Carolina Build Journey

2026 EDITION

A LICENSED BUILDER'S FIELD GUIDE

Cost to Build in the *Carolinas*

What a custom home really costs in South Carolina & North Carolina in 2026 — where every dollar goes, the costs people forget, and how being your own builder keeps the 20–30% builder markup in your pocket.

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The number nobody gives you straight

Most people planning a custom home in the Carolinas have no real idea what it should cost — so they either overpay out of fear, or get blindsided halfway through the build when the money runs short at drywall. This guide closes that gap. It's the same cost framework I use on live projects as a licensed builder, written in plain English, and backed by 2025–2026 data you can check yourself. Use it to set an honest budget and to recognize when a number you're quoted is off.

64.4%

of a new home's price is actual hard construction cost — a record high.

NAHB, 2024

$90k–$135k

typical general-contractor markup on a $450,000 Carolinas build.

20–30% OF BUILD

8–12%

contingency every build needs for the things you can't see coming.

FIELD STANDARD

How to read every number in this guide

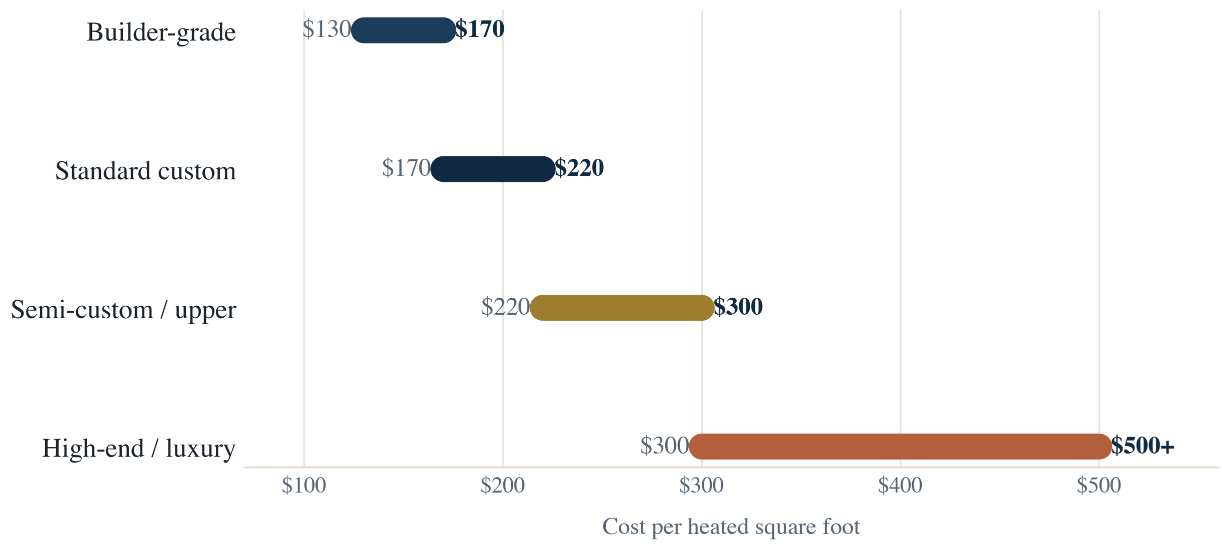
Each figure here is a 2026 Carolinas planning *range*, not a quote. Your real cost depends on your lot, your design, your finishes, and who manages the build. Treat these as guardrails — build to the number, not to the dream, then add back what you can afford.

Cost per square foot, 2026

Cost per *heated* square foot is the fastest way to sanity-check a budget. The ranges below are for the home itself — they don't include the lot, site work, or the soft costs we cover later. The single biggest driver inside these numbers is finish level: the exact same floor plan can cost 40% more in finishes alone.

What a home costs to build, by level of finish

Cost per heated square foot — structure only, 2026 Carolinas.



Builder's working ranges, calibrated to 2025–2026 Carolinas market data.

Build level	Cost / heated sq ft	What you get
Builder-grade	$130 – $170	Simple footprint, stock plans, standard finishes.
Standard custom	$170 – $220	Custom plan, mid-grade finishes, some upgrades.
Semi-custom / upper	$220 – $300	Higher-end finishes, more complex rooflines, custom cabinetry.
High-end / luxury	$300 – $500+	Premium materials, complex design, top-tier trades.

