



**B.Y.O.B.
(Bring Your Own Bathtub)**

You can go to the grocery store and purchase the ingredients for a delicious Italian dinner then return home and painstakingly create the desired meal in your own kitchen. If that sounds like a lot of work, an alternative is to invite some friends for a pot luck, with each family providing part of the meal. Still another possibility is to go to a restaurant where your menu selection is prepared and presented to you.

Home building offers you similar choices. There is the do-it-yourself approach. You collect all the house parts and assemble them yourself. Just as the meal you prepare usually costs less than the same meal purchased in a restaurant, you save a bunch of money building your own home. This savings is called sweat equity, an investment in the form of work instead of dollars.

Then there's the pot luck approach. Of course, with a pot luck dinner, communication mishaps can result in having two salads and no dessert. The family bringing the garlic bread might arrive late. Somehow the gathering ends up with two bottles of white zinfandel and no Chianti. Often the more cooks there are in the kitchen, the more opportunity for mix-ups. With a dinner, everyone laughs and enjoys the company. After all, there are not codes to meet for a pot luck dinner. With a new home, unpredictably and confusion can be more serious and more costly B in time, dollars and peace of mind.

We frequently hear that some of the big box lumber store chains has the same fixtures for \$140 or less. With the proliferation of home improvements discount stores across the county, many home builders are hearing this new request from home buyers; can we purchase x-y-z parts for the new home? Some buyers ask to do the installation as well. Perhaps they are in a business related to new home construction. Their hope is to save money, have better quality at the same cost, or simply have more choices.

Working with the builder, the builder orders the parts from the plumber who orders them from a manufacturer who delivers them to the plumber who checks them into inventory and then brings them to your homesite. Few builders and fewer plumbers order enough parts from one manufacturer to receive the pricing break a national warehouse chain receives. When you buy from a warehouse store, it is likely you will benefit from the bulk buying clout of the chain. You also take on some of the administrative tasks, receive the items, and deliver them to the homesite. This can represent another savings in dollars in exchange for a cost in time - another form of sweat equity.

Brands, styles and colors may be offered in a greater variety at these major outlets. This not only makes the selection process fun, it allows the buyer more freedom of expression. But the experiences of home buyers who've used this approach have not been flawless. Builders select the products they install in homes based on cost and past performance. The home buyer who chooses from a warehouse is making a decision without the benefit of a track record. While design and price may be attractive, if performance and durability can not be ruled on, the savings is deceiving. Since neither the builder nor the subcontractor supplied the item, neither will warrant it. When it breaks, wears out, does not perform, the homeowner is on his or her own.