

The Owner's Guide

what you own and what it costs

A plain-language guide to what a website actually is, who holds each piece, and what every piece really costs. With the price receipts in the back.

THE ADDRESS

THE HOUSE

THE LAND

THE KEYS

THE METER

01

Why I wrote this

I paid \$99 a month for my own business's website, and it never gave me anything back.

I never had access to the analytics. I never had access to Search Console. I am a tech girl, a software engineer by trade, and even I did not know what I was missing until I went looking. So imagine everybody else. Thousands of small business owners are paying every month just for HAVING a website, and having a website, by itself, does nothing for you.

That is not because anybody is evil. It is because nobody explains this part. You get handed a price and a screenshot, and the words underneath the price, hosting, domain, CMS, SEO, are never translated into anything you can hold.

So people end up renting a paper house. It looks like a real house in the photo. It has a door and windows. But it sits on somebody else's land, the address out front is in somebody else's name, and if you stop paying, the whole thing folds flat and goes away. Three years later you have spent thousands of dollars and you own nothing you can point to.

This guide fixes that. By the end you will know the five pieces of a website, which of them should have your name on it, what each one really costs, and the six questions that will tell you in one phone call whether the person selling you a website is renting you a paper house. There is no quiz at the end and no trick anywhere in it. If a sentence in here does not land, that is my fault, not yours, and I want you to call me and say so.

Bring me the questions you were told were too basic. That is the whole job.

02

What a website really is

Five pieces. That is the whole thing. Once you can name them, you can never be sold a website you do not understand again.

PIECE ONE · YOUR DOMAIN

The address

Your domain name. *yourbusiness.com*. It is the thing people type, the thing on your business card, the thing Google attaches your reputation to over the years. It is bought from a registrar, it renews once a year, and it belongs to whoever's name is on the registration.

This is the single most important line in this guide. **The address should be bought on your card, in your name, always.** It costs about \$11 a year. There is no version of this business where you cannot afford your own address, and no good reason for anybody else's name to be on it.

PIECE TWO · YOUR DESIGN AND CODE

The house

The pages, the photos, the layout, the words, the buttons. The thing people actually look at. Somebody builds it. The question is where it lives when it is finished.

If it was built inside a platform's private system, the house cannot be moved, because it was never a house. It was a room in their building, decorated to look like yours. If it was built as real files in an account with your name on it, you can hand those files to me, or to any other developer, forever.

PIECE THREE · YOUR HOSTING

The land

The ground the house sits on. A computer somewhere that keeps your site switched on, twenty four hours a day, so that when someone types your address, your house is standing there.

Here is the part that surprises people. For a normal small business website, the land is free. Not free-trial free. There are hosting plans that allow commercial use, cost \$0 a month, and carry a typical small business site with room to spare. The reason you have not heard this is that hosting is where the monthly bill hides. It is easy to charge \$99 a month for something that costs the seller close to nothing. If your site ever outgrows the free plan, the next step up is about \$5 a month, paid by you straight to the host, never through me.

PIECE FOUR · YOUR ACCOUNTS

The keys

Who can get in and change things. Your site has accounts behind it: the registrar that holds the address, the host that holds the land, the place the code lives, and the little studio where you edit your own text and photos. Each of those accounts has an owner, and each of them can have guests.

The rule I build by: **you own every account, and I hold guest keys you can take back in a few clicks.** Not shared passwords. Not "my account, you are on it." Your account, your email, your card where a card is needed, and an invitation to me that you can cancel on a Tuesday afternoon without asking anyone. This is the whole difference between a vendor and a landlord. A landlord can lock you out. A guest cannot.

PIECE FIVE · YOUR DATA

The meter

And this is the one almost nobody mentions. Your website is quietly recording things all day. What people typed into Google before they found you. Which of your pages they read. Where they gave up. What they clicked right before they picked up the phone.

That recording is the meter, and the reading is the most valuable thing you own online. Most companies sell you the house and quietly keep the meter.

The five words, in order: address, house, land, keys, meter. Every website on earth is made of those five, and every price you are quoted covers some combination of them. When somebody cannot tell you which of the five their fee is for, that is the answer.

