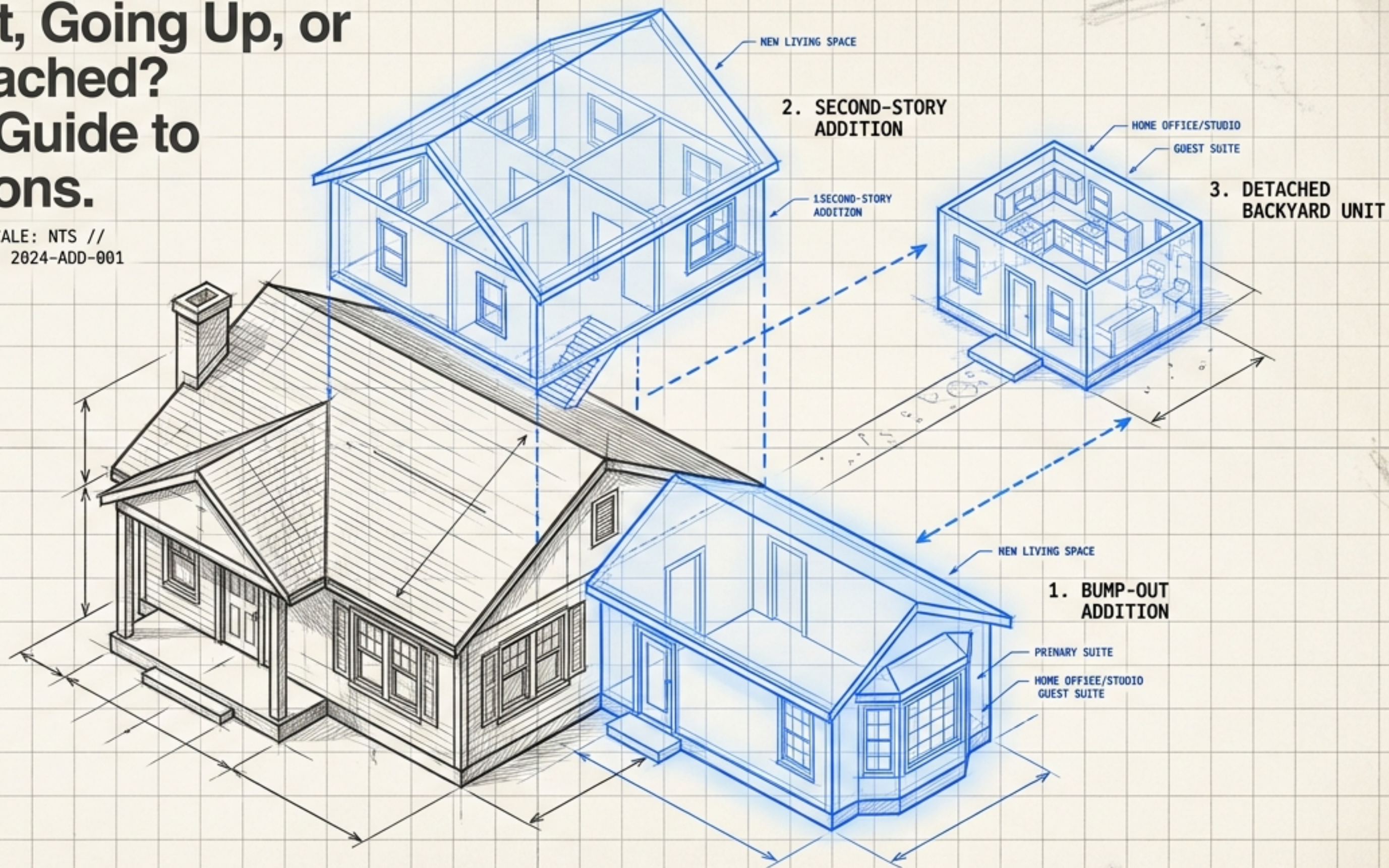
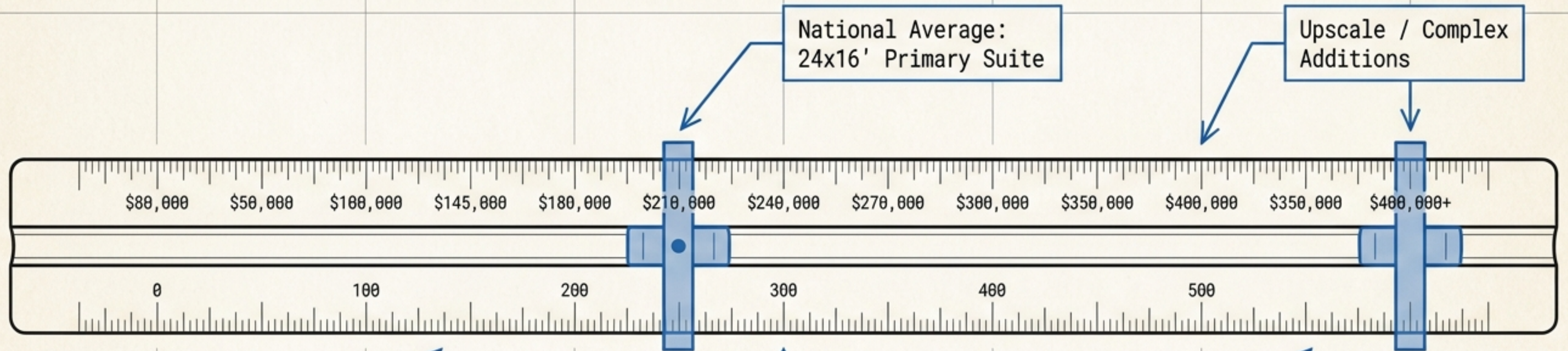


