

3600sqft

HOUSE PROJECT

Descriptive and Financial
Planning of the 3600sqft
Project



Land Preparation and Infrastructure

INVESTMENT FOR THIS STAGE

\$790,000.00 (seven hundred and ninety thousand dollars)

DURATION

6-8 MONTHS

<p>((01) PLANNING AND APPROVALS (4-6 MONTHS)</p> <p><u>BEFORE STARTING CONSTRUCTION, THE FOLLOWING IS NECESSARY:</u></p> <p><u>TOPOGRAPHY</u></p>	<ul style="list-style-type: none">• Land survey and mapping to ensure project accuracy.• Marking of lot levels.• Soil survey and assessment.• Engineering and design of the subdivision, including drainage, electricity, and water supply projects.
<p>((02) LAND PREPARATION AND INFRASTRUCTURE (2-4 MONTHS)</p> <p><u>EARTHWORK</u></p>	<ul style="list-style-type: none">• Land clearing, debris removal, leveling, and compaction.• Preparing the area for foundation and construction.• Application of gravel for drainage.
<p><i>A. LAND CLEARING AND EARTHWORK (2-3 MONTHS)</i></p>	<ul style="list-style-type: none">• Deforestation and removal of site debris.• Soil leveling and compaction for stability.• Excavation of trenches for drainage and underground utilities.
<p><i>B. DRAINAGE AND WATER (2-4 MONTHS)</i></p>	<ul style="list-style-type: none">• Stormwater drainage system: Installation of culverts and pipes.• Water supply network installation:<ol style="list-style-type: none">1.Connection to the municipal water line (if available).2.Installation of a main pipeline for distribution to the 7 lots.3.Installation of fire hydrants (if required by local code).
<p><i>C. SEWAGE AND SANITATION NETWORK (2-4 MONTHS)</i></p>	<ul style="list-style-type: none">• Connection to the sewage system or installation of a septic tank (if applicable).• Wastewater drainage system to prevent soil contamination.
<p><i>D. ELECTRICAL INFRASTRUCTURE AND PUBLIC LIGHTING (2-4 MONTHS)</i></p>	<ul style="list-style-type: none">• Installation of underground conduits for electrical wiring.• Connection to the local power grid.• Street lighting installation.

Land Preparation and Infrastructure

3. ROAD CONSTRUCTION (1-2 MONTHS)	<ul style="list-style-type: none">• The road will be 20 linear feet (6.1 meters) wide and 700 linear feet (213 meters) long.
A. BASE AND PAVING (1-2 MONTHS)	<ul style="list-style-type: none">• Compaction and base preparation (sand, gravel, and concrete subgrade).• Installation of curbs and gutters.• Asphalt paving and leveling.• Road markings and signage.
B. SIDEWALKS AND CURBS (1-2 MONTHS)	<ul style="list-style-type: none">• Construction of concrete sidewalks if required by the city code.• Planting of grass or trees for landscaping.
4. WALL CONSTRUCTION (1-2 MONTHS)	<ul style="list-style-type: none">• The wall will be 2,200 linear feet (670 meters) long and 8 feet (2.44 meters) high. The timeline may vary depending on the material (concrete block, masonry, or precast).
A. CONSTRUCTION STAGES	<ul style="list-style-type: none">• Excavation and foundation: Reinforced concrete to support the height of the wall.• Structure and reinforcement: Installation of beams and columns.• Wall elevation: Placement of blocks and structural bonding.• Finishing: Plastering, painting, and moisture protection.
B. SIDEWALKS AND CURBS (1-2 MONTHS)	<ul style="list-style-type: none">• Construction of concrete sidewalks if required by city code.• Planting of grass or trees for landscaping.
5. LOT FINALIZATION AND DELIVERY (1 MONTH)	<ul style="list-style-type: none">• After installing all infrastructure and the main road, a final inspection ensures compliance with building codes. Once approved:<ul style="list-style-type: none">1. Lots are cleared for construction.2. A certificate of completion and occupancy permit is issued.
6. BOAT DOCK CONSTRUCTION (3 MONTHS)	<ul style="list-style-type: none">• Construction of a boat dock with 7 boat slips for boats up to 32 feet.

DESCRIPTIVE AND FINANCIAL PLANNING

Preparation of **9-acre** lot for 7 houses
and a shared boat dock.



