



PACIFIC *Craftsman*

THE 2026 CUSTOM HOME BUYER'S GUIDE

Moving to North Idaho

The 2026 Custom Home Buyer's Guide to Building in Kootenai County.

PRESENTED BY PACIFIC CRAFTSMAN

pacificcraftsman.net

CLIENT TESTIMONIAL

Builders of Homes Are Rare

There are so many contractors willing to build you a house, but only a few can truly build you a home. After an initial meeting with Pacific Craftsman, we knew they were the right choice.

— Kay Stewart

WELCOME

Welcome to North Idaho

Thinking about relocating to North Idaho and building your dream home? This guide will help you avoid costly mistakes and better understand the unique opportunities and challenges of building in Kootenai County — from choosing the right property and area, to budgeting, permitting, and construction.

It combines the planning, property selection, development, and construction insight Pacific Craftsman brings to every project, presented here as a single reference for buyers at any stage of the process.

GETTING STARTED

Introduction

Building a custom home in North Idaho is one of the most rewarding investments you can make — but the process begins long before construction starts. Whether you’re relocating from another state, upgrading from your current home, or finally building on land you’ve owned for years, the decisions that matter most are made months before any excavation equipment arrives on-site.

Choosing the wrong property, underestimating site-development costs, misunderstanding septic requirements, or overlooking zoning restrictions can add significant expense and delay. At Pacific Craftsman, we believe homeowners deserve guidance from the earliest stages of planning through final construction. Our team assists clients throughout the entire development process, including:

- Initial property feasibility studies
- Budget development
- Septic and well coordination
- Permit coordination
- Custom home construction
- Site evaluations and buildability reviews
- Utility analysis
- Design assistance
- Site development and excavation
- Final project completion

Rather than coordinating multiple contractors and consultants independently, our goal is to help clients navigate every phase of development with confidence — from concept to move-in day.

Our History and Qualifications

Pacific Craftsman’s experience in residential construction spans nearly 40 years, rooted in hands-on building throughout the Pacific Northwest and beyond — experience that shapes the way we approach every project, from raw land to final walkthrough.



~40

YEARS BUILDING



426+

HOMES BUILT



120 mi

OFF-GRID BUILD



Paul’s Background

WHERE IT STARTED

Paul’s experience with building goes back to his high school years, when he spent a full school year working on two homes for Habitat for Humanity. That early project gave him firsthand experience with every step of the building process — from digging the foundation to final trim work and passing all inspections — and set the foundation for a career built on understanding a project from the ground up.

426+ HOMES & TWO GOLF COMMUNITIES

He went on to work with a major home builder, where he was involved in the construction of more than 426 homes, as well as two major golf-course communities. That work gave him deep experience in taking raw land and preparing it for home construction, from initial site work through finished neighborhoods.