Bumping Out, Going Up, or Building Detached? A Real-Cost Guide to Home Additions.

ARCHITECTURAL CONCEPT STUDY // SCALE: NTS //
DATE: OCT 26, 2024 // PROJECT NO: 2024-ADD-001



THE REALITY CHECK



National Average:
24x16' Primary Suite

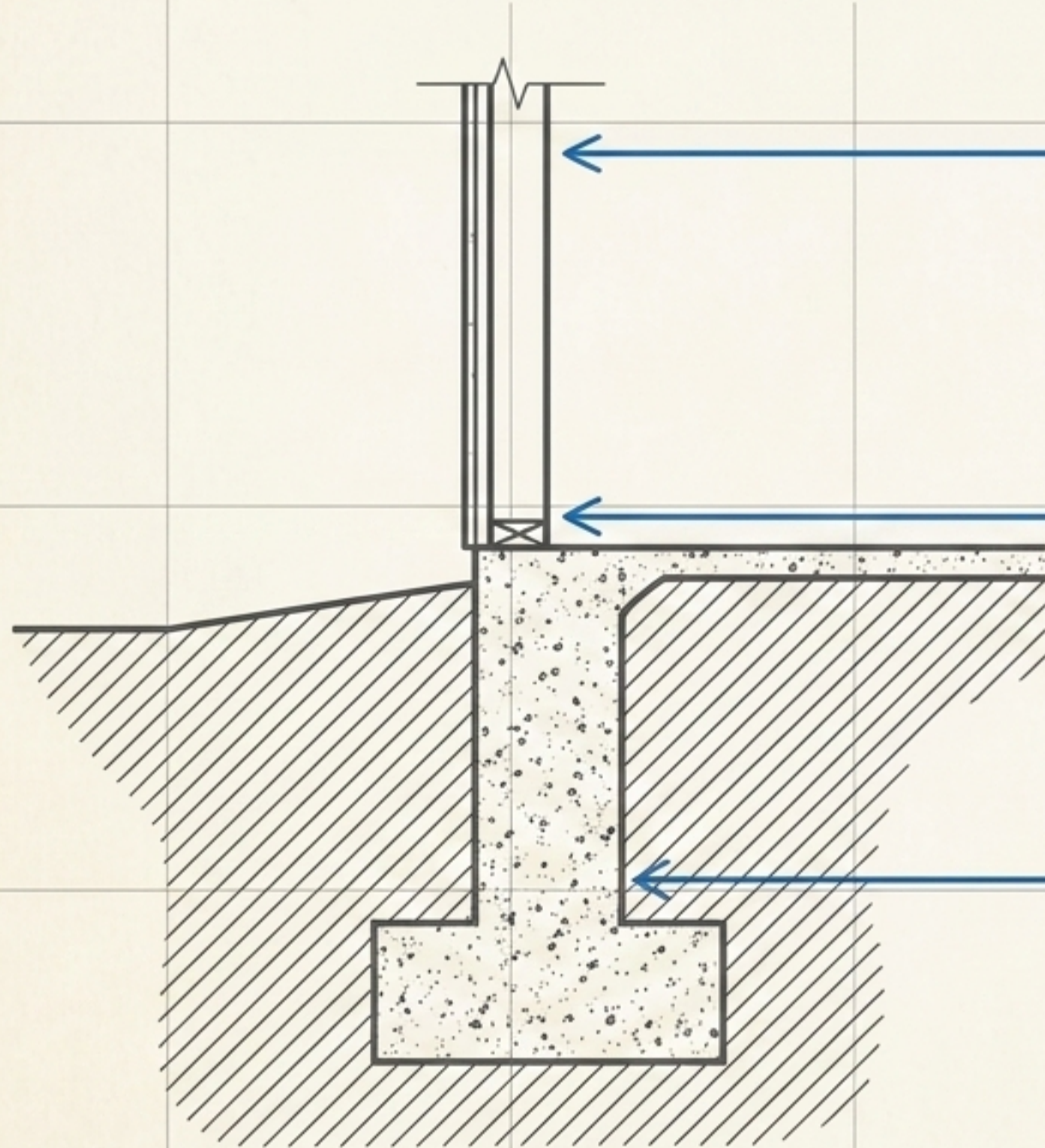
Upscale / Complex
Additions

THE PER-SQUARE-FOOT MYTH
Per-square-foot metrics work for tract homes, not custom additions. A complex bathroom is \$800/sq ft; a simple family room is \$300/sq ft.

THE LABOR VARIABLE
Labor accounts for 40% to 50% of total project cost (BLS Data).

