



A GUIDE FROM CB HOMES · CUSTOM HOME BUILDING IN ALEDO, WEATHERFORD AND WEST FORT WORTH

Reviewed and approved by Dale Proctor · 11 September 2026

What you pay while you build: the money before the house exists

The build price is the number everyone quotes. The one that surprises people is what leaves the account between closing on the land and moving in — deposits, soft costs, draws, interest on what has been drawn, and the months of paying for somewhere to live at the same time. A worksheet you fill in with your own numbers, not ours.

This worksheet has no numbers in it. That is deliberate: every figure here depends on your lender, your lot and your house, and a builder publishing averages would be guessing at your life.

What it does is make sure nothing is missing from your list before you commit — because the surprises in a custom build are rarely the build price. They are the things nobody mentioned that also had to be paid, and the months during which two housing costs run at once.

1. Before a shovel moves

These are usually cash, not financed, and they come in the first month or two.

	YOURS
Land, or the down payment on it	
Survey	
Soil investigation	
Septic feasibility, design and permit	
Architect or designer	
Structural engineering	
Permits and plan review	
Utility applications, taps and connection fees	
Builder's pre-construction or design agreement, if any	
Subtotal — before construction starts	

The line people forget is utility connection: applications, taps and the distance from the road to the house.

2. During the build

	YOURS
Construction loan closing costs and fees	
Interest on each draw, from the month it is drawn	
Builder's risk insurance	
Temporary power and water	
Portable toilet, dumpsters, site security if required	
Allowance overruns you choose	
Change orders	
Subtotal — during	

Interest is the one to model properly. On a construction loan you pay interest on what has been drawn so far, not on the whole amount, so it starts small and climbs every month. Ask your lender for a draw schedule with the interest projected month by month — most will produce one, and few clients ask.

3. The overlap

The months where you are paying for the house you live in and the house you are building, at the same time.

	YOURS
Current rent or mortgage × expected months	
Storage, if you sell before you finish	

	YOURS
A second move, if there is a gap	
Subtotal — overlap	

Set the month count high. If your builder gives you a range, use the top of it here. This is the line that turns a comfortable budget into a tight one.

4. Landing

	YOURS
Permanent loan closing, or conversion costs	
Driveway, if it is not in the build	
Landscaping and irrigation	
Fencing	
Window coverings	
Appliances not in the contract	
The move	
Subtotal — landing	

Window coverings and landscaping are the two that nearly always land outside the contract and inside the same month.

5. The number to carry in your head

	YOURS
Before + during + overlap + landing	
Contingency — what you would not want to borrow for	
Total	

Three questions to take to your lender

1. What is my interest, month by month, against your own draw schedule?
2. Which of my soft costs will you finance, and which must be cash?
3. What happens to my rate and my payment if the build runs three months long?

Three to take to your builder

1. Which of these lines are inside your contract and which are not?
2. Which of your allowances are the ones that most often move, and in which direction?
3. When do you invoice, and how long do I have to pay?

How we answer the second one

Dirt work. On our jobs it is the allowance that most often moves unexpectedly — what the ground turns out to be is the thing nobody can see from the top of it.

So it is the first one to put to any builder you are comparing, ours included: **what is your dirt-work allowance based on, and what happens if the ground is not what the bid assumed?** A builder who can answer that with a method — a soil report, a quantity off the survey, a site visit — has thought about the line that moves. One who answers "that's standard for a lot this size" has not.



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This is a builder's guide offered for your benefit. It is not legal, financial, engineering or real-estate brokerage advice, and it is not a substitute for a survey, a soil report or a septic feasibility test.