

## APPENDIX A

# Part A Outline of NAHB Chart of Accounts

### **1000–1990 Assets**

#### ***1000–1090 Cash***

- 1010 Petty cash
- 1020 Cash, general
- 1030 Cash, payroll
- 1040 Cash, savings and money market
- 1050 Cash, held in escrow

#### ***1100–1190 Short-term Investments***

- 1110 Certificates of deposit
- 1120 Marketable securities
- 1130 Government securities
- 1190 Other short-term investments

#### ***1200–1290 Receivables***

- 1210 Accounts receivable, trade
- 1220 Accounts receivable, other
- 1230 Notes receivable
- 1250 Mortgage notes receivable, current year
- 1260 Due on construction and development loans
- 1265 Costs in excess of billings
- 1270 Accrued interest receivable
- 1280 Allowance for doubtful accounts
- 1290 Retentions (retainage) receivable

#### ***1300–1390 Inventories***

- 1310 Construction materials inventory
- 1320 Land held for development
- 1330 Property held for remodeling

***1400–1490 Work in Progress***

- 1410 Land and land development
- 1412 Accumulated allocations, land, and land development costs
- 1420 Developed lots
- 1425 Reserve for impairment on developed lots
- 1430 Direct construction cost
- 1440 Indirect construction cost

***1500–1590 Finished Units and Other Inventory***

- 1510 Finished units
- 1520 Model homes
- 1530 Trade-ins and repossessions

***1600–1690 Other Current Assets***

- 1610 Refundable deposits
- 1620 Prepaid expenses
- 1630 Employee advances
- 1650 Due from affiliates or subsidiaries
- 1660 Due from officers, stockholders, owners, or partners
- 1690 Other current assets

***1700–1790 Investments and Other Assets***

- 1710 Investments, long-term
- 1720 Cash surrender value of officers' life insurance
- 1730 Investments in affiliated entities
- 1750 Mortgage notes receivable, long-term
- 1760 Due from affiliated companies or subsidiaries, long-term
- 1780 Organization cost

***1800–1890 Property, Plant, and Equipment***

- 1810 Land
- 1820 Buildings
- 1825 Rental property
- 1827 Recreation amenities
- 1830 Office furniture and equipment
- 1840 Vehicles
- 1850 Construction equipment
- 1870 Model home furnishings
- 1875 Design center displays
- 1880 Leasehold improvements
- 1890 Computer equipment and software

***1900–1990 Accumulated Depreciation***

- 1920 Accumulated depreciation, buildings
- 1925 Accumulated depreciation, rental properties

- 1927 Accumulated depreciation, recreation amenities
- 1930 Accumulated depreciation, office furniture and equipment
- 1940 Accumulated depreciation, vehicles
- 1950 Accumulated depreciation, construction equipment
- 1970 Accumulated depreciation, model home furnishings
- 1975 Accumulated depreciation, design center displays
- 1980 Accumulated depreciation, leasehold improvements
- 1990 Accumulated depreciation, computer equipment and software

## **2000–2990 Liabilities and Owners' Equity**

### ***2000–2090 Deposits by Customers***

- 2010 Contract deposits
- 2030 Tenant security deposit
- 2040 Advance rent collected

### ***2100–2190 Accounts Payable***

- 2110 Accounts payable, trade
- 2120 Retentions payable
- 2190 Accounts payable, other

### ***2200–2290 Notes Payable***

- 2200 Line of credit payable
- 2220 Acquisitions and development loans payable
- 2230 Construction loans payable
- 2240 Current portion of long-term debt
- 2290 Notes payable, other

### ***2300–2490 Other Current Liabilities***

- 2310 Social Security and Medicare
- 2320 Federal payroll tax, withheld and accrued
- 2330 State and local payroll tax, withheld and accrued
- 2340 Other payroll withholdings
- 2345 Union withholding and benefits payable
- 2350 Sales and use taxes payable
- 2360 Real estate taxes payable
- 2370 Income taxes payable
- 2390 Accrued interest payable
- 2400 Accrued salaries and wages payable
- 2410 Accrued commissions payable
- 2411 Accrued pension and profit-sharing expenses
- 2420 Workers' compensation insurance payable
- 2425 Other accrued expenses
- 2430 Deferred income
- 2440 Due to affiliated companies or subsidiaries
- 2450 Due to officers, stockholders, owners, partners
- 2480 Billings in excess of costs