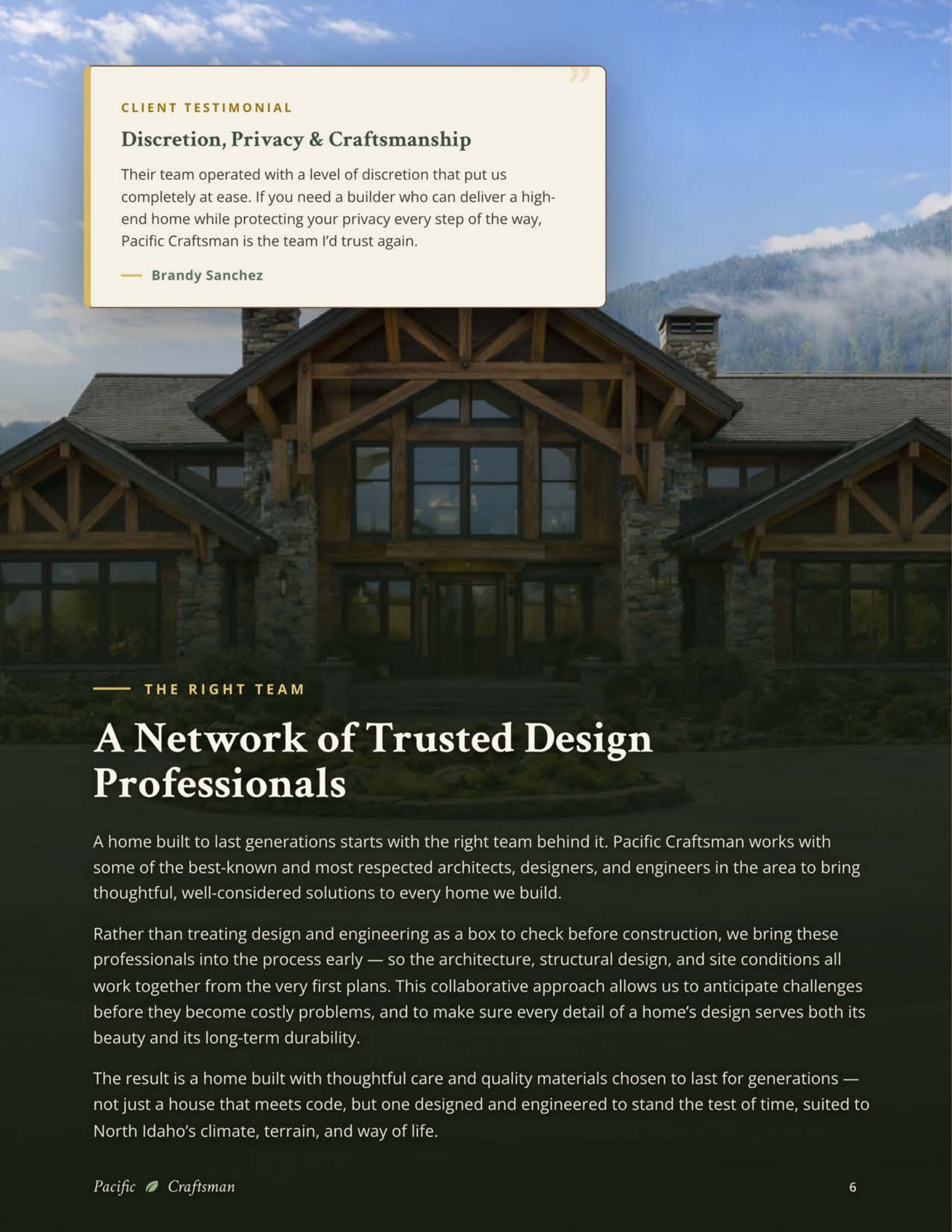
HIGH-PROFILE BUILDS

Paul was later brought on by other major builders to provide framing and structural repair expertise on high-profile projects — from Street of Dreams showcase homes to custom residences for celebrity athletes and business owners. His project experience ranges enormously in scale, from a 250-square-foot cabin in remote Alaska to a 16,000-square-foot, five-story mansion.

THE TECHNICAL CHALLENGES OTHERS AVOID

Paul’s passion lies in technical projects — the builds that other contractors shy away from. He has built a reputation for finding solutions to complex structural challenges, including projects such as replacing all the structural beams in a four-story home while residents continued living in the upper two floors, and constructing a fully self-supported, off-grid 4,200-square-foot home 120 miles from the nearest town, built without existing road infrastructure.

That range of experience — from entry-level framing to some of the most technically demanding structural and off-grid builds in the industry — is the foundation Pacific Craftsman brings to every North Idaho project, particularly the acreage, rural, and technically challenging sites that make this region unique.



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Discretion, Privacy & Craftsmanship

Their team operated with a level of discretion that put us completely at ease. If you need a builder who can deliver a high-end home while protecting your privacy every step of the way, Pacific Craftsman is the team I'd trust again.

— Brandy Sanchez

THE RIGHT TEAM

A Network of Trusted Design Professionals

A home built to last generations starts with the right team behind it. Pacific Craftsman works with some of the best-known and most respected architects, designers, and engineers in the area to bring thoughtful, well-considered solutions to every home we build.

