

STEP 1 BUILDERS

Total Turnkey Cost Matrix & Sweat Equity Guide
Evaluating True Investment from Structural Shell to Completion

1. Executive Summary & Core Shell Rate

Step 1 Builders delivers an advanced, high-performance weatherproofed structural shell package utilizing **Castleforms 360mm Insulated Concrete Formwork (ICF)** and premium **Senator Windows** lock-ups. This structural envelope guarantees rapid speed of money, executing a 150 m² home blueprint in exactly **10.85 working weeks**.

- **Core Flat Rate:** €1,800.00 per m² (Exclusive of VAT).
- **Statutory VAT Rate:** Eligible for Revenue Ireland's reduced 13.5% Residential Construction VAT.
- **Gross Customer-Facing Rate:** Exactly €2,043.00 per m² (Inclusive of 13.5% VAT).

Estimated Turnkey Finishing Metric (Per m ²):	€1,255.00 to €1,850.00 / m ²
Total Turnkey Capital Required (100 m ² House):	€125,500.00 to €185,000.00
Maximum Potential Sweat Equity / DIY Savings:	€25,000.00 to €45,000.00+

2. Strategic Inclusions (Optimizing Client Budget)

To eliminate out-of-pocket 'hidden cost shock' for self-builders while safeguarding our efficient 3-man crew operation, Step 1 Builders directly integrates the following premium components into our base €1,800/m² rate:

- A. Full Structural Floor PIR Insulation Supply:** To coordinate seamlessly with future trades, we absorb the entire raw material cost of high-grade floor insulation boards. If your build opts for traditional radiators, we install it directly beneath our concrete slab pour (True Third Pour). If you choose underfloor heating, we purchase the full allocation and leave it wrapped, protected, and neatly palletized inside your weather-tight lockup for your plumber's immediate use.
- B. Comprehensive Construction Waste & Skips:** We cover the logistics and cost of all commercial skips required for our structural offcuts, EPS core scrap, and concrete wash. We promise a Spotless Structural Handover—delivering a swept, pristine workspace ready for finishing trades.
- C. Transparent Mud/Soil Removal Exemption:** To prevent bloating our flat rate with arbitrary safety margins, all subsurface muck-away, poor soil displacement, or rock excavation costs are excluded and passed directly to the client at cost with 0% builder markup.
- D. Site Facilities & Scaffolding:** Long-term items like progressive GA3-compliant scaffolding and on-site portaloos are omitted from our fees because they must remain in operational use by your renderers, plasterers, and roofers months after our 10.85-week shell phase concludes.

3. Turnkey Finishing Cost Matrix (Material vs. Labor Splits)

Below is a granular breakdown of the remaining elements required to bring the Step 1 structural shell to a full turnkey completion. This structure isolates material from labor fees, empowering the client to identify direct financial saving windows at a glance.

Finishing Element (Per m²)	Mat. Cost (per m²)	Labor Cost (per m²)	Total Range (per m²)	Est. Total (100 m²)	DIY Feasibility
Exterior Acrylic Rendering (ICF Base)	€35 – €50	€45 – €60	€80 – €110	€8k – €11k	Low (Specialist Trade)
Roof Tiling & Slating	€45 – €70	€35 – €60	€80 – €130	€8k – €13k	Low (Specialist Trade)
Floor Screed Only (PIR supplied by us)	€15 – €25	€10 – €20	€25 – €45	€5k – €8k*	Low (Specialist Trade)
Roof Insulation & Airtightness	€25 – €38	€25 – €42	€50 – €80	€5k – €8k	High (Prime DIY Target)
Mechanical, Plumbing & MVHR System	€150 – €200	€80 – €110	€230 – €310	€23k – €31k	Low (Sign-off Required)
Electrical (Conduits & ICF Chasing)	€40 – €60	€80 – €120	€120 – €180	€12k – €18k	Medium (Can assist chasing)
Drylining & Plaster Skimming	€30 – €50	€60 – €90	€90 – €140	€9k – €14k	Medium (Boarding only)
Internal Joinery & Second Fix Carpentry	€40 – €65	€40 – €65	€80 – €130	€8k – €13k	High (Sweat Equity)
Kitchen, Utilities & Sanitaryware Supply	€100 – €160	€50 – €90	€150 – €250	€15k – €25k	Medium (Install assistance)
Floor Coverings & Internal Painting	€40 – €70	€60 – €110	€100 – €180	€10k – €18k	High (Prime DIY Target)
Turnkey Landscaping (Footpaths/Paving)	—	—	—	€7k – €12k	High (Saves massive labor)
Variable Muck-away, Scaffold & Loo Hire	€20 – €35	€40 – €75	€60 – €110	€3.5k – €5k	Low (Logistical Hire)
Scaffolding Striking & BCMS Signoffs	—	—	—	€3k – €5k	Low (Liability reasons)
ESTIMATED FINISHING TOTALS	€540 – €823	€525 – €842	€1,065 – €1,665	€125.5k – €185k	Turnkey Finishing Budget

*Note: Floor Insulation & Screed 100m² figure includes full layout materials. Matrix factors regional variations for 2026 domestic projections.