THE FINISH VARIANCE
Builder-grade vinyl vs. custom aluminum-clad wood windows can swing budgets by tens of thousands.

Foundation dictates everything.



The Shell > The Finishes

You can spend weeks picking out tile, but the items that destroy a budget are the ones you cannot see.

The Existing Footprint

Your existing slab or crawlspace determines if you can go up or out without a total teardown.

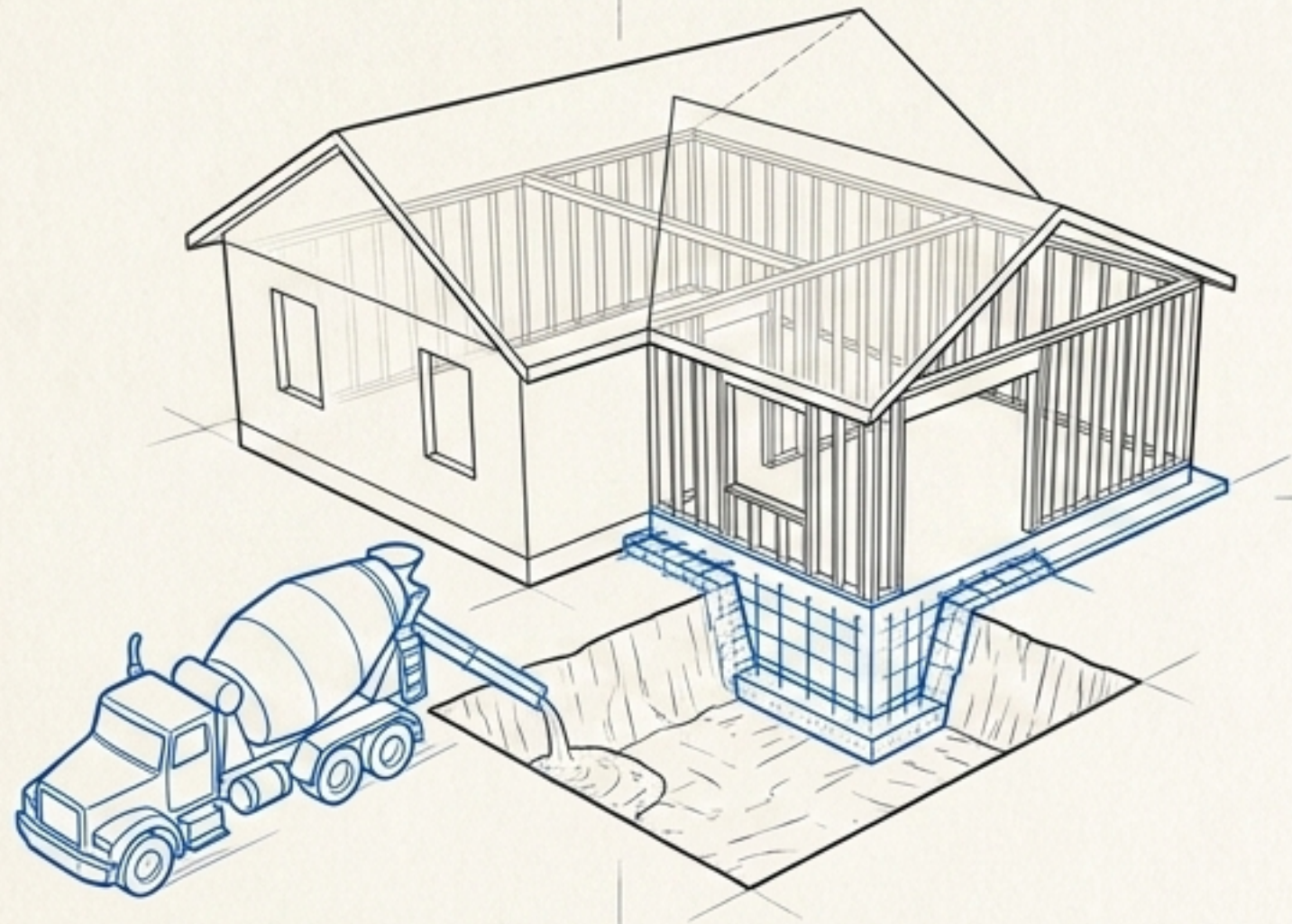
The Core Premise

A solid, weatherproof, and properly tied-in shell is 90% of the job.