2490 Other current liabilities

***2500–2890 Long-Term Liabilities***

2510 Long-term notes payable

2530 Mortgage notes payable

2600 Deferred income taxes payable

2610 Due to affiliated companies or subsidiaries, long-term

2620 Due to officers, stockholders, owners, partners, long-term

2700 Other long-term liabilities

***2900–2990 Owners' Equity***

2900 Common stock

2910 Additional paid in capital

2920 Retained earnings

2930 Treasury stock

2940 Unrealized holding loss

2950 Partnership or proprietorship account

2960 Distributions, dividends, and draws

**3000–3990 Sales, Revenues, and Cost of Sales**

***3000–3490 Sales and Revenues***

3000 Sales, land held for development

3050 Sales, developed lots

3100 Sales, single-family, speculative

3110 Sales, single-family, production

3120 Sales, single-family, custom designed

3125 Sales, single-family, custom, no land

3128 Sales, options and upgrades

3130 Sales, residential remodeling

3133 Sales, commercial and industrial remodeling

3135 Sales, insurance restoration

3137 Sales, repairs

3140 Sales, multifamily

3150 Sales, commercial and industrial

3160 Sales, trade-ins, repossessions

3190 Sales, other

3195 Cancellation fees

3200 Rental property income

3210 Common area reimbursements

3220 Other reimbursements

3230 Parking fee income

3240 Amenities facilities income

3360 Construction management fee income

3370 Design fees collected

3400 Miscellaneous income

3410 Interest income

3420 Dividend income  
3450 Earned discounts  
3460 Earned rebates  
3490 Sales concessions and discounts

***3500–3700 Cost of Sales***

3500 Cost of sales, land held for development  
3550 Cost of sales, developed lots  
3600 Cost of sales, single-family, speculative  
3610 Cost of sales, single-family, production  
3620 Cost of sales, single-family, custom designed  
3625 Cost of sales, single family, custom, no land  
3628 Cost of sales, options and upgrades  
3630 Cost of sales, remodeling  
3633 Cost of sales, commercial and industrial remodeling  
3635 Cost of sales, insurance restoration  
3637 Cost of sales, repairs  
3640 Cost of sales, multifamily  
3650 Cost of sales, commercial and industrial  
3660 Cost of sales, trade-ins  
3690 Cost of sales, other  
3700 Direct construction cost for prior periods

***3800–3899 Costs of Construction***

3810 Direct labor  
3820 Labor burden  
3830 Building material  
3840 Trade contractors  
3850 Rental equipment  
3860 Other direct construction costs  
3870 Professional design fees

**4000–4990 Indirect Construction Cost**

***4000–4090 Salaries and Wages***

4010 Superintendents  
4020 Laborers  
4030 Production manager  
4040 Architects, drafters, estimators, purchasers  
4050 Warranty and customer service manager  
4060 Warranty and customer service wages  
4070 Other indirect construction wages  
4990 Absorbed indirect costs

***4100–4190 Payroll Taxes and Benefits***

4110 Payroll taxes  
4120 Workers' compensation insurance

- 4130 Health and accident insurance
- 4140 Retirement, pension, profit sharing
- 4150 Union benefits
- 4190 Other benefits

***4200–4290 Field Office Expenses***

- 4210 Rent, field office
- 4230 Repairs and maintenance, field office
- 4250 Utilities, field office
- 4260 Telephone, field office
- 4265 Mobile phones, pagers, and radios, field office
- 4290 Other field office expenses

***4300–4390 Field Warehouse and Storage Expenses***

- 4310 Rent, field warehouse and storage
- 4330 Repairs and maintenance, field warehouse and storage
- 4350 Utilities, field warehouse and storage
- 4360 Telephone, field warehouse and storage

***4400–4490 Construction Vehicles, Travel, and Entertainment***

- 4410 Lease payments, construction vehicles
- 4420 Mileage reimbursement
- 4430 Repairs and maintenance, construction vehicles
- 4440 Operating expenses, construction vehicles
- 4450 Taxes, licenses, insurance, construction vehicles
- 4460 Travel, construction department
- 4470 Customer business entertainment, construction
- 4480 Training and education, construction
- 4490 Recruiting fees and expenses, construction

***4500–4590 Construction Equipment***

- 4510 Rent, construction equipment
- 4530 Repairs and maintenance, construction equipment
- 4540 Operating expenses, construction equipment
- 4550 Taxes and insurance, construction equipment
- 4560 Small tools and supplies

***4600–4690 Expenses for Maintaining Unsold Units and Units under Construction***

- 4610 Temporary utilities
- 4620 Trash maintenance
- 4640 Lawn care
- 4650 Utilities, completed units
- 4660 Repairs and maintenance, completed units

***4700–4790 Warranty and Customer Service***

- 4710 Salaries and wages, warranty
- 4720 Material, warranty
- 4730 Trade contractor, warranty
- 4790 Other warranty expenses

***4800–4890 Depreciation Expenses***

- 4820 Depreciation, construction office
- 4830 Depreciation, warehouse
- 4840 Depreciation, construction vehicles
- 4850 Depreciation, construction equipment

