

Barndominium Build Checklist & Questions to Ask

From the Barndominium Budget Planner. Planning tool only - not financial, legal or construction advice. Confirm permits and requirements with your county or city.

Planning

☐	List must-haves vs nice-to-haves (living space, shop size, bedrooms, baths)	You / family	
☐	Set an all-in budget ceiling and a monthly payment you are comfortable with	You; a lender can help test it	
☐	Decide: builder-built, owner-builder, or kit plus subcontractors	Builders; other owner-builders	
☐	Choose a stock plan or hire a designer	Designer / builder	
☐	Decide the living vs shop split and what the shop will be used for	Builder; insurer	
☐	Pick a finish level (Basic / Mid / High) on the Project Inputs tab	You	
☐	Check HOA or deed restrictions for metal buildings	Title company / county records	
☐	Set up a project folder: contracts, receipts, lien waivers, photos	You	
☐	Fill in rough estimates on the Budget tab	Builders; online cost guides	
☐	Read the Questions to Ask tab and pick who to call first	You	

Land

☐	Write down lot criteria: acreage, road access, distance to utilities	You	
☐	Confirm zoning and deed restrictions allow your building	County / city; title company	
☐	Confirm legal and physical road access	Seller; county road office	
☐	Ask about septic (on-site sewage) requirements for the lot	Your county's septic / OSSF office	
☐	Ask whether a water supply corporation serves the lot, or if a well is needed	Water supplier; licensed driller	
☐	Ask the electric provider about service distance and requirements	Electric provider	
☐	Check flood zone and drainage paths	County floodplain office; surveyor	
☐	Walk the lot with a builder or site contractor	Builder; site contractor	
☐	Order a boundary survey	Licensed surveyor	
☐	Order a soil / septic evaluation (try to do it during your option period)	Licensed septic designer	
☐	Review title and easements	Title company / attorney	

☐	Close on the land	Title company / lender	
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Financing

☐	Talk to 2-3 lenders, including local banks and credit unions, before buying land or finalizing plans	Lenders	
☐	Ask each lender whether they finance barndominiums and how they treat a shop	Lenders	
☐	Ask about construction-only vs construction-to-permanent loans	Lenders	
☐	Get a pre-approval or written terms	Lender	
☐	Ask what documents the builder must provide (license, insurance, contract, plans)	Lender	
☐	Understand the draw and inspection process and how long a draw takes to fund	Lender	
☐	Ask how the appraisal is ordered and what happens if it comes in low	Lender	
☐	Line up cash for down payment, closing costs and contingency	You	
☐	Get quotes for builder's risk and homeowner's insurance	Insurance agent	

Permits

☐	Ask your county/city office which permits your project needs	County / city permit office	
☐	Ask about septic permit steps and typical timeline	County septic / OSSF office	
☐	Ask about driveway / culvert / road-access permits	County or state road office	
☐	Ask about utility applications and lead times	Utility providers	
☐	Ask whether engineered or stamped plans are required	County / city; your builder	
☐	Ask which inspections are required and in what order	County / city	
☐	Decide who submits the permit applications (you or the builder) and get it in writing	Builder	
☐	Submit applications and keep copies of everything	You / builder	
☐	Do not start work that needs approval until you have it	Builder; county / city	

Site

☐	Choose a site contractor and get written quotes	Site contractors	
☐	Mark the pad, septic area, well, driveway and electric run on one site plan	Builder; septic designer; driller	
☐	Share the site plan with the septic designer before clearing	Septic designer	
☐	Clear trees and stumps	Site contractor	

☐	Rough grade and build the pad	Site contractor	
☐	Set up erosion control	Site contractor	
☐	Order the well or water tap early (lead times)	Driller / water supplier	
☐	Install driveway base and culvert	Site contractor	
☐	Install septic after heavy site work; schedule inspection before it is covered	Septic installer; county	