Land Preparation and Cleaning



INVESTMENT IN THIS STAGE **\$390.000 (Three hundred ninety thousand dollars)**

DURATION **4-6 MONTHS**

TOPOGRAPHY AND PLANIALTIMETRIC SURVEY	<ul style="list-style-type: none">• Complete land mapping for leveling planning and house location.
LOT AND COMMON AREA DEMARCATIION	<ul style="list-style-type: none">• Definition of construction areas, access roads, and space for the boat dock.
DEFORESTATION AND LOT CLEANING	<ul style="list-style-type: none">• Removal of trees, shrubs, and natural debris to clear construction space.
EXCAVATION AND LEVELING	<ul style="list-style-type: none">• Preparation of the soil for house and common area foundations.
SOIL COMPACTION TEST	<ul style="list-style-type: none">• Ensuring soil stability to prevent future settlement.
DRAINAGE AND EROSION CONTROL	<ul style="list-style-type: none">• Implementation of systems to prevent soil erosion, such as drainage ditches and geotextiles.
INSTALLATION OF FENCES AND ENVIRONMENTAL PROTECTION	<ul style="list-style-type: none">• Containment barriers to prevent environmental impact during construction.

General Infrastructure for 7 Houses and Boat Dock

INVESTMENT IN THIS STAGE **\$90.000** (Ninety thousand dollars)

DURATION **1 MONTH**

ROAD OPENING AND PAVING	<ul style="list-style-type: none">• Creating internal streets for lot circulation.
GRADING FOR FOUNDATIONS	<ul style="list-style-type: none">• Leveling land for home construction.
WATER SUPPLY SYSTEM	<ul style="list-style-type: none">• Installation of the main pipeline and distribution to each lot.
SEWAGE AND DRAINAGE SYSTEM	<ul style="list-style-type: none">• Construction of sewage and stormwater drainage systems.
ELECTRICAL AND PUBLIC LIGHTING INSTALLATION	<ul style="list-style-type: none">• Electrical supply infrastructure for all houses and common areas.
NATURAL OR ALTERNATIVE GAS CONNECTION (IF REQUIRED)	<ul style="list-style-type: none">• Gas distribution infrastructure for lots.
ACCESS TO BOAT DOCK	<ul style="list-style-type: none">• Paved walkways and lighting for the dock area.

Common Boat Dock Construction



INVESTMENT IN THIS STAGE

\$170.000 (One hundred and seventy thousand dollars)

DURATION

3-4 MONTHS

FLOATING OR FIXED STRUCTURE CONSTRUCTION	<ul style="list-style-type: none">• Treated wood or durable metal structure.
DECK AND MOORING INSTALLATION	<ul style="list-style-type: none">• Boat mooring points and communal area.
LIGHTING AND SECURITY	<ul style="list-style-type: none">• Solar LED lights and security system for users.
WATER AND POWER SUPPLY SYSTEM	<ul style="list-style-type: none">• Water supply points and electrical outlets for boat maintenance.

Landscaping and Green Areas

INVESTMENT IN THIS STAGE

\$110.000 (One hundred and ten thousand dollars)

DURATION

1 MONTH

TREE PLANTING AND GREEN AREAS	<ul style="list-style-type: none">Landscaping implementation.
WALKWAY AND TRAIL CONSTRUCTION	<ul style="list-style-type: none">Eco-friendly paths for house and dock access.
GARDEN AND COMMON AREA LIGHTING	<ul style="list-style-type: none">Decorative and functional lighting.
INITIAL LANDSCAPING MAINTENANCE	<ul style="list-style-type: none">Lawn care, irrigation, and pruning.

OVERALL INFRASTRUCTURE AND PREPARATION COSTS: \$760,000

DESCRIPTIVE AND FINANCIAL PLANNING

Preparation and Construction of 7
Houses



Permits and Documentation

INVESTMENT IN THIS STAGE

\$3.000 (Three thousand dollars) per house (total cost distributed among all houses)

SCHEDULE

First month

DURATION

month

CONSTRUCTION PERMIT	<ul style="list-style-type: none">• Construction license.
SEPTIC SYSTEM PERMIT	<ul style="list-style-type: none">• Approval of the sewage system.
BLOWER TEST	<ul style="list-style-type: none">• Sealing test for energy efficiency.
PROJECT PLOTTING	<ul style="list-style-type: none">• Technical printing of project plans.
ARCHITECTURAL REVIEW	<ul style="list-style-type: none">• Review and approval of architectural design.

