

FREE SAMPLE

A PLAN, A BUDGET & EVERY BOARD ON THE LIST

THE \$25K CABIN

Plan it, price it, and build a 16×20 cabin with your own two hands.



Line-by-line budget

70+ item materials list

8 build phases

Printable worksheets

BOB

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BY BOB

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Read this first

This is a planning and building guide, not a set of engineered, stamped plans. Building codes, snow loads, wind speeds, frost depth and soil change from county to county, and what works in Tennessee can fail in Montana.

- Get your plans approved by your local building department before you build.
- Have a licensed engineer or builder check anything structural for your site, especially if your snow load, wind speed or frost depth is higher than the numbers in Chapter 3.
- Prices in this guide are ballpark US retail figures from fall 2026. They will be different where you live, and they change month to month. Price your own list before you commit.
- You are responsible for your own safety. Wear eye and hearing protection, use fall protection on the roof, and hire licensed pros wherever your state requires them.

The author can't be held responsible for injury, loss or damage that comes from using this information. Build smart, check twice, and when in doubt, ask your inspector. That's what they're there for.

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Introduction: twenty-five grand and a stack of lumber

You can build a solid, insulated, heated 16×20 cabin for about \$25,000 in materials, if you do the work yourself and plan before you buy. That's what this guide is: one cabin, start to finish, with the numbers.

Most cabin videos make it look either dead easy or crazy expensive. The truth sits in the middle. A small cabin is honest work that two people can do on weekends, but the money goes fast if you skip the planning.



Inside the finished cabin: the open end, with the stove on the center line and a rafter tie on every pair. Illustration.

What \$25,000 gets you

- A 320 sq ft cabin on concrete piers, with a sleeping loft of about 128 sq ft above the back end
- 2×6 insulated walls, a metal roof, and board-and-batten siding
- Five windows and an insulated steel front door
- A finished knotty-pine interior and a vinyl plank floor

- A small wood stove with a proper insulated chimney
- Wiring, lights and outlets, ready to hook up to power

That's a **dry cabin**: warm, tight and wired, but no running water or bathroom inside. Plenty of hunting camps and weekend places live that way for years. Chapter 4 prices out the water and toilet options if you want them.

What it doesn't cover

- The land
- A well, a septic system, or bringing power out from the road
- A driveway or site work beyond basic clearing
- Tools you don't already own (Chapter 5)
- Furniture
- Your labor, which is the whole reason this is possible

Where the number comes from

The typical materials total in Chapter 4 comes to about \$24,000, which leaves a little room under \$25,000 for surprises. A few of the savings in that chapter widen that cushion to a safe 10%. A lean builder using salvage windows and sawmill lumber can come in under \$17,000. Buy everything retail at once in a high-cost area, and you'll be past \$30,000. Chapter 4 shows where that gap comes from.

Who this is for

You can swing a hammer, read a tape measure, and you're willing to learn the rest. You've got a buddy, a son or a neighbor who can help lift walls and rafters. And you've got roughly 20 to 28 weekends, which works out to five to seven months.

How to use this guide

Read the whole thing before you buy a single board. Chapters 2 to 4, the permits, the design and the budget, are where you save the real money. The build chapter makes a lot more sense once you know why each piece is there.

Let's get to it.

CHAPTER 7

20 mistakes that blow the budget

You'll see most of these in half the build videos out there. Every one of them costs money, time or both, and every one is easy to avoid if you know it's coming.

Before you build

- 1. Building before calling the county.** The most expensive mistake on this list. A stop-work order or a tear-down notice can cost you everything you've put in.
- 2. Building a "shed" and sleeping in it.** Fine until a neighbor complains or you try to sell. Then it's a red tag, or worse.
- 3. Not asking about a minimum dwelling size.** Some counties won't permit a home under 600 sq ft or more. Find out before you buy land, not after.
- 4. Buying it all at once.** Lumber sitting in the rain for six months warps, and your cushion is gone before you need it. Buy phase by phase.

Foundation and floor

- 5. Digging without calling 811.** Hitting a buried power or gas line can kill you, and the repair bill lands on you.
- 6. Piers that stop above the frost line.** Frost heave lifts the piers unevenly every winter, and the whole cabin racks. Doors stick, drywall cracks, windows leak.
- 7. A floor that isn't square.** If the diagonals are off by an inch, every wall, rafter and sheet of plywood above it is off too.
- 8. Untreated wood touching concrete or ground.** It rots in a few years. Use treated lumber and keep it up off the dirt.
- 9. The wrong nails in treated lumber.** The chemicals in treated wood eat ordinary steel. Use hot-dipped galvanized or fasteners rated for treated lumber.
- 10. Joists laid crown-down, or any which way.** You get a wavy floor you'll feel underfoot forever.

Walls and roof

- 11. Framing window openings before buying the windows.** Then the bargain windows you find don't fit. Get the windows first.

- 12. Housewrap and flashing lapped backwards.** If an upper layer tucks *behind* a lower one, water runs right in behind the siding, and you won't know until the wall rots.
- 13. No rafter ties.** The walls slowly push outward, the ridge sags, and that's very hard to fix later.
- 14. Notching rafters too deep.** A birdsmouth cut more than a third of the way through weakens the rafter right where the load is heaviest.
- 15. Ordering exactly what you need.** Boards split and you make bad cuts. Order 10% extra on framing lumber and 10% to 15% extra on sheet goods, or you'll be driving to the store every Saturday.
- 16. Metal roof screws driven too tight, or crooked.** A crushed or tilted washer leaks. Snug and straight is the rule.

Inside

- 17. Skipping the vent channels in the roof.** Warm, damp air gets into the insulation, condenses, and turns into mold and rot.
- 18. Insulating before the electrical inspection.** If the inspector can't see the wiring, you'll be tearing insulation back out.
- 19. A stove too close to the wall, or a chimney pieced together from mismatched parts.** This is how cabins burn down. Use the clearances in the stove's manual and one complete, listed chimney system.
- 20. No cushion in the budget.** Something always comes up. If every dollar is already spent, one surprise stops the whole job.

Avoid these 20 and your cabin will pass inspection. For real.

That's the free sample

You've read the introduction and Chapter 7. The full guide has the rest of the cabin:

- The permit and land checks that come before you spend a dime
- The complete design and spec sheet for the 16×20 cabin
- The line-by-line budget, with lean and typical numbers for every part
- The tools list, and all 8 build phases step by step, with Bob's checks
- The 70+ item materials list and four printable worksheets

Get the full guide for \$30. The link is in the description of every one of Bob's videos.