Quick math you can trust

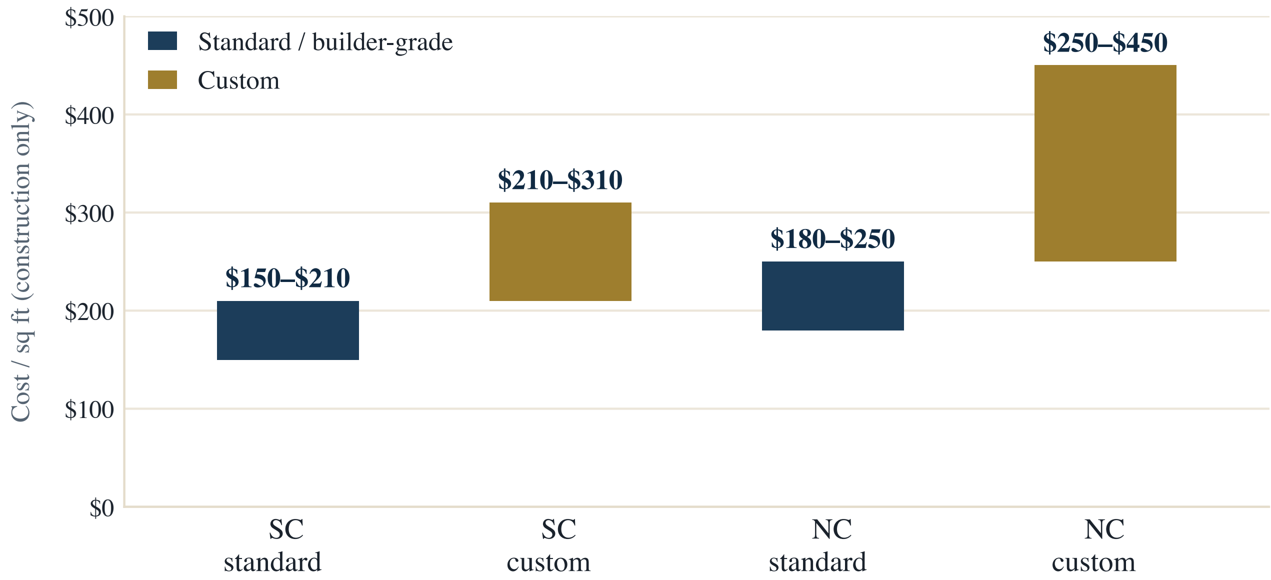
A 2,400 sq ft standard-custom home at ~$195/sq ft lands around **$468,000** for the structure — before land and the extras on the next pages. That's your starting line, not your finish line.

A 2026 reality check — and why the published numbers disagree

Search "cost to build" and you'll see everything from $113 to $600 a foot. They disagree because they measure different things — construction-only vs. all-in, builder-grade vs. custom, coastal vs. inland. Here's where the credible 2026 construction-only ranges actually land for each state.

South Carolina vs. North Carolina — 2026 cost per sq ft

Construction-only ranges, standard vs. custom finish.



Compiled from HomeGuide (NC, 2026), Today's Homeowner & Value Build Homes (SC/Carolinas, 2025–26). Full links on the Resources page.

Where you build moves the number

Region matters as much as finish

In NC, the Triangle (Raleigh/Durham) runs 10–15% above the state average; the Piedmont (Charlotte, Greensboro, Winston-Salem) sits near it; the mountains carry heavy site-prep costs. In SC, Upstate (Greenville/Spartanburg/Anderson) typically prices below Charleston and the coast.