Lot Preparation and Infrastructure

INVESTMENT IN THIS STAGE

\$145.000 (One hundred forty-five thousand dollars) per house

SCHEDULE

First month

DURATION

2 Months

TOPOGRAPHY	<ul style="list-style-type: none">Land survey and mapping.
EARTHWORK	<ul style="list-style-type: none">Preparation of the area for foundation and construction.
SOIL COMPACTION TEST	<ul style="list-style-type: none">Technical analysis to ensure the soil has the necessary strength to support construction.
WATER AND ELECTRICITY	<ul style="list-style-type: none">Activation of essential services for the operation of the construction site.
DUMPSTER	<ul style="list-style-type: none">Rental of dumpsters for construction waste disposal.
PORTABLE TOILET	<ul style="list-style-type: none">Rental of sanitary units for workers' use.
NOTICE OF CONSTRUCTION START (NOC AND HOA)	<ul style="list-style-type: none">Mandatory communication with local authorities and the homeowners' association.
IMPACT FEE	<ul style="list-style-type: none">Payment of municipal fees for the impact of construction on local infrastructure.

Foundation and Structure

INVESTMENT IN THIS STAGE

\$190.000 (One hundred ninety thousand dollars) per house

SCHEDULE

First month

DURATION

3 months

Foundation

CONCRETE SLAB	<ul style="list-style-type: none">Concrete slab with a minimum strength of 4,000 psi, using wire mesh and waterproofing additives.
SLAB AND DRIVEWAY EXECUTION	<ul style="list-style-type: none">Execution of the slab and garage entrance.
CONCRETE PUMPING	<ul style="list-style-type: none">Use of pumps for applying concrete in hard-to-reach areas.
REINFORCEMENT	<ul style="list-style-type: none">Installation of metal reinforcements according to the structural project to ensure strength and durability.

Masonry and Lintel

BLOCKS	<ul style="list-style-type: none">Supply of structural concrete blocks for wall elevation.
BLOCK INSTALLATION	<ul style="list-style-type: none">Placement and securing of blocks.
CONCRETE LINTEL	<ul style="list-style-type: none">Application of concrete beams over openings for structural support.
LINTEL	<ul style="list-style-type: none">Installation of metal reinforcements for load support.

Framing and Roofing

TRUSS	<ul style="list-style-type: none">• Prefabricated treated wood structures for roof support.
WOOD	<ul style="list-style-type: none">• Supply of wood for finishing and structural details.
ROOFING AND WOOD INSTALLATION	<ul style="list-style-type: none">• Specialized labor for assembling the roof structure.
SHINGLE + DRY-IN	<ul style="list-style-type: none">• Installation of shingle tiles over a moisture protection base.
ROOFING PERMIT	<ul style="list-style-type: none">• Licensing with relevant authorities for roof execution.

Internal Systems

INVESTMENT IN THIS STAGE

\$175.000 (One hundred seventy-five thousand dollars) per house

SCHEDULE

Second month

DURATION

8 months

Electrical and Plumbing

PLUMBING	<ul style="list-style-type: none">Complete installation of cold and hot water piping, sewage, and gas.
PLUMBING PERMIT	<ul style="list-style-type: none">Approval and issuance of necessary permits.
SEPTIC TANK	<ul style="list-style-type: none">Sewage treatment system in accordance with local regulations.
POWER CONNECTION	<ul style="list-style-type: none">Electrical connection with the utility company.
ELECTRICAL	<ul style="list-style-type: none">Distribution of electrical circuits, outlets, switches, and lighting.
HVAC PERMIT	<ul style="list-style-type: none">Licensing for air conditioning installation.

Insulation and Drywall

INSULATION	<ul style="list-style-type: none">Installation of thermal and acoustic insulation in walls and ceilings.
DRYWALL	<ul style="list-style-type: none">Gypsum boards for ceilings and interior partitions.
DRYWALL INSTALLATION	<ul style="list-style-type: none">Assembly and finishing.