Build

☐	Review the contract line by line against the Bid Compare tab	Builder; attorney if you want one	
☐	Verify the builder's license/registration where applicable and insurance	State / local agencies; builder's insurer	
☐	Agree how lien waivers are handled at each payment	Builder; lender	
☐	Order the metal building package (ask about lead time)	Builder / supplier	
☐	Slab: confirm design and inspection before the pour	Engineer; inspector	
☐	Shell delivery and erection	Builder	
☐	Roof, wall panels, windows and doors installed (dry-in)	Builder	
☐	Plumbing rough-in	Plumber	
☐	Electrical rough-in	Electrician	
☐	HVAC rough-in	HVAC contractor	
☐	Pass rough-in inspections	Inspector	
☐	Insulation (spray foam or other) after rough-in approval	Insulation contractor	
☐	Drywall or interior wall finish	Drywall contractor	
☐	Cabinets, countertops, flooring, paint and trim	Finish contractors	
☐	Track each draw: request, inspection, payment, lien waiver	You; lender	
☐	Put every change in writing on the Change Orders tab before work starts	Builder	

Final

☐	Final inspections; ask the county whether a certificate of occupancy applies	County / city	
☐	Walk-through and punch list	Builder	
☐	Collect final lien waivers	Builder; subs	
☐	Collect warranties, manuals and as-built plans	Builder	

☐	Transfer utilities to your name	Utility providers	
☐	Update insurance from builder's risk to homeowner's	Insurance agent	
☐	Convert or close the construction loan	Lender	
☐	File all documents and photos	You	

Questions to Ask Builders, Lenders & Insurers

Write the answers down and compare them side by side.

Questions for: Builder

- 1 Have you built barndominiums (not just shops) before? Can I visit one and talk to the owner?

- 2 Is this a shell, dry-in or turnkey price, and exactly what is excluded?

- 3 Is the price for living area and shop area shown separately?

- 4 Does the bid include site work, septic, water/well and the electric run? If not, who handles each?

- 5 What insulation approach do you use (spray foam, batt, other) and how do you control condensation?

- 6 What is the slab design and thickness, who engineered it, and has it been matched to my soil?

- 7 What wind and snow load rating is the building designed for, and who provides the stamped drawings?

- 8 What allowances are carried for cabinets, flooring, fixtures and appliances, and in what dollar amounts?

- 9 What is your payment and draw schedule, and how are lien waivers handled?

- 10 What is the expected timeline, and what happens to price and schedule if materials change?

- 11 How are change orders priced and approved? Is everything put in writing first?

- 12 What warranty do you provide, in writing, and for how long on each part?

- 13 Can I see proof of license/registration where it applies and current insurance certificates?

14 Who are your last three clients I can call, and which subcontractors do you use?

15 Who is on site day to day, and how often will I get progress updates and photos?

16 Who pulls the permits, and who schedules the inspections?

Questions for: Lender

17 Do you finance barndominiums, and how many have you closed recently?

18 Do you offer a construction-to-permanent loan, and what are the down payment and credit requirements?

19 How is a shop treated: financed as part of the house or limited by size/percentage of the property?

20 How do you treat land I already own, and what do you need if I am buying it?

21 How does your draw and inspection process work, and how long does each draw take to fund?

22 How is the appraisal ordered, and what happens if it comes in below the budget?

23 What is the interest rate during construction vs after conversion, and is there a rate lock option?

24 What are all the fees, and what is the interest-only period?

25 What documents do you need from the builder and from me?

26 Are there limits on acreage, building type or non-residential space?

Questions for: Insurance

27 Can you insure a metal-frame home with a shop, and what carriers write it?

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- 28** What does builder's risk cover and who should buy it, me or the builder?
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- 29** How does the shop square footage or its use (hobby vs business) change coverage?
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- 30** What does the premium look like for different roof and wall materials?
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- 31** When does coverage convert from builder's risk to homeowner's, and what is needed?
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- 32** What does the policy exclude (flood, wind, hail) and what can I add?
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Questions for: Septic / water

- 33** Has a soil evaluation been done, and what system type is likely for this lot?
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- 34** How many bedrooms is the system designed for, and how are the shop and lofts counted?
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- 35** Is water available from a supply corporation, or is a well realistic here?
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- 36** What are the ongoing maintenance and electricity needs of the septic and well?
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Questions for: County / city

- 37** Which permits does my project need, and what is the current fee schedule?
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- 38** Are engineered or stamped plans required, and for which parts?
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- 39** Which inspections are required and in what order?
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- 40** What are the setback and access requirements for my lot?
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Personal use only. Planning tool only; get quotes from licensed local providers and confirm permit requirements with your county or city.