The coast is its own animal

Foundations can rewrite the budget

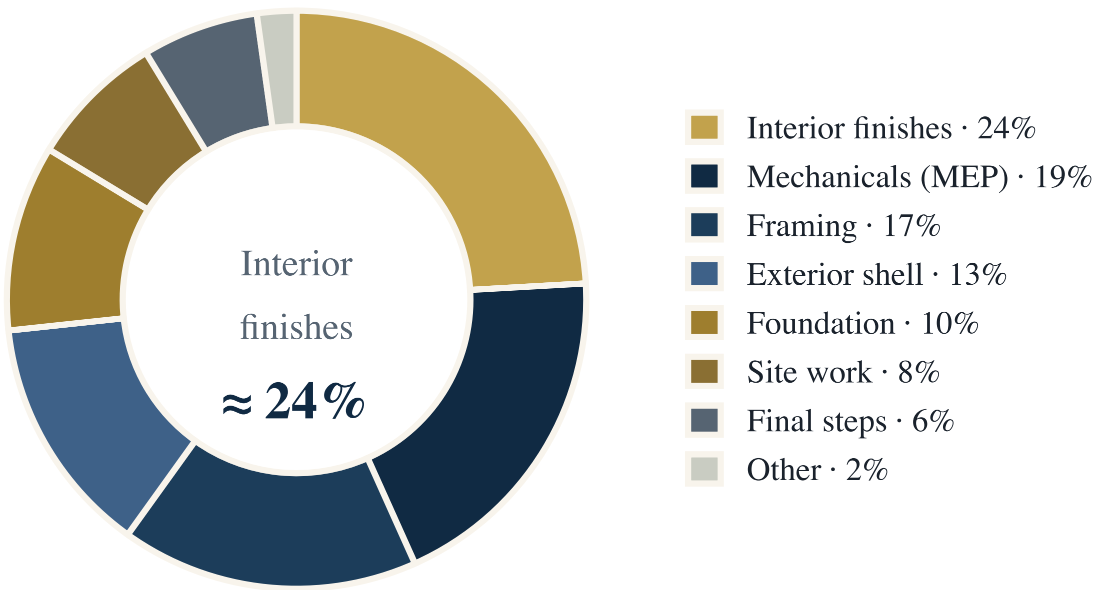
A standard slab runs roughly $12k–$25k. A coastal piling foundation for an elevated home can run $40k–$100k+ before you've made a single finish decision. Know your flood zone before you fall in love with a lot.

Where the money actually goes

Here's how the hard cost of a typical new home breaks down by phase, anchored to the National Association of Home Builders' 2024 construction-cost survey and adjusted for what I see on Carolinas jobs. Percentages shift with design and finish level, but this tells you where to focus when you're trimming or adding budget.

The anatomy of a build budget

Share of hard construction cost by phase — the national benchmark builders price against.



NAHB Cost of Constructing a Home, 2024 (avg. new home $428,215; ~$162/sq ft; 2,647 sq ft).

Phase	Share of hard cost	Notes
Site work & foundation	~18%	Clearing, grading, footings, slab or crawl.
Framing & structure	~17%	Lumber, trusses, sheathing — swings with lumber prices.
Exterior shell	~13%	Roof, siding, windows, exterior doors.
Mechanicals (MEP)	~19%	HVAC, plumbing, electrical rough & finish.

Phase	Share of hard cost	Notes
Interior finishes	~24%	Drywall, trim, paint, flooring, cabinets, counters.
Final steps	~7%	Landscaping, driveway, outdoor structures, clean-up.

The one slice that decides your budget

Interior finishes are the largest single category — roughly a quarter of the whole build — and the easiest place to blow a budget. This is exactly where allowances matter most, and where "just a small upgrade" repeated forty times turns into a five-figure overrun. Hold your finish allowances like your life depends on it.

The five biggest cost drivers

Two homes with the same square footage can be $150,000 apart. These five levers are why.

01 — The lot & site

What's underneath costs real money

A steep, wooded, or poor-soil lot can add tens of thousands before you frame a wall. Two lots in the same zip code can differ by $100,000+ in site prep. Test soil and confirm utilities before you buy.

02 — Size & shape

Corners are expensive

More square footage, more corners, and complex rooflines all multiply cost. A simple rectangle builds far cheaper than an L or a T with the same heated area.

03 — Finish level

The single biggest swing

The same floor plan can cost 40% more in finishes alone. This is the lever you control most directly — and the one that quietly runs away from people.

04 — Market & labor

Local rates rule

Upstate, Midlands, Triangle, and coastal markets price labor and materials differently. In 2026, skilled-trade shortages are still pushing 6–10 week scheduling delays on some subs.

05 — Who manages it

The most expensive decision is who runs the build

A general contractor adds 20–30% for overhead and profit. That's not a fee for nothing — it pays for risk, coordination, and expertise. But it's the one big cost that's a *choice*: who runs the build decides whether that money stays with you or with them. Part 06 puts real dollars on it.

