

Your Custom Home Roadmap: 14 Steps from Dream to Move-In

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Welcome

Building a custom home is one of the most rewarding things you will ever do, and one of the most complex. The good news: it follows a proven path. This roadmap walks you through the 14 steps from your first idea to the day you get the keys, so you always know where you are, what comes next, and what we need from you.

Because I work as both a custom home builder and a licensed realtor, I can guide you through the land search, the build, and the long-term value of your home, all under one roof.

A realistic timeline: Most custom homes in North Texas take roughly 8 to 14 months from first meeting to move-in, depending on size, complexity, lot conditions, city permitting speed and material availability. Design and permitting often take as long as construction itself, so starting the early steps well is the best way to protect your schedule.

The Roadmap at a Glance

Phase 1: Plan (Steps 1-4) Goals, budget, financing, and land

Phase 2: Design & Commit (Steps 5-8) Plans, selections, contract, and permits

Phase 3: Build (Steps 9-13) Site work through finishes

Phase 4: Move In (Step 14) Final inspections, walkthrough, closing, and warranty

Phase 1: Plan

Step 1: Discovery Consultation

Everything starts with a conversation. We talk about how you live, how many bedrooms and living spaces you need, your style, your must-haves and nice-to-haves, and the timeline you have in mind. We also discuss your approximate budget and what a custom build can realistically deliver for it.

What you do: Come with inspiration photos, a wish list, and any existing plans or ideas.

What we do: Listen, set expectations, explain the process, and outline likely cost ranges per square foot for your goals.

Result: A clear vision and a preliminary scope.

Step 2: Budget and Financing

A custom home is usually financed differently than buying an existing house. Most buyers use a **construction-to-permanent loan**, which funds the build in stages (called draws) and then converts to a regular mortgage once the home is complete. Others pay cash or use a mix of land equity and financing.

Your total budget should include more than the build itself:

- Land purchase and closing costs
- Site work, utilities, driveway, and any tree or drainage work
- Architectural and engineering fees
- Permits, impact fees, and inspections
- Construction costs
- Landscaping, irrigation, fencing, and pool (if desired)
- Interior selections and allowances
- A contingency reserve, typically 5–10% of the build cost

What you do: Speak with one or two lenders experienced in construction loans and get pre-qualified.

What we do: Introduce you to trusted local lenders, help you build a realistic all-in budget, and flag where money is best spent.

Result: A pre-qualification letter and a working budget.

Step 3: Find the Right Lot

The lot shapes the home, the budget, and your lifestyle. As a realtor, I can search listings, off-market opportunities, and builder-friendly parcels across DFW, then evaluate each with a builder's eye.

Things we look at:

- **Location and school zone**, commute, and future growth in the area
- **Utilities**: city water and sewer, or well and septic?
- **Topography and drainage**, including slope and any floodplain
- **Soil conditions**: much of North Texas has expansive clay, which affects foundation design and cost
- **Setbacks, easements, and deed restrictions** that limit where and what you can build
- **HOA or architectural guidelines**, plus any MUD, PID or special district taxes
- **Access, orientation, views, and tree cover**

What you do: Share your preferred areas and must-haves. Visit shortlisted lots with us.

What we do: Source and screen lots, and advise on the hidden costs of each.

Result: A short list of lots worth pursuing.

Step 4: Due Diligence and Land Purchase

Before you commit to a lot, we verify that it can actually support the home you want at a price that works. This is done during the option or due-diligence period of the purchase contract.

Typical due-diligence items:

- Current boundary **survey** and title review
- **Geotechnical (soil) report** to guide foundation design
- Utility availability, tap fees, and distance to connections
- Floodplain and drainage review
- Confirmation of zoning, setbacks, and any HOA requirements
- Preliminary site-work estimate

What you do: Review findings and decide whether to proceed.

What we do: Coordinate the specialists, interpret the results in plain language, and negotiate the purchase on your behalf.

Result: You close on the land with confidence, with no surprises underground.

Phase 2: Design & Commit

Step 5: Design and Architectural Plans

Now the home takes shape. Working with a residential designer or architect, we develop floor plans, elevations, and eventually a full set of construction documents. Design is iterative: concept sketches first, then refinement, then detailed drawings.

We design to fit your lifestyle, your lot, your budget, and any HOA or city requirements. Structural and foundation engineering are completed as part of this stage.

What you do: Review drafts, give honest feedback, and approve the final plans.

What we do: Manage the design team, check every decision against budget and buildability, and keep the process moving.

Result: A complete, approved set of plans ready for pricing.

Step 6: Selections and Final Pricing

With plans in hand, we price the home line by line and walk you through your selections: flooring, cabinets, countertops, tile, plumbing and lighting fixtures, appliances, windows, exterior materials, paint, and more.

Decisions made early keep orders on time and avoid costly changes later. Where you are not ready to choose, we set clear **allowances** so the budget stays transparent.

What you do: Visit showrooms, make selections, and sign off on the details.

What we do: Provide guidance, samples, and trade pricing, and show you the cost impact of each choice.

Result: A detailed scope of work, a selections schedule, and a firm price.

Step 7: Contract and Loan Closing

We sign the construction contract, which sets out the scope, price, payment schedule, timeline, allowances, change-order process, and warranty terms. In parallel, your lender finalizes the construction loan, which involves an appraisal based on your plans and specifications, and closes it.

You will also arrange builder's risk insurance and confirm who will carry what coverage during construction.

What you do: Review the contract carefully (having your attorney look it over is always wise), and complete your loan paperwork promptly.