THE EXPANSION MATRIX

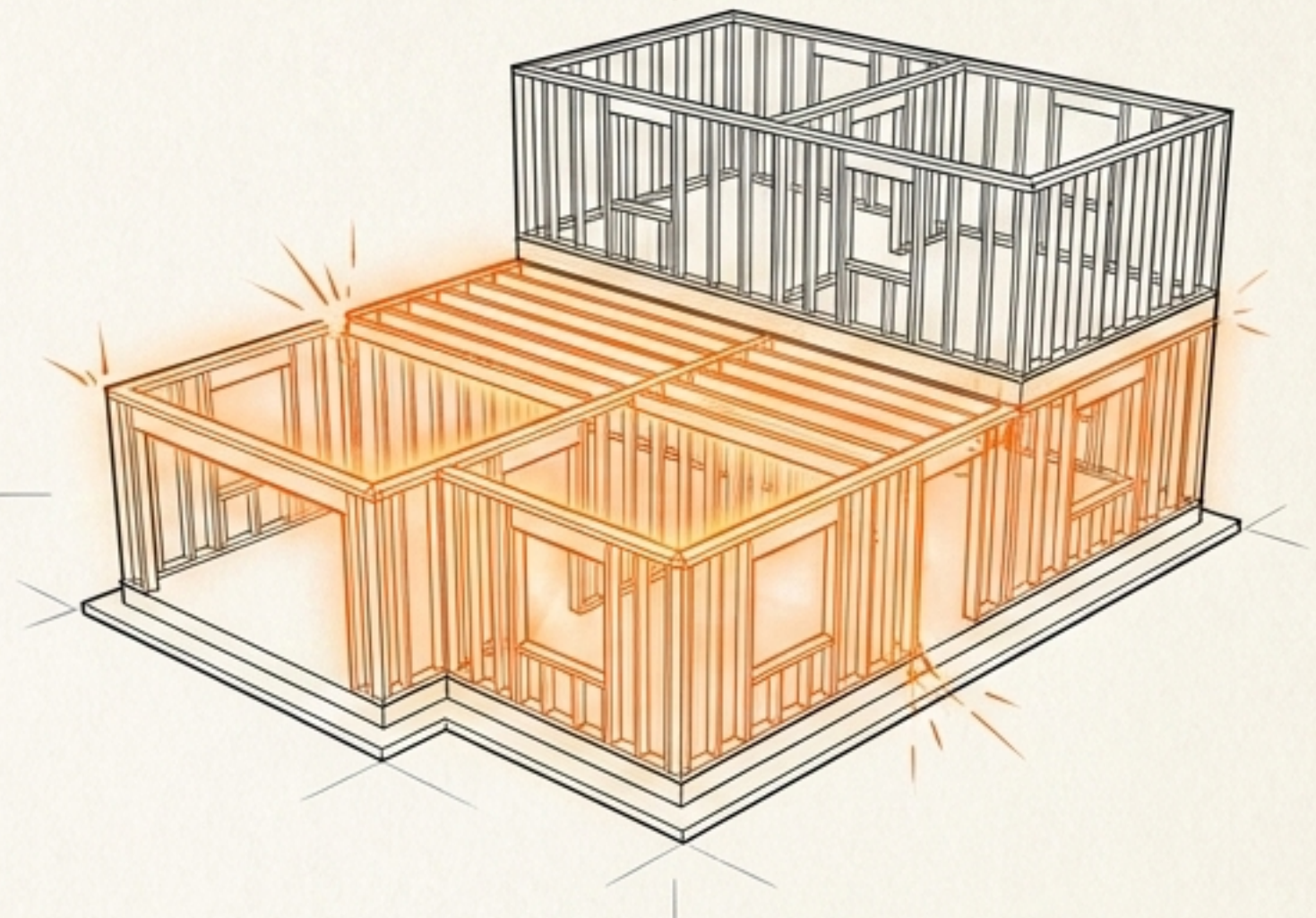
	BUMP OUT	GO UP	DETACHED (ADU)
Core Advantage	Less expensive per sq ft if lot is flat.	Preserves yard space; saves on excavation.	Rental ROI potential.
Biggest Cost Driver	New engineered foundation pours.	Massive structural reinforcement of the first floor; new roof.	Independent foundation and utility trenching.
Structural Reality	Marrying a new foundation to an old one.	Existing home's structure is the ultimate deciding factor.	Functionally a brand new, scaled-down house build.
Lifestyle Disruption	High (walls opened).	Extreme (living below heavy construction).	Minimal (entirely separate site).