The costs people forget to budget

The per-square-foot number is only the house. These line items sink budgets because buyers leave them out. Put them in your plan on day one.

- [ ] **Land or lot purchase**, plus closing costs.
- [ ] **Site prep** — clearing, grading, driveway, erosion control.
- [ ] **Well & septic**, or water/sewer tap and impact fees.
- [ ] **Permits, plan review,** and any impact or capacity fees.

- [ ] **Survey, soil testing,** and engineering as required.
- [ ] **Construction-loan interest reserve** — in 2026, build loans run roughly 10.5–11.5% APR. On a $400k build drawn over ~10 months, that's often $15k–$22k in interest before you move in.
- [ ] **Landscaping, final grading,** and a usable driveway surface.
- [ ] **Appliances, window treatments,** and the last 5% of finish wishes.

> **Always carry a contingency — 8–12%**
>
> Set aside 8–12% of your build budget for the unknowns: rock you didn't expect, a material price jump, a change you decide you want. Builders who skip the contingency are the ones who run out of money at drywall. This isn't padding — it's the difference between finishing and stalling.

Field-tested ways to control cost

None of these require a license — just discipline. They're the habits that separate a build that finishes on budget from one that doesn't.

- ☐ **Get at least three bids per trade** — and compare scope, not just the bottom-line price. The cheapest bid is often the one that left the most out.
- ☐ **Set realistic finish allowances early** — and hold the line. Lowball allowances are how a build looks affordable on paper and isn't.
- ☐ **Order long-lead items early** — windows and cabinets especially — so the schedule never sits waiting on a delivery.
- ☐ **Lock the plan before framing.** Changes after framing are the most expensive money you'll spend on the whole project.
- ☐ **Value-engineer the roofline and footprint in design,** where changes are free. Every corner you simplify on paper saves real dollars in the field.

> *"Build to the number, not the dream. Then add back what you can afford — in that order. The people who do it the other way around are the ones who run out of money before the kitchen goes in."*
>
> CHAD PRICE · CAROLINA BUILD JOURNEY

The owner-builder advantage

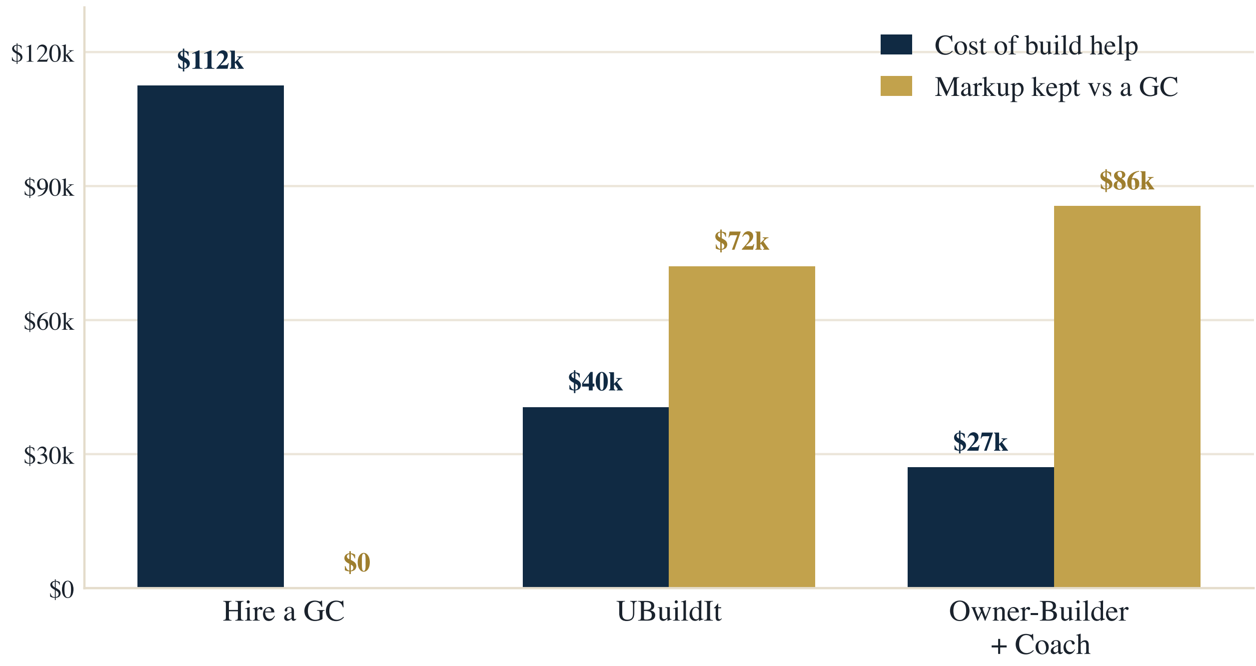
Both Carolinas let you act as your own builder on the home you'll live in. When you do, the 20–30% a general contractor adds for overhead and profit stays in your pocket instead of theirs. On a $450,000 build, that's often $90,000 or more. Here's what that markup really is — and what keeping it actually looks like in dollars.