Rather than treating design and engineering as a box to check before construction, we bring these professionals into the process early — so the architecture, structural design, and site conditions all work together from the very first plans. This collaborative approach allows us to anticipate challenges before they become costly problems, and to make sure every detail of a home's design serves both its beauty and its long-term durability.

The result is a home built with thoughtful care and quality materials chosen to last for generations — not just a house that meets code, but one designed and engineered to stand the test of time, suited to North Idaho's climate, terrain, and way of life.

UNDERSTANDING THE MARKET

Understanding the North Idaho Market

North Idaho continues to attract families, retirees, entrepreneurs, and remote professionals seeking a lifestyle centered around natural beauty, outdoor recreation, and strong communities. The region offers opportunities ranging from waterfront estates and golf-course communities to acreage properties surrounded by timber and mountain views.

Unlike many metropolitan areas, however, much of North Idaho's available land is undeveloped. While this creates tremendous opportunities for custom homes, it also introduces unique challenges that buyers must understand before purchasing property. Questions worth answering before you buy include:

BEFORE YOU BUY, ASK...

- Can the property support a septic system?
- Is a well required, and what's the likely depth?
- What are the realistic site-development costs?
- Are there wetlands present?
- Does the property have legal access?
- Is electrical service available at the property line?
- Are there aquifer or density restrictions?

Pacific Craftsman routinely assists clients with evaluating these questions through comprehensive property feasibility reviews — before money changes hands, not after.

Where to Build in Kootenai County



SPIRIT LAKE & ATHOL

(Rural Retreat)

Population: ~2,000
Median Home Price: \$450,000

Peaceful, natural settings with abundant outdoor recreation. Hiking, fishing, and boating — a true escape into nature.



RATHDRUM

(Acreage Living)

Population: ~10,000
Median Home Price: \$600,000

Spacious lots and rural charm — perfect for those seeking acreage, privacy, and room to breathe.



POST FALLS

(Connector City)

Population: ~40,000
Median Home Price: \$575,000

Strategic location with rapid growth, excellent job opportunities, and convenient access to regional hubs.



HAYDEN

(Family Neighborhoods)

Population: ~17,000
Median Home Price: \$650,000

Safe, scenic, and family-friendly; excellent schools, parks, and community events. Ideal for raising a family.



COEUR D'ALENE

(Lakefront Luxury)

Population: ~55,000
Median Home Price: \$850,000

Prestigious waterfront and view properties, downtown charm, and a lifestyle at the pinnacle of lakeside living.

COEUR D'ALENE
Lakefront Luxury

CHOOSING YOUR AREA

Where to Build in Kootenai County

Every community within Kootenai County offers distinct advantages, lot characteristics, and development considerations. Here's how the main areas compare.



Coeur d'Alene LAKEFRONT LUXURY

Coeur d'Alene is the heart of the region — home to the lake, the resort, North Idaho College, and a downtown that's seen a wave of new development, including high-rise residential projects that have reshaped the skyline in recent years. It remains one of the most sought-after communities in the Inland Northwest, known for its lakefront lifestyle, vibrant downtown, golf courses, healthcare services, and year-round recreation, from boating on Lake Coeur d'Alene to the Centennial Trail.

This is where buyers go for true lake-lifestyle living: waterfront and near-waterfront lots, walkability to downtown dining and shopping, and infill, hillside, and view properties. These sites often require additional planning due to slope conditions, access limitations, and architectural requirements. Land here is the most limited and most expensive in the county, but for buyers prioritizing lifestyle and location over acreage, nothing else in the region compares. Pacific Craftsman helps clients evaluate these challenges early to establish realistic budgets and construction strategies.



Hayden FAMILY NEIGHBORHOODS

Hayden sits just north of Coeur d'Alene along Government Way and has grown into one of the area's most popular spots for families and move-up buyers — the population has climbed past 17,000 in the past few years. Lots here tend to run larger than what you'll find closer to the lake, and the city still has a quieter, residential feel even with new construction picking up.