Enclosures and Finishes

INVESTMENT IN THIS STAGE

\$175.000 (One hundred seventy-five thousand dollars) per house

SCHEDULE

Fourth month

DURATION

4 months

Flooring and Paint

CERAMIC AND VINYL INSTALLATION	<ul style="list-style-type: none">48x48 porcelain tiles on the first floor and vinyl on the second floor.
BATHROOM FLOORING	<ul style="list-style-type: none">Porcelain tiles on bathroom floors and walls inside the shower up to the ceiling.
VINYL FLOORING	<ul style="list-style-type: none">Installation of vinyl flooring in internal areas of the second floor.
BATHROOM PORCELAIN (TILE)	<ul style="list-style-type: none">Wall and floor coverings for wet areas.
PAINTING	<ul style="list-style-type: none">Application of interior and exterior paints.
STUCCO	<ul style="list-style-type: none">Textured exterior coating.

Openings (Doors and Windows)

DOORS AND SLIDING DOORS	<ul style="list-style-type: none">Purchase and installation of internal and external doors. The external doors are hurricane-proof, and the internal ones will be plain (Brazil).
WINDOWS AND BATHROOM WINDOWS	<ul style="list-style-type: none">Supply and installation of double-glazed windows for thermal insulation and hurricane resistance.
GARAGE DOOR	<ul style="list-style-type: none">Installation of an automated garage door with 8' height, dual access, remote control, and Wi-Fi connectivity.

Interior Finishes

BASEBOARD	<ul style="list-style-type: none">• Flat 5-1/2" baseboards.
MIRRORS AND SHELVES INSTALLATION	<ul style="list-style-type: none">• Installation of decorative elements.
FIXTURES / LIGHTING	<ul style="list-style-type: none">• Installation of faucets, chandeliers, and pendant lights.
CUSTOM CABINETRY	<ul style="list-style-type: none">• Using two shades of wood and different levels for a modern design.

Special Installations and Furniture



INVESTMENT IN THIS STAGE

\$65.000 (Sixty-five thousand dollars) per house

SCHEDULE

Seventh month

DURATION

2 months

AIR CONDITIONING	<ul style="list-style-type: none">• Two separate units for different environments.
STAIRCASE	<ul style="list-style-type: none">• Floating model with LED lighting.
APPLIANCES	<ul style="list-style-type: none">• All appliances from the same brand – Samsung, LG, or similar.
CABINETS AND GRANITE	<ul style="list-style-type: none">• 3cm quartz countertops and custom cabinetry.

Outdoor Areas and Finalization



INVESTMENT IN THIS STAGE

\$45.000 (Forty-five thousand dollars) per house

SCHEDULE

Eighth month

DURATION

1 month

DRIVEWAY	<ul style="list-style-type: none">Concrete or paver.
GRASS	<ul style="list-style-type: none">Installation of natural lawn with an irrigation system.
LAWN MAINTENANCE	<ul style="list-style-type: none">Initial services for conservation.
TERMITE TREATMENT SERVICES	<ul style="list-style-type: none">Preventive protection for the structure.
CONSTRUCTION CLEANING	<ul style="list-style-type: none">Removal of debris and preparation for delivery.

Overhead – Administration and Miscellaneous

INVESTMENT IN THIS STAGE

\$51.000 (Fifty-one thousand dollars) per house for overseeing the entire project (24 months)

DURATION

24 months

ADM	<ul style="list-style-type: none">• Project management and supervision.
SPECIAL ORDERS	<ul style="list-style-type: none">• Planning of purchases, hiring of subcontractors, etc.
MOBILIZATION AND DEMOBILIZATION	<ul style="list-style-type: none">• Organization of the construction site.
MISCELLANEOUS	<ul style="list-style-type: none">• Administrative and operational costs.
ACCOUNTING REPORTING	<ul style="list-style-type: none">• Financial control.
SUPPLIERS/CONTRACTORS	<ul style="list-style-type: none">• Payment to third-party contractors.

TOTAL COST FOR 7 HOUSES: \$6,000,000
Cost per House: \$850,000

Cost and Financial Projection on Interest

Loan Disbursement Schedule

- Month 1 → \$1,400,000
- Month 6 → \$300,000
- Month 9 → \$900,000
- Month 10 → \$1,000,000
- Month 12 → \$1,000,000
- Month 14 → \$1,000,000
- Month 16 → \$1,000,000
- Month 18 → \$750,000
- Month 20 → \$350,000
- Month 22 → \$350,000

Loan Details

- Annual Interest Rate: 9% (0.75% per month)
- Duration: 24 months
- Disbursements over the period: Interest is calculated based on the amounts withdrawn at each stage.

