



# CUSTOM HOME CLARITY GUIDE

---

*What Greater Seattle Families Actually Need to Know  
Before They Build*

Presented by JayMarc Custom Homes



---

# TABLE OF CONTENTS

---

- 01 Is Building Custom Right for You?
- 03 Understanding the Custom Home Process
- 07 Realistic Timelines
- 10 Budget Reality
- 13 Land + Lot Considerations
- 16 How to Choose the Right Builder
- 18 Your Next Steps



# A NOTE BEFORE YOU DIVE IN

---

If you're reading this, you're probably somewhere in that early stage of thinking about building a custom home. Maybe you've been browsing lots online. Maybe you've toured a few production homes and felt that nagging sense that none of them were quite right. Maybe you have a folder full of saved photos and a running list of questions you don't quite know how to ask yet.

Whatever brought you here, we're glad you found this before you got too far down the road.

**Here's something we hear all the time:** families who are sharp, accomplished, and used to making big decisions still feel caught off guard by the custom home process. Not because they weren't prepared enough, but because the industry rarely educates people before they're already in the middle of it.

This guide exists to change that. We're going to walk you through what the process actually looks like, what things realistically cost, how long it really takes, and what questions you should be asking any builder you consider working with.

That's what you deserve before making one of the biggest investments of your life.



# IS BUILDING CUSTOM RIGHT FOR YOU?

---

## SECTION 1



Before we talk process and budgets, it's worth asking an honest question: *is a custom home actually the right path for your family?*

Not everyone who wants a custom home should build one right now. And a builder who tells every family "yes, absolutely, let's get started" isn't doing you any favors.

Here's how to think about it honestly.

**Custom might be the right fit if:**

- You've looked at production homes and resale properties and consistently found yourself compromising on things that matter to you (layout, location, quality, or all three).
- You have a clear sense of how you want to live in your home. Not just what you want it to look like, but how your family actually moves through a space day to day.
- You're in a financial position where a \$1.5M+ investment is within reach without overextending your family.
- You have realistic flexibility in your timeline (more on that in Section 4).

**It might not be the right time if:**

- You need to be in a home within the next 12 months.
- Your budget is firm at a number that doesn't account for the real costs of custom construction in the Greater Seattle area.
- You're not currently in a position to give the process the time and attention it deserves. Families who get the most out of their build are the ones who are present, engaged, and ready to make decisions, especially during Preconstruction.
- Your vision is still very early and undefined.

None of this is meant to discourage you. It's meant to help you make the right decision for your family, even if that decision is "not yet." A builder who genuinely has your best interests in mind will tell you the same thing.



# UNDERSTANDING THE CUSTOM PROCESS

---

## SECTION 2



One of the biggest sources of anxiety for families considering a custom build is simply not knowing what's coming next. When you don't have a map, every turn feels uncertain.

So here's the map.

The JayMarc process follows five phases, and understanding what happens in each one (and why it matters) will help you stay grounded and confident throughout the journey.



**Phase 1:  
DISCOVERY**

This is where everything begins, and it looks nothing like what most families expect.

Discovery is a series of 3 to 5 conversations designed entirely around you: your goals, your timeline, your budget, your land situation, and yes, the concerns keeping you up at night. It's not a sales pitch. (We mean that.) It's a conversation designed to give you clarity about what's actually possible for your family, regardless of whether you build with us.

By the end of Discovery, you'll understand which building path aligns with your goals and involvement level, what your budget can realistically achieve, and what questions you should be asking any builder you talk to, including the ones you didn't know to ask yet.

## Phase 2: PRECONSTRUCTION

This is the most intensive phase of the process, and where a great builder's guidance matters most.

During Preconstruction, hundreds of decisions are made: architectural design, interior finishes, engineering details, permitting, and budgeting. Without a steady guide through all of it, this is exactly where families start to feel overwhelmed.

Here's what good Preconstruction looks like in practice. Your builder walks your site and optimizes it for views, privacy, and long-term value (catching opportunities and red flags you'd never spot on your own). Your floor plans get refined until they're genuinely right for how your family actually lives, not just beautiful on paper. Your designer curates finish options that fit your aesthetic and your budget, so you're not drowning in choices. And all the technical complexity, structural engineering, energy compliance, permits, are handled on your behalf.