Homeowners enjoy larger residential lots, established neighborhoods, and proximity to Coeur d'Alene's restaurants and shopping, plus Hayden's own growing base of local shops, parks, and Hayden Lake for boating and fishing. Property evaluations here often focus on utility access, site grading, existing vegetation, and stormwater management. It's a strong fit for buyers who want some breathing room without giving up convenience.



Post Falls CONNECTOR CITY

Post Falls has become the connector city of the region — close enough to Spokane for an easy commute, but with its own strong identity, school system, and fast-growing employment base. New subdivisions continue to fill in along the Spokane River corridor, and the city has invested heavily in parks, trails, and infrastructure to keep pace with growth.

For buyers who want family-friendly neighborhoods, good freeway access via I-90, and proximity to both Spokane and Coeur d'Alene, Post Falls offers some of the best overall value in the county. As growth continues, understanding local development requirements becomes increasingly important; Pacific Craftsman helps clients navigate permitting, lot evaluations, and construction planning specific to the area.



Rathdrum ACREAGE LIVING

Rathdrum has been one of the fastest-growing cities in the entire state, with its population more than doubling since 2020 as buyers discover the value here. This is where to look if you want real acreage — building sites with a few acres, room for shop buildings, animals, or just privacy, often at a lower per-acre cost than closer to Coeur d'Alene.

The trade-off is a slightly longer commute, but Highway 41 and Highway 53 keep Post Falls and Coeur d'Alene job centers well within reach. Acreage properties here often require more extensive site development, including well installation, septic systems, road construction, and utility extensions — Pacific Craftsman specializes in evaluating these requirements before construction begins. Rathdrum's small-town character is changing as new rooftops go in, but it remains one of the best opportunities in the county for land and long-term value.



Spirit Lake & Athol RURAL RETREAT

For buyers seeking a truly rural lifestyle, Spirit Lake and Athol offer exceptional opportunities. Many properties here feature timbered acreage, recreational access, mountain views, and genuine privacy.

These projects often involve significant development planning. Our team assists with everything from initial feasibility studies through excavation, infrastructure development, and final home construction.

— BEFORE YOU BUY

Avoiding Costly Lot-Buying Mistakes

Buying land is the first big decision in a custom build, and it's also where most costly surprises start. A beautiful property does not automatically translate into a buildable or affordable project. Before purchasing land, buyers should investigate:

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The Cheapest Bid Isn't the Real Cost

The cheapest bid is the most likely to win the job — but it's not necessarily the actual cost of the job. Only a select few will be upfront about pricing and then build it right. Pacific Craftsman is one of the great ones.

— Brian Cadwell



Many buyers underestimate site-development costs, which can significantly impact their overall budget.

The Lot-Buying Checklist

Eight factors to verify before purchasing land



Soil & Buildability

Everything from solid, well-draining soils to rocky terrain and clay-heavy pockets. A soils test before closing can save a major headache.



Utility Availability

Some lots have power, water, and gas at the road; others require running lines a long distance — adding tens of thousands of dollars.



Access & Easements

Confirm a clear, legal, maintained route. Shared or private roads can carry maintenance agreements or seasonal access issues.



Septic Feasibility

Not every lot can support a standard septic system. This needs to be verified early, not assumed.



Wetland Restrictions

Land near streams, seasonal water, or wetlands may carry building restrictions or require special permitting.



Slope & Grading

A view lot often means a steep building site — retaining walls, extra excavation, or engineered foundations.



Snow Load

North Idaho codes account for heavy winter snow loads, affecting roof design and structural engineering costs.



Future Development

A quiet lot today may border future subdivisions, commercial growth, or road expansions. County growth plans prevent surprises.

A FEASIBILITY STUDY FIRST

Before purchasing land, Pacific Craftsman recommends a comprehensive feasibility study covering site inspection, zoning review, utility evaluation, preliminary budget analysis, development cost assessment, septic and well considerations, access review, and buildability assessment. The purpose is to identify potential issues before they become expensive surprises.

Aquifer Restrictions and Density Requirements

One of the most misunderstood aspects of purchasing land in portions of Kootenai County involves the Rathdrum Prairie Aquifer, which supplies drinking water to much of the region and is protected through various land-use regulations.