Cost and Financial Projection on Interest

Monthly Interest Schedule

Month	-	Monthly Interest (USD)	-	Observation
01		\$10,500		Initial interest on \$1,400,000
02		\$10,500		
03		\$10,500		
04		\$10,500		
05		\$10,500		
06		\$12,750		+ \$300,000 disbursed
07		\$12,750		
08		\$12,750		
09		\$19,500		+ \$900,000 disbursed
10		\$27,000		+ \$1,000,000 disbursed
11		\$27,000		
12		\$34,500		+ \$1,000,000 disbursed
13		\$34,500		
14		\$42,000		+ \$1,000,000 disbursed
15		\$42,000		
16		\$49,500		+ \$1,000,000 disbursed
17		\$49,500		
18		\$55,125		+ \$750,000 disbursed
19		\$55,125		
20		\$57,750		+ \$350,000 disbursed
21		\$57,750		
22		\$60,375		+ \$350,000 disbursed
23		\$60,375		
24		\$60,375		

Costs, Values, and Returns

Total Construction Cost

- Each house costs \$850,000 to build.
- Since 7 houses will be built, the total construction cost will be \$5,950,000.

Land Cost

The land where the houses will be built costs \$1,300,000.

Infrastructure Cost

- The total cost of infrastructure, including earthwork, foundations, paving, and basic installations, is \$790,000.

Sales Expenses (Commission and Closing Costs)

- The selling cost of each house includes 3,5% of the sale price to cover commissions and closing costs.
- The selling price of each house is \$1,890,000, so the sales expense per house is \$66,000.
- For 7 houses, the total cost of commissions and closing will be \$462,000.

Interest Costs from Financing

- Since 100% of the project value will be financed by the bank, and disbursements will be made every 3 months throughout the construction, there will be a total interest cost of \$823,000.
- This amount accumulates over time due to a 9% annual interest rate on the disbursed amounts.

Total Project Cost (Updated with Interest)

- Adding all costs (construction, land, infrastructure, sales expenses, and interest), the total updated project cost will be \$9,324,994.

Total Project Revenue

- By selling 7 houses at \$1,890,000 each, the total revenue generated will be \$13,230,000.

Gross Project Profit

- Total revenue minus the total project cost results in a gross profit of \$3,965,000.

Total Return on Investment (ROI)

- The total project ROI (based on the total cost) is 41.88%.

FINANCING

CONSTRUCTION LOAN



Construction Financing in the USA

A Construction Loan is a specific financing method for property development. Instead of releasing the full amount at once, the lender makes payments in stages (draws) as the construction progresses and passes inspections. The process usually starts with the investor purchasing the land and continues with gradual fund releases, monitoring the construction until the final delivery.

The steps to secure this financing are:

1. Land Acquisition (Investor's Own Funds)

2. Loan Approval (Construction Loan)

- Budget and schedule approval.
- Financial plan structuring, detailing how funds will be granted and repaid throughout the construction.

3. Draw Schedule - Disbursement During Construction

- Funds are released in phases, according to the completion of construction stages and bank inspections.

Draw Schedule (Payment Phases)

1st Draw – Site Preparation and Foundation (30%)

- Land clearing and site preparation.
- Excavation and foundations (concrete, piles, slab).
- Bank inspection before the next disbursement.

2nd Draw – Structure and Exterior Enclosure (20%)

- External walls (blocks, wood frame, or steel frame).
- Roof installation.
- Exterior wrapping (sheathing, sealing, windows, and doors).
- Inspection for the next payment release.

3rd Draw – Internal Systems (25%)

- Electrical, plumbing, HVAC installation.
- Water and gas pipeline installations.
- Rough-in inspection (before wall closure).

4th Draw – Interior Finishes (15%)

- Drywall and painting.
- Flooring, cabinets, countertops.
- Lighting, sinks, faucets, showers.
- Installation of interior doors and baseboards.

5th Draw – Finalization and Delivery (10%)

- Landscaping, garage, sidewalks.
- Final cleaning and finishing details.
- Certificate of Occupancy (CO – Certificate of Occupancy).



CHRYSALIS

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