



# Build a Home Checklist



## Home Plan

Visit several model homes and research a variety of home designs and floor plans to arrive at your optimal custom home plan. Visit our page, [Your Home Study](#) to view books on Home Plans.



## Selecting a Lot to Build

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).



## Site Improvements

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.



## Lot Restrictions

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.



## Consider Your Surroundings

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



## Location is Key

Build your home within a reasonable distance to employment centers, grocery and other amenities such as, 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 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.



## Check References

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.



## Verify Costs and Specifications

Request a “cost breakdown” from your builder that includes building 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.



## Obtain Final Home Plans

It’s important you have a set of final home plans, with an engineer and/or architect seal in your possession before you begin construction. Also, you may request brochures on key components of the home. In summary, document what is being built.



## Construction Financing

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 involvement in the process.



## Construction Consultant

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.