03

The meter, expanded

What the meter actually tells you

Two free tools do most of it. Google Search Console shows you what people searched to find you: the actual words, how many times you appeared, how many times somebody clicked. Analytics shows you who arrived, where they came from, what they looked at, and where they left. Put together, in plain English, they answer questions you are probably guessing at right now.

- **Which words people use for your service.** Not the words you use. The words they use. This changes headlines, and it changes ads.
- **How many people saw you and did not click.** That gap is usually a headline problem, and it is fixable in an afternoon.
- **Which page makes people call.** Almost never the one you expect.
- **Which services people are actually shopping for,** before you put another season into one nobody is looking for.
- **Whether the money you spent on that campaign moved anything at all.**

That is not "analytics." That is direction. It is the difference between running your business by feel and running it by what people actually did.

Why it is the most valuable thing you own online

A website that cannot be measured is a house that will crack, and you will not find out until it falls. It will not attract clients and it will not rank, and you will not know why, because nothing is reading the meter. That is the real cost of the cheap website. Somebody pays less and gets nothing back, and never learns what they were missing, because the information that would have told them went to somebody else's dashboard.

Whoever holds the meter holds your direction

If the readings land in your provider's account, then every decision that could have come from them ends up being made by somebody whose business is not your business. You are not just missing a report. You are missing the ability to steer.

I think this is a fairness problem, not a technology problem. Analytics, direction, the ability to make a decision from real numbers: that is what every business owner has a right to in a digital world, not only the ones with a marketing department. Accessibility is not just about how a site looks. It is about who is allowed to read the meter.

The one competitor I will praise out loud

When a real store is what you need, Shopify is genuinely the one platform that hands you real numbers out of the box. Their reporting is honest and it is yours to read. If that is what your business needs, I will build it for you there and set it up in your name. I win either way, which is why I can afford to tell you that. Everyone else sells you the house and keeps the meter. That is the pattern, and once you see it you cannot unsee it.

Two things to do this week, whoever built your site. One: open Google Search Console and Google Analytics with your own email address, and check that your site is connected to both. Two: if a provider set them up for you, ask for the logins to be transferred into your name. If the answer is no, you have learned something important for free.

04

Renting versus owning: the honest math

The common price at a subscription website shop is \$99 a month. Let us do the multiplication out loud, because nobody does it on the sales call.

	RENTING	OWNING
What you pay	\$99 a month, forever	From \$3,000 once, plus about \$11 a year for your address
Three-year total	\$3,564	\$3,033
On the last day	You own nothing	The address, the house, the land and the meter are all yours

\$99 a month is the common price at subscription website shops. Their prices and mine are read from published pricing pages, seen August 9, 2026. The totals are just the arithmetic.

Notice that the three-year cost is not the argument. The two numbers are close enough that a reasonable person could go either way on price alone. The argument is what is sitting in your hands on day 1,096. One of those columns leaves you with property. The other leaves you with receipts. And year four is where it stops being close. Renting keeps charging. Owning is about \$11 a year for the address, and \$0 a month for the land.

The cost nobody puts on the invoice

Your time. I will not give you an hour count, because there is no credible survey that produces one, and the figures that circulate trace back to agency blogs quoting each other. What I can tell you is what the invoice never says: the do-it-yourself website and the half-managed website are both paid for in your evenings. Choosing a template, fighting the layout, resizing the photo again, checking whether the update broke the contact form. That is time that belongs in selling, in networking, in the work you are actually good at. It is money, and it is money nobody writes down. When you compare two quotes, put a line in for it, even if you cannot fill in the number.

The renewal traps, in the sellers' own numbers

Every low headline price in this industry has a second price behind it. All of these come from the sellers' own pricing pages, seen August 9, 2026, and every one is in the receipts at the back of this guide.