4. Technical Insights & Key Self-Builder Wins

- **The Air-Tight ICF Advantage & MVHR:** Because the Castleforms superstructure provides continuous wall insulation, your primary task is ensuring the roof insulation and airtightness taping maps flawlessly into your structure. Since your shell is highly airtight, a **Mechanical Ventilation with Heat Recovery (MVHR)** system is explicitly budgeted to prevent dampness and preserve indoor air quality safely.
- **Chasing the ICF Foam:** The electrical budget accounts for the added time needed to hot-knife or route conduits directly into the EPS insulation panels before plasterboard slabbing. You can save on labor costs

here by assisting your electrician with the cleanup or laying out paths.

- **Exterior Render vs. Interior Skimming:** Leave the structural exterior rendering and interior plaster skimming to professionals to safeguard the weather-tight envelope and aesthetics. Focus your efforts instead on internal components.

5. Strategic Sweat Equity Roadmap (Maximum Savings)

If you want to maximize your budget efficiency, execute the following high-labor, low-risk tasks yourself to extract significant savings:

1. Painting & Priming Sanding drywall joints, mist-coating plasterboard, and applying final interior coatings is pure labor time. It is the easiest way to retain cash.	Potential Savings: €4,000 – €7,000
2. Roof Insulation & Taping Fitting mineral wool rolls or rigid boards between your trusses and sealing the vapor membrane is time-consuming but mechanically simple.	Potential Savings: €2,000 – €3,500
3. Landscaping & Site Clearing Handling site waste sorting, spreading topsoil, planting, and prepping patio sub-bases drastically cuts down expensive heavy plant labor fees.	Potential Savings: €3,000 – €6,000
4. Flooring Installation Clicking together laminate or engineered timber floors in bedrooms and living rooms requires standard tools and basic patience.	Potential Savings: €2,500 – €4,500

6. True Combined Turnkey Cost Per Square Meter

By combining Step 1 Builders' fixed structural package with remaining trade estimates, we can confidently project a client's absolute real-world cost metrics under two distinct project management pathways (exclusive of VAT):

Scenario A: Best-Case / Strategic Sweat Equity (Managing 50% DIY Savings)

The client leverages our weather-tight lockup to stage finishes over time, executing roof insulation, airtightness taping, second-fix carpentry, floor laying, painting, and basic landscaping themselves.

- Step 1 Shell Rate: €1,800.00 / m²
- Finishing Rate (DIY Optimized): ~€750.00 to €1,050.00 / m²
- **True Turnkey Cost Range: €2,550.00 to €2,850.00 per m²**

Scenario B: Worst-Case / Fully Outsourced & High-Spec Finishing

The client hires a secondary manager or premium subcontracting trades to fully deliver all internal specifications with zero personal labor contribution.

- Step 1 Shell Rate: €1,800.00 / m²
- Finishing Rate (Fully Outsourced): ~€1,065.00 to €1,665.00 / m²
- **True Turnkey Cost Range: €2,865.00 to €3,465.00 per m²**

7. Statutory Tax Guardrails: The Revenue Two-Thirds Rule

Under Revenue Ireland guidelines, a major financial benefit is preserved through this execution sequence:

1. For the **Step 1 Builders contract**, our total applied structural materials constitute only **42.7% of our invoice**, remaining safely below the statutory 66.66% (two-thirds) ceiling. This legally protects your right to

pay the reduced **13.5% VAT rate** on our entire shell package.

2. When clients perform DIY tasks, the Two-Thirds Rule is nullified for those elements since they purchase materials directly at retail counter rates (23% VAT) and supply labor for free. For any outsourced complex trades (Plumbing/Electrical), clients must ensure the contractor provides a combined '**Supply-and-Fit**' **package** to capture the 13.5% rate on expensive equipment like the MVHR unit or Air-to-Water heat pump.

Important Safety Disclaimer for Self-Builders:

While managing individual trades avoids the standard 15% to 25% main contractor markup, never attempt to bypass certified sign-offs. Always ensure your gas/plumbing (RGII/safe-electric equivalents), electrical first/second fix, and structural scaffolding tasks are verified by qualified personnel to preserve your BCMS certifications and home warranty policies.

Disclaimer: This document is prepared for informational and strategic framework purposes for Step 1 Builders and their prospective self-build clients. All final finishing costs, labor variances, and tax implications are subject to localized market shifts, building control standards, and individual site criteria in 2026. AI responses may include mistakes.