



CUSTOM HOME BUILDING CHECKLIST:

## 13 Things to Know Before You Start Building

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So you've decided you'd rather build than buy, and you want a custom home designed to meet your family's specific style and needs. Before you get starry-eyed about selecting finishes and paint colors or start daydreaming about that cozy sunroom or the deep whirlpool tub in the master bath, there are some critical first steps you should keep in mind when building a custom house.





*Building that dream home is a complicated process. Here are 13 critical things to know and do before building a new home.*

From construction timelines to estimating building costs, we cover 13 things you need to consider before you start construction on a new home.

## 1. Know what you can afford.

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Before you even start looking at home plans or interviewing architects and builders, have a clear sense of what you can afford. Your first step should be talking to your lender and getting pre-approved for a construction loan, so you know exactly what your budget is. Then you'll be armed with the information you need to make key decisions about what is important to you and what isn't. Often would-be homeowners don't realize **what it costs to build a house**, and there's no point estimating building costs until you know just how much money you have to work with.

## 2. Understand the timeline.

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How long does it take to build a house? Anywhere from six to 18 months, depending on how much customization you want in your new home. And understand that if the builder says eight months, you should be prepared for it to take longer. Bad weather, delays in getting materials, unforeseen challenges on the building site--all these things can cause construction delays. Make sure you don't get wedded to that proposed occupancy date.

## 3. Think about where you'll live while your home is under construction.

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If you already own a residence, can you afford to stay there and continue paying a mortgage on one home while also paying on a construction loan? Or do you need to sell your existing home and move into a rental property temporarily? Will you be able to stay in the rental property longer than your lease, if needed, to accommodate potential construction delays? Consider how you will manage not just construction costs but the costs of living and potential inconveniences while construction is underway.

## 4. Know the community building guidelines.

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While your builder will take care of getting building permits and ensuring your home meets local building codes, if you're building a home in a community with a homeowners' association (HOA), make sure you know any special requirements or restrictions they enforce. For example, do you need to **submit your house plans to the HOA** for approval before you can start building? Are there certain architectural styles or square footage requirements in your community? Know all these things from the start to avoid disappointment and wasted money later.

## 5. Hire an architect.

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If you're looking to build a custom home and you're not relying on home plans a builder already has in his or her portfolio, consider hiring an architect to help you make the best use of your budget. An architect can be a critical partner in not only designing the house you want on the budget you have available, but he or she can also serve as your advocate with the builder. However, you should perform due diligence. Ask friends or acquaintances who have homes you like for recommendations, and always check professional references.

## 6. Choose the right builder.

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As with the architect, you'll be spending a lot of time with your builder and relying on him or her to deliver your dreams. **Choosing the right builder** for your home may require several different interviews, but it pays off in the end. You may be surprised at all the differences in perspective and price. Also make sure your builder is properly licensed, bonded, and insured. Again, ask for recommendations, get professional references, and visit homes the contractor has already built to check for quality of construction.

## 7. Carefully evaluate your building site and the expenses that come with it.

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Are you building on a city lot with access to public water and sewer? Or are you building in the countryside? If the latter, chances are you'll need to consider the expense of digging a well, installing a septic system, perhaps extending power lines to your site. Remember that the cost of building a house starts well before you break ground on the building.

## 8. Know what home features are most important to you.

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Unless you have a limitless budget, you probably won't be able to afford everything you want in your new custom home. Make a list of which home features are most critical to your happiness. If you love to cook and entertain, then make your kitchen and all its appliances and amenities your key concern. If you see your home as a sanctuary from the world, then emphasize to your architect that lighting and ambience are important. Build a wall of windows overlooking a garden, or add a **stone veneer accent wall** to your main living area for a sense of warmth and earthiness. If particular features of a home are important to you, make it important to them.



## 9. Know what you can live without.

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By the same token, know what home features you're willing to sacrifice to have that awesome kitchen or amazing sanctuary of a master bathroom. Often your architect can help you find more cost effective options for materials or help you evaluate which spaces/features of the home you'll most enjoy.

## 10. Keep resale in mind.

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While you may think you're building your forever home, no one can predict the future. Changes in life circumstances might one day require you to sell your home, even if you think you're building the last place you will ever live. Make sure that your custom home won't have features that could make it difficult to sell down the road, such as excessive upgrades that price it out of the local market or a highly unusual design.

## 11. Allocate some of your budget to unexpected expenses.

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As the building process is underway, you may find you want to make a design change, upgrade some materials, or you may just plain run into an unexpected challenge that increases the project budget. Be sure you've set aside enough funds to cover unanticipated costs that could come up as construction is underway. Pick your builder's and architect's brains. They may have insights that can help you determine how much to set aside.

## 12. Leave room in your budget for landscaping.

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Your home building project isn't complete when the house is done. Make sure you budget for not just the final grade, but also for seeding, **hardscapes**, trees, flower gardens--whatever it is you need to give your home curb appeal and create the outdoor living spaces you desire.

### 13. Don't overlook the importance of the final walk-through.

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You may be excited to get moved in and settled, but don't let that keep you from carefully reviewing the punch list at project completion. Do a careful walk-through of the home, maybe with your architect in tow to catch items you might not see, and make sure there are no repairs that need to be made or items that aren't working properly before you sign off with the builder and take possession of your new home.

If you take these steps to building a house, you'll find the process much easier, and you'll have fewer surprises along the way. Not to mention pre-construction planning can go a long way toward making sure you stay on budget and on time. For more homeowner tips on building and remodeling, visit <https://www.culturedstone.com/blog>.