Bumping Out



Requires expensive site work, grading, and marrying a new foundation to the old.

Going Up

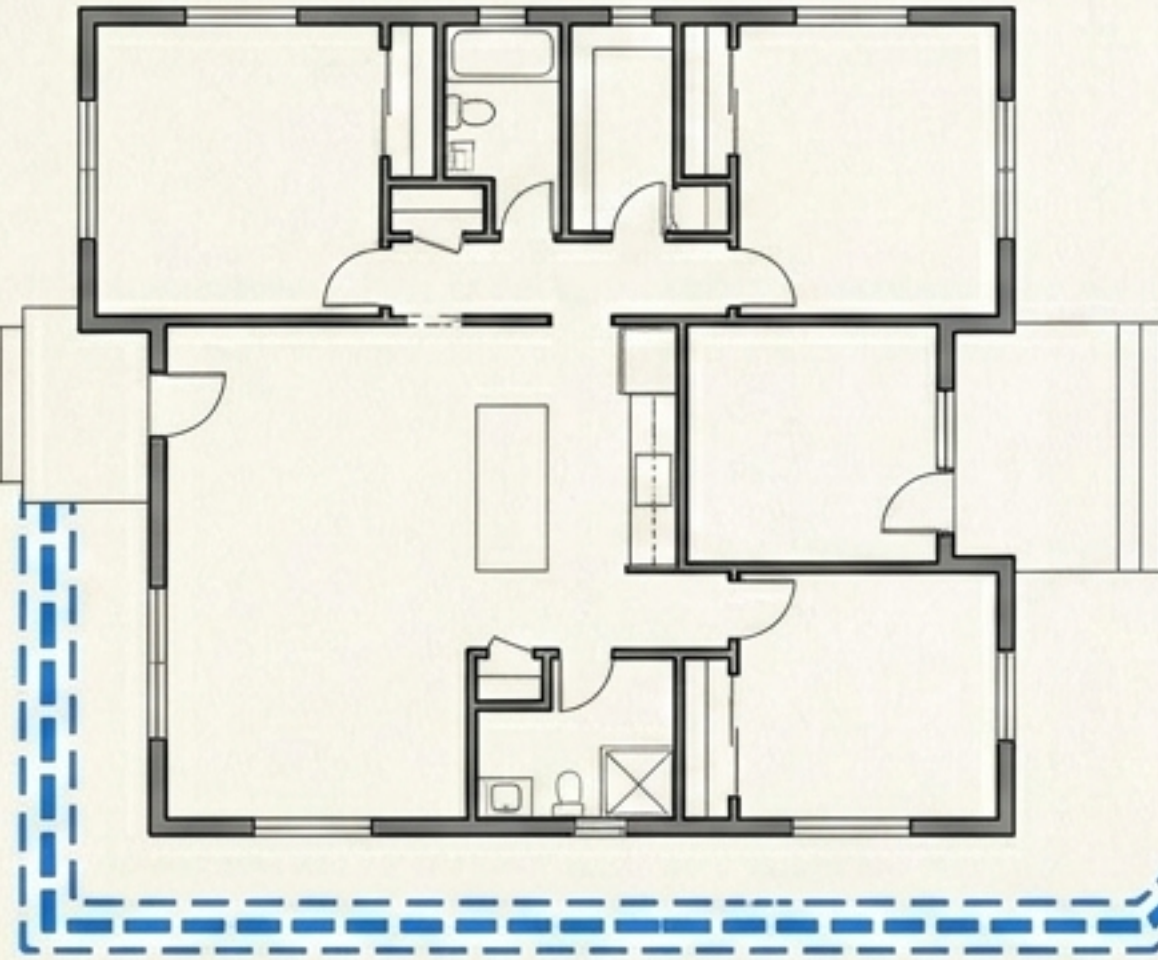


Saves on excavation, but the structural work to carry a second story often costs more than a simple bump-out.

Detached units have entirely different math.

