



Build A Home Checklist

Please mark each box with an X upon completion of each task.

Visit several model homes and research a variety of home designs & floor plans to arrive at your optimal custom home plan.

Research your lot options. Consider your location carefully. Seek a low traffic area, a lot that adjoins conservation or natural surroundings, and a lot with a low to moderate incline (not too steep).

Confirm what improvements are required to build on your proposed site. Site work can be very expensive. Costs may include: Extra fill, extensive grading, drainage pipes/systems, piers or footings, excavation for driveways, building of retaining walls and meeting storm water management codes in your city or county. Also, inquire about Impact Fees.

Before you buy a lot, confirm with the city and/or county that it's a "buildable lot". Not all lots are buildable. Some lots have setback issues (i.e. too near to an adjoining structure), some have title issues (see our Title Services page), and some lots have restrictions on home size, height, square footage, etc.

Avoid building near commercial-use properties, in close proximity to busy roadways, in a flood hazard area, or too far away from daily services. In essence, consider your surroundings.

Build your home within a reasonable distance to employment centers, grocery and other stores, schools, churches, parks, etc. These factors impact your daily living routine and are important when it comes to selling your home in the future.

Stay within your budget. On average, most people spend 10-15% above their new home "contract price". Why? Because they make changes and upgrades along the way. When you arrive at a maximum budget to build your home, commit to it. It's advisable to start below your budget as a precaution.

Require builder references before you sign a contract. Conduct online research. Verify that your builder is properly licensed in your state, and verify they are adequately bonded and insured.

Request a "cost breakdown" from your builder, with "material specifications". You'll want to carefully review all costs of the home and verify that the materials are the quality or grade you have agreed upon with the builder.

It's important that you have a set of final home plans (with engineer and architect seal/signature) in your possession before you build. Also ask for brochures on all materials and verify what components of the home will have a warranty and review the terms of the warranty. Document what is being built.

Most people obtain Construction Financing to build a home. This can be a plus, as the lender will have many requirements of the builder. The lender will order inspections as construction progresses and will require proof of payments to sub-contractors, to ensure liens are not recorded that impact your title, or their mortgage lien. You may have the opportunity to "sign off" on each draw (payment) the builder receives. Inquire with your lender as to their procedures and your rights in this process.

If you are uncomfortable with the extent of the details involved in building a home, consider hiring a construction consultant. While this is an added expense, a knowledgeable and reputable construction consultant can guide you through the process and make certain your home is constructed correctly, and according to your contract and home plan specifications. To identify a qualified construction consultant, inquire with a local architect or engineer, and also perform online research.