- **The prepay trap.** Hostinger's website builder advertises \$2.99 a month. That price requires paying 48 months upfront, which is \$143.52 handed over on day one. It renews at \$10.99 a month, about 3.7 times the teaser.
- **The renewal jump.** SiteGround's StartUp hosting is \$2.99 a month for the first term and \$17.99 after it. Bluehost's Starter is \$3.99 in, \$9.99 out.
- **The annual-prepay floor.** Wix and Squarespace advertise yearly subscriptions paid in full upfront. Squarespace publishes both numbers: \$19 a month billed annually is \$25 a month if you pay monthly.
- **The features that are not in the price.** On Wix, taking bookings and payments requires the \$29 a month plan or higher. On Squarespace, business email is \$8.40 per user per month after a free first year, and email campaigns start at \$8 a month. On Hostinger, mailboxes are free the first year only, and the one-cent .com domain renews at \$19.99 a year.
- **The per-page charge.** One \$99 a month shop includes five pages and charges \$99 for each page after that, plus \$84 a year per email address. Another charges a nonrefundable \$1,188 deposit at the start, and \$125 an hour past a one-hour monthly credit.
- **The plugin stack.** On the do-it-yourself WordPress route the software is free and the parts are not. The ordinary set, search tools, forms, backups, security, a page builder and caching, runs roughly \$450 to \$700 a year at published list prices, and several of those double at renewal. One popular forms plugin is \$49.50 the first year and \$99 after that.

The fair thing to say about renting. A monthly plan does buy you something real: somebody to call. That has value and I am not going to pretend it does not. Owning does not include that by default. It includes the property. If you want somebody watching it and reading the meter for you, you hire that separately, from me or from anyone else, and you can start or stop without your website being held over your head. That is the difference between a service you choose and a rent you owe. What it costs is in section 7.

05

Your social page is not your website

I say this gently, because a lot of very good businesses are running on a Facebook page right now and doing fine.

A Facebook page is a rented audience on rented land.

You do not own the address. You do not own the house. You certainly do not own the meter. And the algorithm is the landlord: it decides, without telling you and without any appeal, how many of the people who already chose to follow you will see what you posted this morning. That number can change on a Tuesday because of a decision made in a meeting you will never hear about. Three things follow from that.

1. **You cannot be found the same way.** Somebody looking for your service at 9pm is searching, not scrolling. A website is what shows up in that moment.
2. **You cannot read the meter.** You get the numbers the platform decides to show you, about the platform. You do not get what people searched for before they landed on you, which is the single most useful thing there is.
3. **You cannot be sure it is there tomorrow.** Pages get flagged, locked and lost, and there is no phone number to call when it happens. If your entire customer list lives inside that page, you lost the business, not the page.

None of that means leave. Social is where people find out you exist, and it is very good at that. But it is a billboard on a highway somebody else owns. Your website plus your meter is the property. The billboard should point at the property, and the property should be the thing that collects the phone numbers, the bookings, and the data.

Here is the test. If the platform disappeared tomorrow, what would you still have? If the honest answer is "nothing," that is not a marketing problem. That is a landlord problem.

06

The questions to ask any provider

Ask these six on the call, before any money moves. You do not need to understand the answers technically. You only need to notice whether the answer is specific or slippery.

1 Whose name is the domain in?

A good answer sounds like: "Yours. You will buy it on your card at the registrar, and I will never own your address." A bad answer talks about a bundle that "includes" your domain without ever saying whose account holds it.

2 Who holds the hosting account?

A good answer sounds like: "You do. It is opened in your name on day one and I am added as a guest." If hosting is "included in the monthly fee," ask the follow-up: included in whose account?

3 What happens if I stop paying?

A good answer sounds like: "Nothing turns off. The site keeps running. You would just stop having me." If the site comes down, you were renting, and now you know what the product actually is.

4 Can I take the site elsewhere?

A good answer sounds like: "Yes. Here is where the code lives, in your account, and any developer can pick it up." Be careful with "you own your content," which is true almost everywhere and covers only your words and photos, not the site. Some platforms state in their own help pages that a site built on them must run on their servers and cannot be exported.

5 Do I get Search Console and analytics in my name?

A good answer sounds like: "Yes, both, registered to your email, and I will show you how to open them." A bad answer is "we handle that for you," which is the meter staying in their name, said politely.