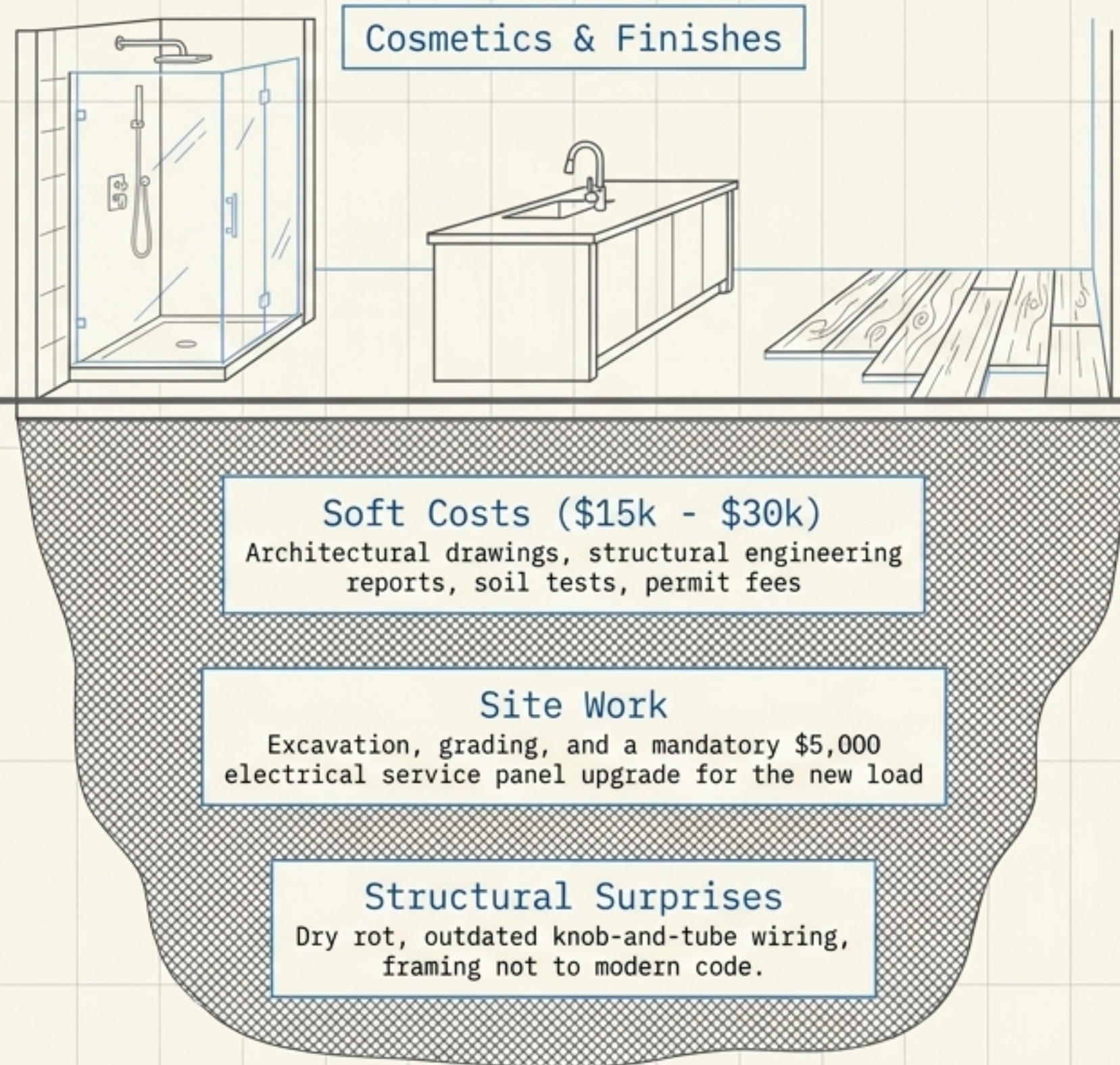
- **Higher Base Cost:** Requires its own foundation, framing, and long-distance utility trenching.
- **The Trade-off:** Yields long-term rental income potential and creates zero construction disruption inside the primary residence.

STREET



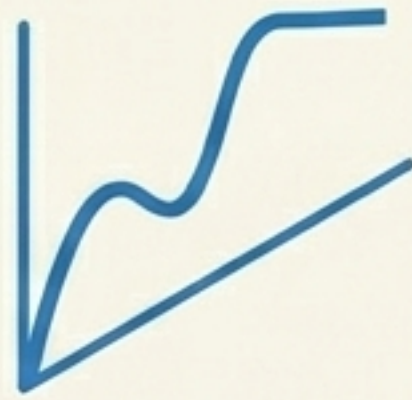
Critical Utility Trench
(Water, Sewer, Power)

The Hidden Budget Destroyers



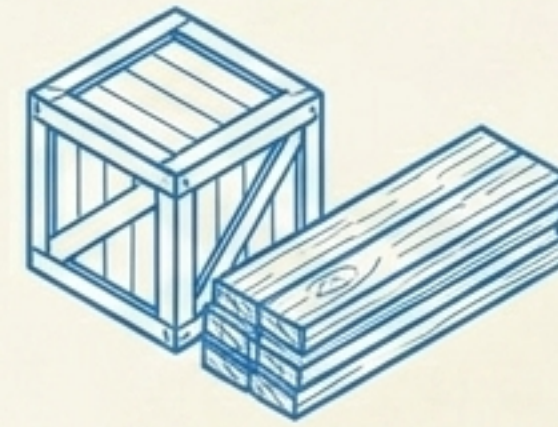
⚠ The Golden Rule:
NAHB recommends a 10% to 15% contingency on renovations in homes over 30 years old.

