



[Home Building](#) > [Before You Build](#) > [Should You Custom Build Your Home?](#)

Should You Custom Build Your Home?

If you're wondering whether to custom build your dream house or buy a resale, this guide to budget and time considerations, modifying existing plans, and finding a builder may help you decide.

By LISA IANNUCCI

Like

Page 1 | [2](#) | [3 next >](#)

Many of us would love to design and build a dream home, the house created just for us, but is that something only the affluent can afford? "When you custom build, you're getting exactly what you want and you're going to love everything in the house," says Craig Meyer, president of [Meyer Homes](#) in Hopkinton, MA.

But getting what you want may price you right out of the project, especially if your resources are limited.

Custom building a home is much more expensive than building one from preexisting blueprints, even with upgrades, says David Stenger, president of Creekview Homes in Hopewell Junction, N.Y. "For example," he says, "custom building might cost \$25,000 just in blueprint fees as opposed to standard blueprints that are thousands cheaper." Add in the costs of the land, which can vary widely depending on location, architect fees, building permits and fees, land surveys, building materials, engineering, and interior design selections and your budget can run amok, especially if you don't plan ahead.

Interior designer S.A. "Sam" Jernigan and her husband, Thomas Kehrlein, designed and built their own home in Glass Valley, CA, after flipping a previous home — buying a [fixer-upper](#), remodeling it, and reselling it, netting a tidy profit. "We got lucky with the market and actually figured out that the project would cost us less than buying a resale," she says. "But it's important to have emergency funds ready, including 10 percent more than you actually need."

Patience Is a Plus

Custom building a home also requires patience and tolerance. "When you buy an existing home, you make a few changes and move in, but a custom home can take up to a year," says Don Vandervort, founder of [HomeTips.com](#) in Glendale, CA. "Also, things don't work out the way you imagine. For example, utilities provided at the site are not where you would expect them to be or materials don't show up on time, so expect delays."

Decisions, decisions, decisions. Do you use a builder or do-it-yourself? How many rooms? What will it look like? How many floors? From the [wall color](#) and carpet to the type of cabinet knobs, there will be an overload of choices to make, so be prepared because it can get stressful.

Page 1 | [2](#) | [3 next >](#)

[Home Building](#) > [Before You Build](#) > [Should You Custom Build Your Home?](#)

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0

Like

Page < [previous](#) [1](#) | [2](#) | [3](#) [next](#) >

“Once we get to know someone and get a sense of their taste and style, we can bring samples in of plumbing fixtures, [lighting](#), cabinetry, etc., but there are a lot of decisions to be made,” says Meyer. “Builders try to help them with the whole umbrella of things that need to be done and help them to make these selections.”

But be warned that custom building has even strained relationships. “It breaks my heart when the couple goes at each other’s throats and there’s a real risk to the marriage,” says Jernigan. “You need a real team collaboration to do this.”

The Perfect Brainstorm

If custom building sounds right for you, then Susan Lang, author of *Designing Your Dream Home*, recommends brainstorming a list of must-haves and don’t-wants before even starting the process. Her book provides useful checklists to help kick-start ideas. “The process will be smoother depending on how well the homeowner does homework and plans for what they wanted,” she says. “One sink or two, heated towel bar or not, a room for your autographed guitars, wheelchair access. Otherwise, you can run up additional expenses because you haven’t worked through all of the options.”

If you’re using a builder, you can research candidates through the [National Association of Home Builders](#)<nahb.org> and your local chapter, which you can find on the NAHB website. If you plan on incorporating green building techniques into your home design, you’ll want a builder who has been trained in that area. You can find one through the NAHB or through the [U.S. Green Building Council](#). You may also want to check your state’s [Better Business Bureau](#) to make certain that no complaints have been filed against that business.

Page < [previous](#) [1](#) | [2](#) | [3](#) [next](#) >

[Home Building](#) > [Before You Build](#) > [Should You Custom Build Your Home?](#)

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0

Like

Page < [previous](#) [1](#) | [2](#) | [3](#)

Once you've found builders you're interested in, ask them for referrals from previous customers. Often, they'll refer you to the testimonials on the website, but ask to be put in direct contact with the customers so you can ask specific questions.

Be very careful if you decide to do the work yourself, says Hector Seda, vice president of operations for Wilson Seda Builders in Pompton Lakes, NJ. "Have some sort of background or have someone guide you in the process," he says. "Don't go into it blind or it might end up costing you more in the long run."

If you want to build a home but custom building isn't an option, consider semi-custom. "You can choose an already made spec plan and modify it to fit your needs," says Stenger. "You might like a home that was done before and can start from there."

For example, say you like the plans for a [Victorian](#) house, but it has only three bedrooms and one bathroom, which is too small for your growing family. You can modify the plans with an architect, who can add another bedroom and half-bath. The same can be done for almost any modification you want to make, including adding windows or a porch or moving the kitchen to the other side of the room. Too many changes, however, and it might be better to create a custom home plan with your builder instead.

Above all, says Vendervort, once you make the decision to custom build a home, "you really will know you're putting together the house that meets your family's needs and lifestyle every way you want it to."

Page < [previous](#) [1](#) | [2](#) | [3](#)