***4900–4990 Other***

- 4910 Insurance and bonding expenses
- 4920 Builder's risk insurance
- 4990 Absorbed indirect costs

**5000–5990 Financing Expenses**

***5000–5090 Interest***

- 5010 Interest on line of credit
- 5020 Interest on notes payable
- 5030 Interest expense on developed lots
- 5040 Interest incurred on construction loans
- 5050 Interest on completed speculative inventory
- 5090 Interest expense, other

***5100–5190 Construction Loan Points and Fees***

- 5120 Points and fees
- 5130 Appraisal and related fees
- 5140 Inspection fees

***5200–5290 Closing Costs***

- 5210 Closing costs
- 5220 Title and recording
- 5230 Loan fees

**6000–6990 Sales and Marketing Expenses**

***6000–6090 Sales Salaries, Marketing Salaries and Commissions***

- 6010 Compensation, sales manager
- 6030 Salaries, sales personnel
- 6040 Sales commissions, in-house
- 6045 Sales commissions, internet and website support
- 6050 Sales commissions, outside
- 6060 Salaries, design center personnel
- 6065 Commissions, designs
- 6090 Other sales office salaries and wages

***6100–6190 Payroll Taxes and Benefits, Sales and Marketing***

- 6110 Payroll taxes, sales and marketing
- 6120 Workers' compensation insurance, sales and marketing
- 6130 Health and accident insurance, sales and marketing
- 6140 Retirement, pension, profit-sharing plans, sales and marketing
- 6190 Other benefits, sales and marketing

***6200–6290 Sales Office Expenses***

- 6210 Rent, sales office
- 6230 Repairs and maintenance, sales office
- 6250 Utilities, sales office
- 6260 Telephone, sales office
- 6270 Supplies, sales office

***6300–6395 Advertising and Sales Promotion***

- 6310 Print advertising
- 6320 Radio advertising
- 6325 Television advertising
- 6330 Web page design and maintenance expense
- 6335 Internet marketing, advertising and fees
- 6340 Brochures and catalogs
- 6350 Signs
- 6355 Billboards
- 6365 Promotions
- 6370 Agency commissions
- 6380 Multiple listing fees
- 6390 Public relations
- 6395 Referral fees

***6400–6490 Sales Vehicles, Travel, and Entertainment***

- 6410 Lease payments, sales vehicles
- 6420 Mileage reimbursement
- 6430 Repairs and maintenance, sales vehicles
- 6440 Operating expenses, sales vehicles
- 6450 Taxes, licenses, insurance, sales vehicles
- 6460 Travel, sales and marketing
- 6470 Customer business entertainment

***6500–6590 Design Center Expenses***

- 6510 Rent or lease payments, design center
- 6530 Repairs and maintenance, design center
- 6550 Utilities, design center
- 6560 Management fees design center
- 6570 Signage, design center
- 6580 Telephone, design center

6585 Supplies, design center

***6600–6690 Model Home Maintenance***

6610 Rent or lease payments, model home furnishings  
6620 Model home rent or lease payments  
6625 Decorating fees, model homes  
6630 Repairs and maintenance, model homes  
6650 Utilities, model homes  
6670 Lawn and landscaping care, model homes  
6680 Cleanup, model homes  
6690 Interest on model homes

***6700–6790 Sales and Marketing Fees***

6710 Market research and consultation  
6720 Interior design fee  
6770 Recruiting fees and expenses, sales and marketing personnel  
6780 Training and education expenses

***6800–6890 Depreciation***

6810 Depreciation, sales office  
6830 Depreciation, sales vehicles  
6870 Depreciation, model home furnishings and decorations  
6880 Depreciation, design center displays

***6900–6990 Other Marketing Expenses***

6930 Sales concessions  
6940 Buy downs  
6999 Other sales and marketing expenses

**7000–7990 Operating and Management Expenses, Rental Operations**

***7000–7090 Property Management***

7010 Compensation, property manager  
7030 Salaries and wages, property management personnel  
7040 Commissions, in-house  
7050 Commissions, outside  
7060 Salaries and wages, maintenance personnel  
7070 Payroll taxes and benefits, rental operations  
7072 Workers' compensation insurance, rental  
7073 Health and accident insurance, rental  
7074 Retirement, pension, and profit-sharing plans, rental  
7079 Other benefits, rental