What the "markup" actually is

It isn't a scam — it's how a builder stays in business. NAHB's 2025 Cost of Doing Business study put the average builder's gross margin at 20.7% and net profit at 8.7% (the highest in three decades). Custom builders commonly run 15–25% gross. Add overhead and the number a homeowner pays on top of direct cost lands squarely in that 20–30% band. The question isn't whether it's fair — it's whether you want to pay it, when the law lets you keep it.

The markup, in real dollars — a $450,000 build

What you pay for build management under each path, and how much of a GC's markup you keep.



Planning estimate using midpoints: GC 25%, UBuildIt 9%, Owner-Builder + Coach 6% of a $450k build. "Kept" = a GC's ~$112k midpoint markup minus your cost. Your real numbers will vary.

The savings are only half the story. The other half is **control** — and for a lot of people, that matters just as much.

On your build...	Hire a GC	You, as owner-builder
Who signs the permit	The GC	**You**
Who picks the subs	The GC's list	**You vet and choose**
Who controls the schedule	The GC's priorities	**Your priorities**
Who approves a change order	Often after the fact	**You, before it happens**
Where the 20–30% goes	To the GC	**Stays with you**

It is not for everyone — and that's the honest truth

Owner-building takes time, decisions, and a temperament for staying on top of a project. It only applies to the home you'll actually live in — not a flip or a rental. If you'd rather hand the whole thing off and not think about it, a general contractor is the right call, and a good one earns the markup. But if you've got the time and the stomach for it, the savings and the control are very real.

Is this legal? Yes — here are the rules

The owner-builder exemption is written into law in both states. It's also enforced, so the rules matter. Here's the plain-English version — the same statutes I work under, with the citations so you can read them yourself.

South Carolina

TITLE 40, CH. 59, § 40-59-260

- You may build or improve a **one- or two-family residence** for your own occupancy.
- You must **own the property personally** — not in a company name or trust.
- You **personally appear and sign** the building permit application.
- You **supervise the construction** yourself.
- You may **only hire licensed** subcontractors.
- You **cannot sell or rent for 2 years** after completion — doing so is treated as proof you built it for sale.
- You must **file an Owner's Disclosure** with the Register of Deeds, or the exemption is revoked.

North Carolina

G.S. § 87-1(B)(2) & § 87-14

- A GC license is required at **$40,000+** — the owner exemption lets you act as your own builder above it.
- The home must be **intended solely for your occupancy.**
- You must **occupy it for 12 months** after completion — no sale, lease, or rent (including Airbnb/VRBO) in that window.
- You must **personally superintend and manage** all aspects — you can't delegate to a non-licensed manager.
- You must be **personally present for every inspection** (unless plans are sealed by a licensed architect).
- You sign an **Owner Exemption Affidavit**, which is sent to the NC Licensing Board to verify eligibility.

Read this part twice

The occupancy rules are where well-meaning owners get tripped up. North Carolina's Licensing Board actively checks Zillow, Realtor.com, and short-term-rental sites for owner-builder properties listed too early. The exemption is generous — but it's for your *home*, full stop. Plan to live in it, and you're on solid ground.

This is a plain-English summary, not legal advice. Local permitting offices add their own forms and steps. Confirm the current rules with SC LLR, the NC Licensing Board for General Contractors, or your county building department before you pull a permit.