Depending on location and zoning classification, properties situated over the aquifer may be subject to development-density limitations that effectively restrict development to approximately one residence per five acres. Many buyers mistakenly assume that purchasing ten acres automatically allows them to subdivide into multiple home sites — that assumption can be costly.

1:5
RESIDENCE PER
ACRES

Purchasing ten acres does not automatically allow subdivision into multiple home sites — verify density before you buy.

BEFORE PURCHASING PROPERTY, VERIFY

- ✔

Current zoning

✔

Density allowances

✔

Future subdivision potential

✔

Aquifer overlay restrictions

✔

Panhandle Health District requirements

Pacific Craftsman assists clients in identifying these restrictions before land acquisition.

Unlike many urban developments, North Idaho properties often require private wells and septic systems rather than connecting to municipal water and sewer. This adds both cost and complexity that buyers coming from city or suburban markets aren’t always prepared for.

Septic System Planning

Most rural properties in North Idaho rely on private septic systems. Suitability depends on soil composition, drainage characteristics, groundwater conditions, and site topography — some properties qualify for conventional systems while others require engineered systems, which carry different costs and site requirements. Key questions to resolve before purchase:

✔ APPROVAL Is the lot approved for septic? A county-approved evaluation should be done before purchase, not after.	🏠 SYSTEM TYPE What type of system is required — conventional drain field, mound system, or advanced treatment?
💧 GROUNDWATER Are there seasonal groundwater concerns? High water tables in spring can affect both septic design and well placement.	💰 INSTALLATION COST What are the expected installation costs? Septic systems can easily run from the low five figures into much more, depending on conditions — budget this as its own line item, not an afterthought.

Pacific Craftsman works with local engineers, inspectors, and consultants to help clients navigate septic planning during the feasibility stage rather than after property purchase.



WATER AVAILABILITY

Well Development & Water Availability

Water availability is one of the most important considerations when developing rural property. Private wells vary significantly depending on location, geological conditions, groundwater availability, and drilling depth. Before purchasing property, buyers should investigate:

 WELL REPORTS Nearby well reports and typical well depths in the area	 PRODUCTION RATE Expected water production rates	 DRILLING COST Drilling costs
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Pacific Craftsman helps clients understand these factors and coordinate with qualified well professionals during project planning.