The 2026 Construction Landscape



Financing Stabilized

HELOCs are available in a predictable 4% to 5% range.



Supply Chains Recovered

Lead times for windows, trusses, and engineered lumber are back to a normal 6 to 8 weeks (down from 6 months).



Active Tax Credits

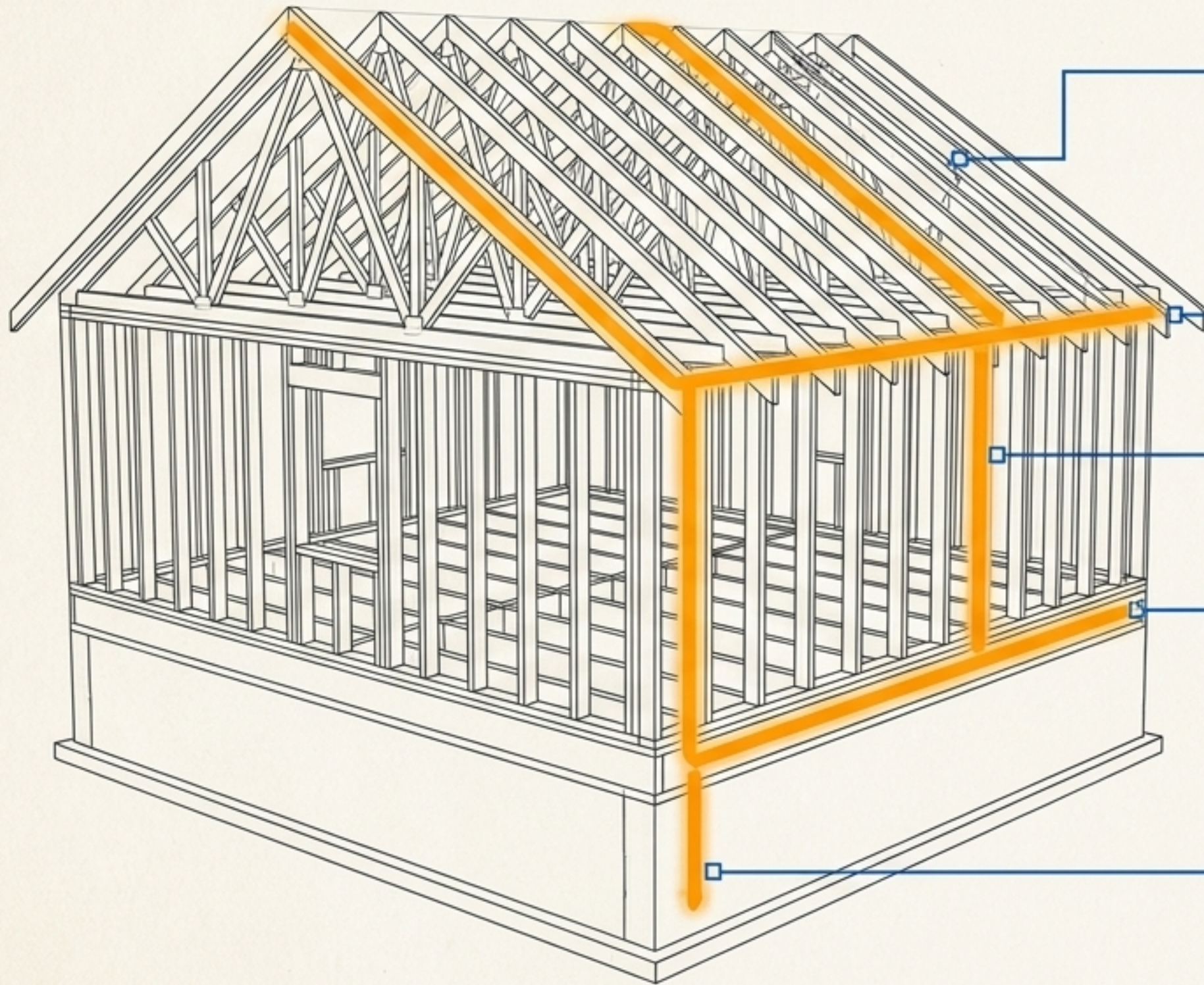
Inflation Reduction Act (IRA) credits actively offset costs for new high-efficiency windows, doors, and heat pump HVAC systems.