***7100–7190 Rental Expenses***

7110 Advertising  
7130 Credit reports

7190 Other rental expenses

***7200–7290 Administrative Expenses, Rental Operations***

7220 Management and service fees

7230 Office expenses

7240 Telephone

7250 Tenant bad debts

7260 Collection costs

7290 Other administrative expenses

***7300–7390 Professional Services, Rental Operations***

7310 Legal services

7320 Accounting services

7330 Market research

7390 Other professional services, rental operations

***7400–7490 Operating Expenses, Rental Operations***

7410 Utilities

7420 Engineering

7430 Janitorial

7440 Trash removal service

7450 Exterminating

7460 Snow removal

7470 Other contractual services

7480 Vehicles and equipment, rental operations

7490 Other rental operations expenses

***7500–7590 Taxes and Insurance, Rental Operations***

7510 Real estate property taxes

7520 Personal property taxes

7530 Franchise taxes

7540 License fees

7560 Workers' compensation insurance

7570 Insurance, rental operations

7590 Other taxes and insurance, rental operations

***7600–7690 Maintenance and Repairs, Rental Operations***

7610 Tenant redecorating, rental operations

7630 Maintenance contracts and services, rental operations

7640 Ground maintenance and repairs, rental operations

7650 Vehicle maintenance and repairs, rental operations

7660 Equipment maintenance and repairs, rental operations

7670 Amenities maintenance and repairs, rental operations

***7700–7790 Financing Expense, Rental Operations***

7710 Interest on mortgage payable

7720 Interest on long-term notes payable

***7800–7890 Depreciation Expenses, Rental Operations***

7810 Depreciation, building  
7820 Depreciation, maintenance equipment  
7830 Depreciation, vehicles  
7840 Depreciation, furniture and fixtures  
7850 Depreciation, amenities  
7890 Other depreciation

***7900–7990 Other Management and Operating Expenses***

**8000–8990 General and Administrative Expense**

***8000–8090 Salaries and Wages***

8010 Salaries, owners  
8020 Salaries, officers  
8030 Salaries, management  
8050 Salaries and wages, office and clerical  
8090 Other general and administrative salaries and wages

***8100–8190 Payroll Taxes and Benefits***

8110 Payroll taxes  
8120 Workers' compensation insurance  
8130 Health and accident insurance  
8140 Retirement, pension, profit-sharing plans  
8190 Other employee benefits

***8200–8290 Office Expenses***

8210 Rent  
8220 Office equipment rental  
8230 Repairs and maintenance, administrative office space  
8240 Repairs and maintenance, administrative office equipment  
8250 Utilities, administrative office  
8260 Telephone, administrative office  
8270 Office supplies, administrative office  
8280 Postage and deliveries  
8290 Miscellaneous expenses, administrative office

***8300–8390 Technology and Computer Expenses***

- 8310 Computer supplies
- 8320 Leases, computer hardware
- 8330 Leases, computer software
- 8335 Software licensing and subscription fees
- 8340 Network and web development expenses
- 8350 Repairs and maintenance, computer equipment
- 8360 Maintenance, computer software

***8400–8490 Vehicles, Travel, and Entertainment***

- 8410 Lease, administrative vehicles
- 8420 Mileage reimbursement
- 8430 Repairs and maintenance, administrative vehicles
- 8440 Operating expense, administrative vehicles
- 8450 Taxes, licenses, insurance, administrative vehicles
- 8460 Travel
- 8470 Customer business expense
- 8480 Meeting expenses
- 8490 In-house meeting expenses

***8500–8590 Taxes***

- 8510 Sales and use taxes
- 8520 Real estate taxes
- 8530 Personal property taxes
- 8540 License fees
- 8590 Other taxes

***8600–8690 Insurance***

- 8610 Hazard insurance, property insurance
- 8630 General liability insurance
- 8690 Other insurance

***8700–8790 Professional Services***

- 8710 Accounting services
- 8720 Legal services
- 8730 Consulting services
- 8770 Recruiting and hiring
- 8790 Other professional expenses

***8800–8890 Depreciation Expenses***

- 8810 Depreciation, buildings
- 8830 Depreciation, vehicles
- 8840 Depreciation, furniture, and equipment
- 8860 Amortization of leasehold improvements
- 8870 Depreciation, computer equipment and software

8880 Amortization of organization cost  
8890 Depreciation, other

***8900–8990 General and Administrative Expense, Other***

8900 Bad debts  
8905 Legal settlement expenses  
8910 Contributions  
8911 Contributions, political  
8920 Dues and subscriptions  
8950 Bank charges  
8960 Penalties and other nondeductible expenses  
8990 Training and education expenses

**9000–9990 Other Income and Expenses**

***9100–9190 Other Income***

9100 Income from partnerships, joint ventures, S-corps, and LLCs  
9120 Loss from impairment write-downs of developed lots  
9150 Gain or loss on sale of assets  
9190 Other

***9200–9290 Other Expenses***

9200 Extraordinary expenses

***9300–9390 Provision for Income Taxes***

9300 Provision for federal income taxes  
9320 Provision for state income taxes  
9330 Provision for local income taxes