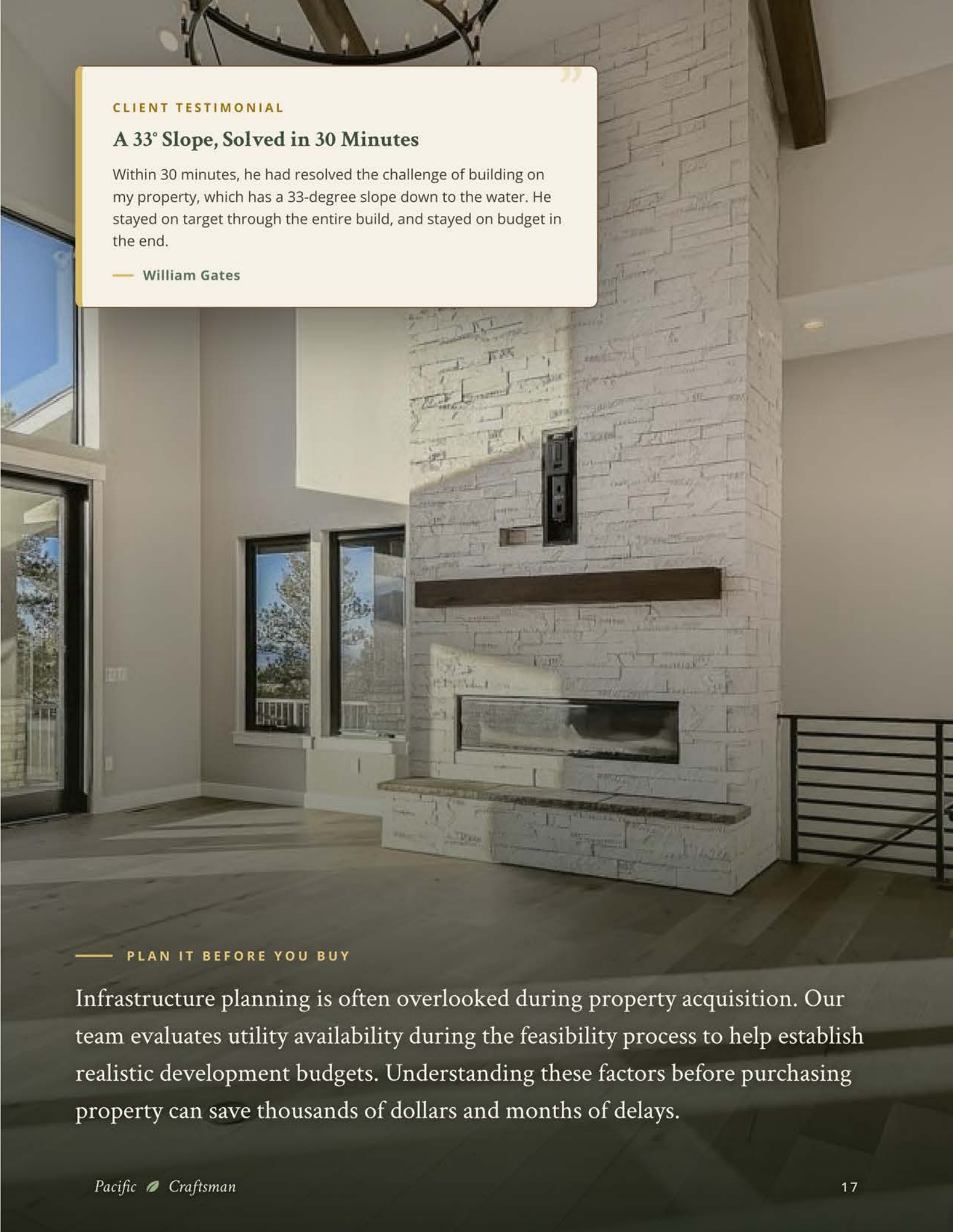


INFRASTRUCTURE

Utility & Infrastructure Planning

A property's location can dramatically impact infrastructure costs. Questions that should be answered include:

 POWER Is power available at the property line, or will additional transformers be required?	 NATURAL GAS Is natural gas available?
 INTERNET What internet options exist?	 ROADS Are road improvements necessary?



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A 33° Slope, Solved in 30 Minutes

Within 30 minutes, he had resolved the challenge of building on my property, which has a 33-degree slope down to the water. He stayed on target through the entire build, and stayed on budget in the end.

— William Gates

PLAN IT BEFORE YOU BUY

Infrastructure planning is often overlooked during property acquisition. Our team evaluates utility availability during the feasibility process to help establish realistic development budgets. Understanding these factors before purchasing property can save thousands of dollars and months of delays.

Understanding Build Timelines

Every custom home moves through the same general phases, though the time spent in each can vary considerably:

1

Property Evaluation
Soils, septic, access, and utility checks to confirm the lot is buildable as planned.

2

Design and Planning
Working with a designer or architect to finalize floor plans, elevations, and site layout.

3

Engineering and Permitting
Structural engineering, septic and well permits, and county building permits, which can take weeks to months depending on workload and complexity.

4

Site Preparation
Clearing, excavation, grading, and installing utilities, well, and septic.

5

Construction
Foundation through framing, mechanicals, finishes, and final details.

6

Final Inspections and Occupancy
County inspections, certificate of occupancy, and final walkthrough before move-in.

What to Budget For

Every custom home is unique, but a realistic budget should go well beyond the construction quote itself. Buyers should account for:

Land acquisition — Purchase price plus closing costs.	Site development — Clearing, grading, driveway, and excavation work.
Utilities — Power, water, and gas hookups or extensions.	Septic and well installation — Often one of the largest unplanned-for expenses.
Design and engineering — Architectural plans, structural engineering, and any required studies.	Permit fees — County and utility permitting costs.
Construction costs — The build itself, from foundation to finishes.	Landscaping and exterior improvements — Driveways, retaining walls, fencing, and finish grading.