6 What did my last month's data say?

Ask this one of anybody you already pay. A good answer is a few plain sentences: what people searched, how many found you, what they did next. If nobody can answer it, nobody is reading your meter, and you are paying to have a website rather than paying for a website that works.

One more, free: ask them to explain any line on the quote in words you would use with a customer. Anyone who cannot is either hiding something or has never had to think about it, and both are expensive.

07

What owning costs

Here is the whole bill, with nothing left out.

PIECE	WHOSE NAME	WHAT IT COSTS
The address · domain	Yours, bought on your card	About \$11 a year, flat
The house · design and code	Your account	\$0 a month. Built once, yours to keep
The land · hosting	Your account	\$0 a month on the free plan
The keys · your studio and accounts	Yours. I hold guest access	\$0 a month
The meter · Search Console and analytics	Yours, from day one	\$0
Running total, per year		About \$11

That is not a promotional rate. The registrar I use publishes it as a flat price with no surprise renewals, which is exactly why I use them. The free hosting plan covers a normal small business site with room to spare and it permits commercial use. If yours ever outgrows it, the next step up is \$5 a month, paid by you straight to the host, never through me. I would rather tell you that now than have you discover it later.

The build itself is **from \$3,000, one time**. That is the highest price on day one, on purpose, and it is the last one you owe me. It is not really a website purchase. It is a foundation. Think of it as a one-story building engineered like the base of a tower: the floors you have not built yet, the client portal, the booking system, the thing your business will need in year three, can go up on top of it without tearing anything down. That is what you are actually buying, and it is why I will not build you a pretty box that tells you nothing.

The one optional thing. If you want me to keep watch and read the meter for you, there is a care plan at \$55 a month for my founding clients: a plain-language report on what your site is doing, up to an hour of edits, cancel anytime. Optional, always, and your site runs perfectly without it. Cancel it and nothing about your website changes, because the care plan buys the groundskeeper, never the ground.

08

Appendix: the price receipts

Every figure comes from the seller's own published page unless marked THIRD-PARTY, all seen on **August 9, 2026**. Please check me. Intro prices are promo-cycle dependent and can change any week.

WordPress, self-managed

ITEM	FIGURE	TYPE	SOURCE
Bluehost Starter hosting	\$3.99/mo intro, \$9.99/mo renewal	Intro requires a 36-month prepaid term	bluehost.com/hosting/shared
SiteGround StartUp	\$2.99/mo intro, \$17.99/mo renewal	Intro is 12 months prepaid. About a 6x jump	siteground.com/web-hosting.htm
Divi theme license	\$89/yr, or \$249 lifetime	Recurring / one-time	elegantthemes.com/join
Plugin list prices	Yoast SEO Premium \$118.80/yr · WPForms Basic \$49.50 first year then \$99 · Gravity Forms Basic \$59/yr · UpdraftPlus Premium \$70/yr · WP Rocket \$59/yr · Sucuri Basic \$229/yr	Recurring	yoast.com · wpforms.com/pricing · gravityforms.com · teamupdraft.com · wp-rocket.me · sucuri.net
A typical premium plugin stack	roughly \$450 to \$700/yr	My arithmetic on the list prices above	see the rows above

Managed WordPress care, from providers who publish prices: WP Buffs \$89 to \$359/mo (wpbuffs.com/pricing); FixRunner \$69 to \$169/mo, three-month minimum (fixrunner.com/plans); SiteCare \$435 and \$2,190 (sitecare.com/pricing).

