



10 Questions That Could Save You

\$10,000+

When Building Your Custom Home

Ask these before you sign anything. Your builder's answers will tell you everything.

Most homeowners focus on square footage and finishes — but the biggest savings (and the biggest risks) hide inside your builder's processes, materials, and contract terms. These 10 questions cut through the noise to reveal what truly separates a trustworthy builder from a costly one. A great builder will welcome every single question below. One who doesn't may be the most expensive decision you ever make.

1

Does your estimate itemize EVERY component, or does it use vague line items?

A detailed, itemized estimate protects you from surprise "extra" charges after signing. Vague categories like "miscellaneous" or "allowances TBD" are how costs balloon. Demand every item be named and priced before you sign anything.

■ **Potential Savings: \$3,000–\$15,000+ in undisclosed extras and change-order markups**

2

Will you build a full foundation with crawl space, or a monolithic slab?

A slab may cost less upfront, but a plumbing leak requires breaking through concrete — a repair NOT covered by homeowners' insurance. A crawl space keeps plumbing accessible, HVAC efficient, and your floor elevated above moisture.

■ **Potential Savings: \$5,000–\$20,000+ on a single slab plumbing repair**

3

Do you use 2×6 exterior wall framing as standard, or code-minimum 2×4?

2×6 framing allows R-19 insulation vs. R-13 — a 46% thermal improvement at no upgrade cost. This lowers energy bills, strengthens structure, and simplifies plumbing and electrical runs for the life of the home.

■ **Potential Savings: Hundreds per year in energy; included as standard at no extra charge**

4

What water main tap size do you spec at the road — 3/4" or 1"?

A 1-inch tap is the single most impactful factor for strong water pressure throughout the home. Most builders default to the cheaper 3/4-inch. Retrofitting later means tearing up your yard — an expensive and avoidable problem.

■ **Potential Savings: \$1,500–\$4,000 to retrofit after construction**

5

How does your contract handle change orders and unforeseen cost increases?

Without a written change-order process — pricing, approval, and signatures before work proceeds — a builder can charge whatever they want for modifications. Every change must be documented and agreed upon by both parties first.

■ **Potential Savings: \$2,000–\$10,000 in disputed charges and unauthorized overruns**

6

Are payments tied to verified construction milestones, not arbitrary dates?

A legitimate payment schedule releases funds only when specific, verifiable work is complete (foundation poured, framing done, etc.). Lump-sum or time-based schedules can leave you paying for work not yet performed.

■ **Potential Savings: Protects your full investment from being paid ahead of progress**

7

Should you upsize floor joists beyond code minimums?

Floor joists designed to code can lead to cracks in tile grout, buckling of hardwood seams, and peaks in LVP joints. Oversizing your floor joists is a minimal expense upfront and protects your flooring investment for decades. Ask for specific sizing in writing.

■ **Potential Savings: \$2,000–\$8,000 in premature flooring repair or replacement**

8

Before I upgrade windows, will you show me the actual payback math?

Ultra-premium windows add \$500–\$1,000+ each. For 14 windows, that's \$7,000–\$14,000 extra. Typical energy savings are only ~\$120/year — a 58-year payback. A trustworthy builder shows you this math rather than just upselling.

■ **Potential Savings: \$4,000–\$11,000 by investing only where math actually pencils out**

9

Are blueprints and design fees included, or will I be billed separately?

Hiring an architect separately costs \$2,000–\$4,000+ for a basic drawing set, often excluding revisions. Some builders include complete custom design — floor plans, elevations, foundations, site plans — at no added cost when you build with them.

■ **Potential Savings: \$2,000–\$5,000+ in architectural and design fees**

10

Is your standard cabinetry custom solid-wood or pre-fabricated stock cabinets?

Stock cabinets use filler strips to force standard sizes into your space, wasting storage. Custom solid-hardwood cabinets (oak, maple) fit perfectly, last decades, and can be refinished — never replaced. Get the answer in writing.

■ **Potential Savings: \$3,000–\$10,000 in wasted space, future replacement, or hidden upgrades**



Ready to Consult or Build With a Team That Welcomes Every One of These Questions?

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