10–15%
CONTINGENCY

Contingency reserves — a buffer of 10–15% is standard for unexpected costs, material price changes, or site surprises.

A realistic budget established early in the process helps ensure a smoother building experience and fewer surprises during construction.

Winter is the wildcard. Project timelines can vary based on permitting requirements, weather conditions, design complexity, and material availability — and in North Idaho, winter weather is often the biggest factor in site work and exterior construction schedules.

CLIENT TESTIMONIAL

From Raw Land to Turnkey Home

All we had was a dream of a home on a property. They took a raw piece of land, brought in the utilities, cleared it, and built out all the infrastructure needed — then handled everything until the day they turned the keys over to us.

— Tony Cadwell

OUR DEVELOPMENT PROCESS

The Pacific Craftsman Development Process

Many builders focus solely on construction. Pacific Craftsman approaches every project from a broader development perspective, coordinating the professionals needed from raw land all the way to move-in day.

From raw land, all the way to move-in day.

Six-Phase Timeline



Property Feasibility Study

Before design begins, we evaluate buildability, site conditions, utility requirements, septic and well considerations, preliminary budgets, and development challenges — to determine whether a property aligns with your vision and budget.



Permitting and Pre-Construction

Before breaking ground, numerous approvals may be required. We assist with permit coordination, site preparation planning, scheduling, budget finalization, and utility coordination. Proper planning reduces delays and minimizes surprises.



Custom Home Construction

Construction includes foundation systems, framing, roofing, mechanical systems, interior finishes, and exterior improvements. Throughout construction, our focus remains on communication, quality craftsmanship, and project management.



Planning and Design

Once feasibility is established, we assist with home design coordination, site planning, engineering coordination, budget refinement, and construction planning — creating a roadmap for successful project execution.



Site Development and Excavation

Unlike many builders, Pacific Craftsman can assist with critical site-development components including excavation, clearing, grading, utility preparation, septic coordination, and driveway construction. This integrated approach improves efficiency and accountability.



Final Completion and Move-In

The final phase includes quality inspections, punch-list completion, system walkthroughs, and final approvals. Our goal is to deliver a home that exceeds expectations and provides lasting value for generations.

Why Work with Pacific Craftsman?

Many homeowners find themselves managing multiple contractors, consultants, engineers, and service providers before construction even begins. Pacific Craftsman offers a more streamlined approach. By assisting clients from the earliest stages of land evaluation through final construction, we help reduce uncertainty, improve planning, and create a more predictable building experience.

Whether you are evaluating your first property, considering a relocation to North Idaho, or preparing to build on land you already own, our team can help guide the process from initial feasibility study to final construction.



Streamlined

One coordinated team from feasibility through move-in.



Experienced

Nearly four decades of building — from framing to off-grid.



Local & Trusted

The area's most respected architects, designers, and engineers.



Next Steps

Before purchasing land or beginning design work, schedule a property review with Pacific Craftsman, an experienced North Idaho builder. We can bring a whole team to your decision — architects, structural engineers, geotechnical engineers, and designers — to help ensure your decision is a sound one and limit any future surprises.

THE TEAM WE BRING TO YOUR DECISION



Architects



Structural engineers



Geotechnical engineers



Designers

The right project starts with the right plan, and that plan begins long before the first shovel enters the ground. Evaluating the site, development requirements, and construction budget upfront can help you make informed decisions and move forward with confidence.

Schedule a Property Review

[pacificcraftsman.net](https://www.pacificcraftsman.net)

— FROM CONCEPT TO MOVE-IN DAY —

Let's Build Your North Idaho Home

PACIFIC
Craftsman

*Schedule a property review before you buy land or begin design work — and move forward
with confidence.*

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EXPERIENCED NORTH IDAHO BUILDER • SERVING KOOTENAI COUNTY