Hostinger Website Builder

ITEM	FIGURE	TYPE	SOURCE
Premium plan	\$2.99/mo intro, \$10.99/mo renewal	Intro needs a 48-month term, \$143.52 prepaid. Renewal about 3.7x	hostinger.com/website-builder
Business plan	\$3.79/mo intro, \$16.99/mo renewal	Intro is a 48-month term, \$181.92 prepaid. Renewal about 4.5x	hostinger.com/website-builder
Email · .com domain	Mailboxes free year one only, then paid per mailbox · domain \$0.01 first year, \$19.99/yr renewal	Intro / Renewal	hostinger.com/website-builder
Four years: Premium, 2 mailboxes, domain	about \$318, not the \$143.52 on the banner	My arithmetic	see the rows above

Wix

PLAN	FIGURE	TYPE	SOURCE
Light	\$17/mo	Yearly, paid in full upfront	wix.com/plans
Core, the lowest plan that accepts payments	\$29/mo	Yearly, prepaid	wix.com/plans
Business · Business Elite	\$39/mo · \$159/mo	Yearly, prepaid	wix.com/plans
123 Form Builder · Site Booster apps	\$3.99/mo · \$3.75/mo	Add-ons	wix.com/plans

Wix's plans page states: "Displayed prices are for yearly subscriptions, paid in full at the time of purchase." Wix's help center states a site "must run on Wix's servers" and that the "SaaS architecture does not support external hosting since it uses Wix's proprietary technology" (support.wix.com/en/article/exporting-or-embedding-your-wix-site-elsewhere). Your content is yours. The site cannot be moved.

Squarespace

PLAN	ANNUAL BILLING	MONTHLY BILLING	SOURCE
Basic	\$19/mo	\$25/mo	squarespace.com/pricing
Core, "Recommended"	\$29/mo	\$39/mo	squarespace.com/pricing
Plus · Advanced	\$49/mo · \$99/mo	\$65/mo · \$139/mo	squarespace.com/pricing

Official add-ons: Google Workspace \$8.40/user/mo after a free first year; Email Campaigns \$8 to \$118/mo; Acuity scheduling \$16 to \$49/mo. Basic adds a 2% online store transaction fee, Core drops it to 0%, and the card rate on both is 2.9% + \$0.30.

The \$99 a month website shops

PROVIDER	FIGURE	OWNERSHIP IF YOU CANCEL	SOURCE
CalTech Web	\$99/mo, no setup fee, no contract	Not stated on the pricing page	caltechweb.com
Logicbrush Studios	\$99/mo plus a nonrefundable \$1,188 deposit at start; 1 hour a month of maintenance then \$125/hr; mailbox \$9/mo	Not stated. The bundle "includes domain name registration"	logicbrush.com/business-websites/package-pricing
Jottful	Plans \$65 to \$169/mo plus a \$99 build; 5 pages included then \$99 per extra page; done-for-you editing \$90 to \$120/mo; .com \$20 then \$35/yr; email \$84/yr per address	Not stated on the pricing page	jottful.com/pricing

The finding that matters here is a negative one, and I want to be precise about it: none of these pricing pages says who owns the site, the design, or the code if you cancel. Not an accusation, an omission, and exactly what question 3 is for.

Shopify

ITEM	FIGURE	TYPE	SOURCE
Basic plan	\$29/mo billed annually, \$39/mo billed monthly. Card rates 2.9% + \$0.30 online, 2.6% + \$0.10 in person	Standard, after a \$1/mo three-month promo	shopify.com/pricing
Grow plan	\$79/mo annual, \$105/mo monthly, 2.7% + \$0.30 online	Standard	shopify.com/pricing
Typical app spend, small store	roughly \$50 to \$200/mo	THIRD-PARTY estimates, not Shopify's own figures	shopthemedetector.com · mobiloud.com · eightx.co

Owning

ITEM	FIGURE	TYPE	SOURCE
.com domain, Porkbun	\$11.08/yr. "No surprise renewals: The price you see is the price you pay, year after year"	Flat. Registration equals renewal	porkbun.com/tld/com
Content studio, free plan	\$0, up to 20 seats and 10,000 documents	Free tier	sanity.io/pricing

You own it either way

If you take nothing else from these pages, take the five words. Ask who holds each one. That single habit will save you more money than any discount you will ever be offered.

address · house · land · keys · meter

And if you want to talk it through, out loud, with somebody who will not make you feel small for asking:

CALL OR TEXT

(714) 267-1061

buildwithyoli.com

Bring me the questions you were told were too basic. That is the whole job.

**"You own it either way. You are only ever
paying me to take care of it."**

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