What we do: Provide a clear, transparent contract and coordinate with your lender and title company.

Result: Funding is in place and you are officially ready to build.

Step 8: Permits and Approvals

Before breaking ground, the project needs approval from the city or county and, if applicable, your HOA or architectural review committee. Permit timelines vary significantly across DFW municipalities, so we plan ahead and submit complete packages to avoid delays.

Approvals may include building permits, utility and driveway permits, septic permits if applicable, and tree or erosion-control requirements.

What you do: Sign required applications and respond quickly to any HOA questions.

What we do: Prepare and submit all applications, handle plan-review comments, and track approvals.

Result: Permits issued and you are cleared to start construction.

Phase 3: Build

Step 9: Site Preparation and Foundation

Construction begins. We stake the home location, clear the lot, set up erosion control, bring in temporary utilities, and grade the site for proper drainage. Then comes the foundation.

In North Texas, foundations are engineered for our shifting clay soils, typically a post-tension slab or a pier-and-beam system. The foundation is poured or built, cured, and inspected before anything is built on top of it.

What you do: Visit the site (with us, for safety) and celebrate the groundbreaking.

What we do: Manage the crews, inspections, and schedule, and send you progress updates.

Milestone: Foundation complete and inspected.

Step 10: Framing and Dry-In

This is the most dramatic stage: your home goes from a slab to a recognizable structure. Crews frame the floors, walls, and roof, then install sheathing, windows, exterior doors, and roofing so the structure is "dried in" and protected from weather.

This is a great time for a **frame walkthrough**, when you can stand in your rooms, check sightlines, and confirm things like outlet and switch locations before walls close up.

What you do: Attend the framing walkthrough and flag any final layout concerns.

What we do: Coordinate framing inspections and ensure quality and structural integrity.

Milestone: Framing complete and dried in.

Step 11: Mechanical, Electrical, and Plumbing Rough-Ins

With the structure in place, the trades run the systems inside the walls: HVAC ducts and equipment, electrical wiring, plumbing lines, low-voltage wiring for data and security, and any gas lines. These are inspected by the city before insulation and drywall can proceed.

This is the last easy opportunity to add or relocate items such as outlets, lighting, or media wiring.

What you do: Confirm lighting, audio, security, and EV-charger plans.

What we do: Schedule trades in the right sequence and pass rough-in inspections.

Milestone: Rough-in inspections passed.

Step 12: Insulation, Drywall, and Interior Finishes

Insulation goes in (and in Texas, energy-code compliance and comfort really matter), followed by drywall, texture, and paint. Then the home starts to feel like a home: trim and doors, cabinets, countertops, tile, flooring, and interior paint.

Quality at this stage is the difference between a good home and a great one, so we inspect closely and keep crews on a tight sequence.

What you do: Confirm selections are being installed as planned and approve key details such as paint and tile layouts.

What we do: Oversee craftsmanship, manage punch items as they arise, and keep the schedule on track.

Milestone: Interior finishes installed.

Step 13: Exterior, Landscaping, and Final Details

The outside takes shape: brick, stone, or siding, exterior paint, garage doors, flatwork, driveways, and porches. Next, the final trim-out installs plumbing and lighting fixtures, appliances, hardware, mirrors, and electrical devices, and HVAC is commissioned.

Landscaping, irrigation, sod, and fencing complete the picture. Pools and outdoor living spaces are typically coordinated alongside this stage.

What you do: Approve landscape plans and final finish details.

What we do: Complete all installations and prepare the home for final inspections.

Milestone: The home is essentially complete.

Phase 4: Move In

Step 14: Final Inspections, Walkthrough, Closing, and Warranty

The finish line. The city performs its final inspection and issues a **certificate of occupancy**. We then conduct a detailed **pre-closing walkthrough** with you, documenting any punch-list items to be corrected before you move in. Many builders also encourage an independent third-party inspection for added peace of mind.

Then we close: your construction loan converts to permanent financing (if applicable), final payments are made, and you receive your keys, along with warranty documents, appliance manuals, and maintenance guidance.

After move-in, we stay with you. Your warranty includes a defined review period (typically at about 30–60 days and again near the 11th month) to address any adjustments that arise as the home settles.

What you do: Walk the home carefully, note anything that needs attention, and celebrate.

What we do: Complete the punch list, coordinate closing, and support you after move-in.

Result: Welcome home.

How We Keep You Informed

- A single point of contact from start to finish
 - Regular progress updates with photos
 - A shared schedule and selections tracker
 - A clear process for change orders, with costs and schedule impact explained before any work is done
 - Scheduled walkthroughs at key milestones
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Common Questions

How much does it cost to build a custom home in DFW? Costs vary widely based on size, finishes, lot conditions, and location. We will give you a realistic range after our first consultation and refine it as design and selections progress.

Should I buy land first or find a builder first? Ideally, speak with a builder before you buy land. A lot that looks like a bargain can carry expensive site work, utility, or soil costs. That is where my dual role helps.

What if I want to make changes during construction? Changes are possible, but they are easiest and cheapest before construction begins. After that, changes are handled through written change orders so you always know the cost and timing before approving.

What are the biggest causes of delay? Incomplete selections, permitting backlogs, weather, inspection scheduling, and late changes. A thorough front end is the best protection.

Ready to Begin?

The journey starts with a conversation. Let's talk about your vision, your lot, and your timeline, and map out the path to your custom home.

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This roadmap is a general guide. Timelines, costs, and requirements vary by project, municipality, and market conditions. Details will be confirmed in your contract and project documents.