Three ways to build — and where a coach fits

There are really three paths to a finished home. The right one depends on how much you want to keep, and how much you want to carry. Here's the honest comparison.

	Hire a GC	UBuildIt	Carolina Build Journey
Who's the builder of record	The GC	You	**You**
What you pay for build help	20–30% markup	~8–10% fee	**$899 → 5–7%**
Markup you keep	$0	Some of it	**Most of it**
Licensed builder in SC & NC	Sometimes	Varies by franchise	**Yes — directly**
You stay in control	No	Yes	**Yes**

Why most owner-builders still want a guide

Here's the part the savings math doesn't show: the savings only show up if you don't make an expensive mistake. And on a build, the expensive mistakes are five figures each — an over-priced framing bid you didn't catch, a failed inspection that stalls the job, the wrong trade sequence, a change order signed after drywall. **A single avoided mistake can cost more than a coach.** That's the whole logic of having a builder in your corner: not to take the job from you, but to keep the savings you came for.

What a coach does — and doesn't do

A coach hands you the documents, the build sequence, and the know-how to vet subs, set draw schedules, and pass inspections — and tells you to call before you sign anything. What a coach *can't* legally do is pull your permit, run your jobsite, or manage your subs. By law, that's you — and any service that says otherwise is putting your exemption at risk.

Free
30-MIN CALL

Start here
A straight answer on whether self-building is right for you — your budget, your lot, your timeline. No cost, no pressure.

$899
BLUEPRINT SESSION

Feasibility & budget gut-check
A focused 2–3 hour working session. Credited toward a coaching package if you move forward.

$5,000

OR ~$1,200/MO

Playbook + Coaching

Documents, the full build sequence, milestone coaching calls, and "call me before you sign anything" access from permit to final inspection — plus your Owner-Builder Portal.

5–7%

OF BUILD COST

Full Guided Build

Hands-on coaching across the whole project, quoted flat upfront. Still your build — less than half what a GC's markup would cost.

Resources & sources

Don't take my word for any of it. Here's where the numbers and the law come from, so you can verify them yourself.

CONSTRUCTION COST DATA

NAHB — Cost of Constructing a Home, 2024. The national phase-by-phase breakdown. nahb.org

HomeGuide — Cost to Build a House in North Carolina (2026). homeguide.com

Today's Homeowner — Cost to Build in South Carolina (2026). todayshomeowner.com

Value Build Homes — Building Costs in NC & SC. valuebuildhomes.com

BUILDER MARGINS & THE MARKUP

NAHB — Cost of Doing Business Study, 2025 ed. Builder gross & net margins. nahb.org

NAHB Eye on Housing — Builders' Profit Margins, 2023. eyeonhousing.org

SOUTH CAROLINA OWNER-BUILDER LAW

SC Code of Laws, Title 40, Ch. 59, § 40-59-260 — owner-builder exemption. scstatehouse.gov

SC LLR — Residential Builders Commission. llr.sc.gov/res

NORTH CAROLINA OWNER-BUILDER LAW

NC General Statutes, Chapter 87 — §§ 87-1(b)(2) & 87-14. ncleg.net

NC Licensing Board for General Contractors — Contractor FAQ. nclbgc.org

UNC School of Government — Owner-Contractor FAQs. sog.unc.edu

Disclaimer. All figures in this guide are 2026 Carolinas planning ranges, not quotes or guarantees. Actual costs vary by lot, design, finishes, and market, and cost data is paraphrased from the public sources listed above. The legal summaries are plain-English overviews, not legal advice — confirm current requirements with the relevant licensing board and your local permitting office. Carolina Build Journey provides advisory coaching only; the homeowner is always the builder of record and is responsible for permits, decisions, inspections, and hiring licensed subcontractors. A service of CP Enterprises SC LLC.

YOUR NEXT STEP

Want a straight answer on *your* numbers?

Book a free 30-minute evaluation call. We'll pressure-test your budget, your lot, and whether being your own builder makes sense for you — no cost, no pressure, no obligation to go further.

BOOK YOUR FREE CALL

calendly.com/precision-chad/30min

Call or text
864-567-8777

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Your guide: Chad Price

Licensed Residential Builder — SC & North Carolina · OSHA 30 · 25+ years in the field. Still building spec homes and renovations in your state, this year.