Stricter Building Codes

Broad adoption of the 2024 IRC demands better insulation, air sealing, and seismic/hurricane reinforcement (adding slight cost but yielding a safer home).

Understanding the Continuous Load Path



1. Roof Trusses:
Bear the initial weight.

2. Double Top Plate:
Distributes the load evenly.

3. 2x6 Studs:
Carry the vertical load
through the walls.

4. Rim Joist:
Transfers weight to the
foundation.

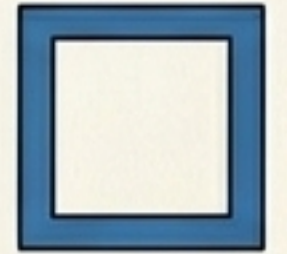
5. Seismic Ties / Foundation Wall:
Anchors the entire structure
safely to the earth.

The Contractor Stress-Test

1.

Walk me through the load path.

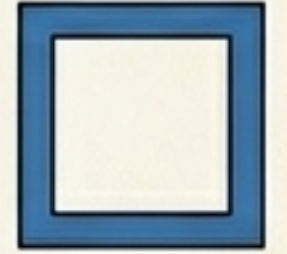
Tests structural knowledge. If they cannot trace it on the plans, walk away.



2.

What is your site access and staging plan?

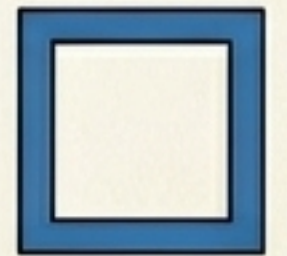
Tests logistical respect. Look for specific plans for plywood driveway protection and excavator access routes.



3.

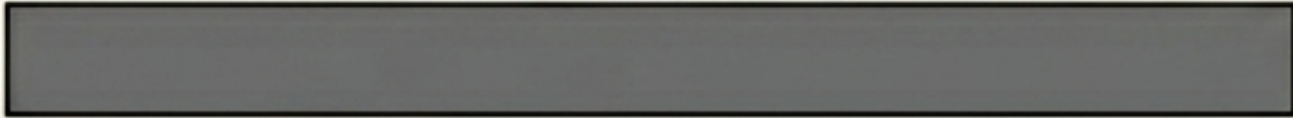
What is the scope-lock date?

Tests budget protection against change-orders. Professional firms require selections finalized by Week 4, immediately after rough-in.

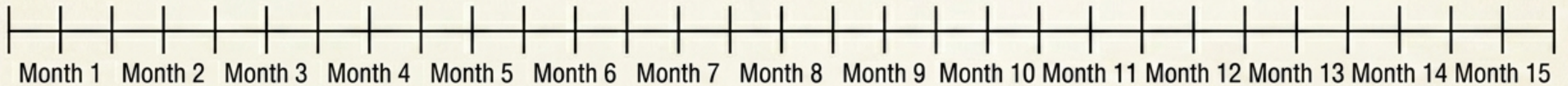


The Real Timeline to Completion

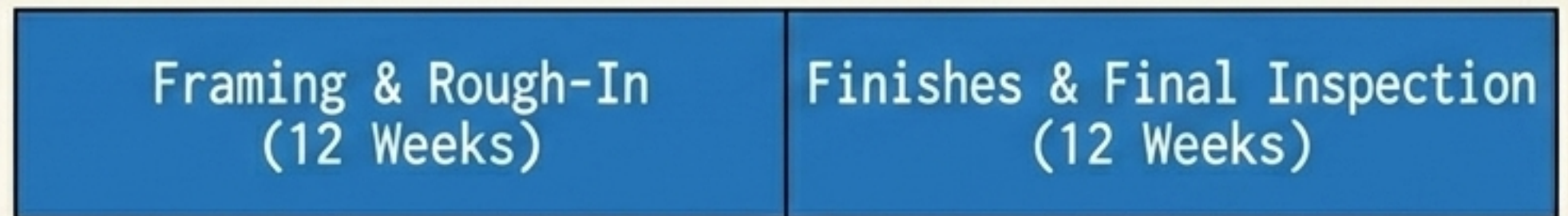
Phase 1: Design & Permitting (3 to 6 Months)



Note: Any footprint or structural load change requires permitted plans from a licensed architect or building designer.



Phase 2: Active Construction (6 to 9 Months Total)



The Return on Investment Equation

50% – 65%

Average ROI at resale
for a mid-range project.

High Return Spaces

Primary suites and highly functional family rooms yield the best returns.

Low Return Spaces

Hyper-specialized, highly customized spaces rarely recoup their initial capital cost.

Get the shell right, and the finishes are easy.



An addition is a structural marriage to your existing house. Make your decision based on lot constraints and existing foundation integrity, not just square footage dreams. Get the concrete, bolts, and beams right—otherwise, you are just building a very expensive problem.