**Think of it this way:** a builder's job during Preconstruction is to be your translator for the complicated parts. You don't need to become an expert in building codes. That's what they're for.

By the end of a well-run Preconstruction phase, you'll have complete confidence in your design, a locked-in budget with no surprises lurking, approved permits, and a clear path into construction. This is where the chaos of building becomes a calm, organized plan. And it's the phase that separates builders who produce exceptional outcomes from those who don't.

## Phase 3: CONSTRUCTION

Once permits are approved and all decisions are finalized, construction begins, often marked by a Groundbreaking Ceremony. (Yes, a real ceremony. It's a significant moment, and it deserves to be acknowledged as one.)

Construction typically spans 12 months, depending on your home's size, site complexity, and custom features. During this phase, the questions families worry about most are: Is everything on schedule? Will it look the way I imagined? What happens if something goes wrong?

These are valid concerns. Here's what good communication during construction actually looks like: weekly updates with progress photos and schedule reports, collaborative walkthroughs at key milestones (framing, rough-in, millwork, and more), and transparent, immediate communication when challenges arise, because sometimes they do. Weather delays, material lead times, and unforeseen site conditions are all realities of construction. A builder who pretends otherwise isn't being honest with you.

**What you should never experience during construction:** surprise costs, change orders without your explicit approval, or radio silence when you have a question.

**Phase 4:  
CLOSING**

As your home nears completion, the focus shifts from building to preparing. And a builder who does this phase well makes a meaningful difference in how confident you feel the day you move in.

What a thorough closing process looks like: you understand every system in your home before you're handed the keys, not after you're already living there and something goes wrong. Your warranty coverage is explained clearly, with time to ask questions. Your documents, manuals, and important information are organized and accessible. And someone walks you through the home in detail, from HVAC controls to water shutoffs to seasonal maintenance, so you feel equipped to care for your investment.

The key handoff itself is worth acknowledging as the milestone it is. You've made hundreds of decisions, watched your vision take shape over months, and now it's yours. That moment deserves more than a handshake in a parking lot.

**Phase 5:  
WARRANTY**

Here's something most builders won't tell you: the relationship with your builder shouldn't end when you get your keys.

A quality builder follows up at 30 days to check in after you've settled in, conducts a comprehensive 1-year walkthrough after your home has weathered all four Seattle seasons, and remains available for questions, referrals, and guidance long after your warranty period ends.

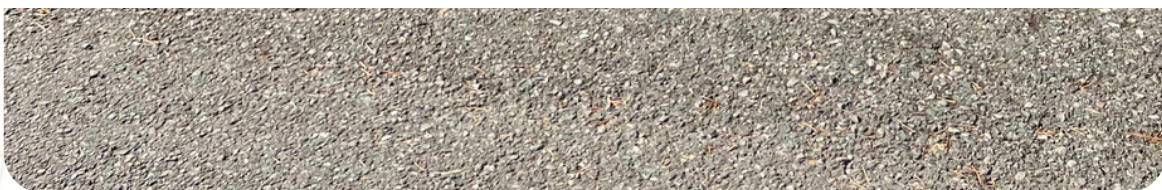
Need a referral for a remodel project in five years? Your builder should be a call away. Have a question about your HVAC system three years after move-in? Same answer. This kind of long-term support isn't standard in the industry. It should be, and it's one of the most important things to ask about when you're evaluating builders.



# REALISTIC TIMELINES

---

## SECTION 3



Let's talk honestly about time, because this is where a lot of families get tripped up.

### **The most common question we hear: "How long will it take?"**

Clients have more influence over the timeline than they might expect, particularly in the early phases. Staying engaged and making decisions on schedule during Discovery and design keeps the process moving. After that, it's on your builder, trades, and the permitting jurisdiction to stay organized and communicate well.

### **Here's how the phases break down:**

**Discovery:** This one is entirely driven by you.

Do you already own land? Do you have a clear sense of your budget and timeline? Are you ready to move forward, or still in early research mode? We've seen families move through Discovery in four weeks. We've seen others take a year or more. Neither is wrong. Discovery wraps up when you have the clarity and confidence to take the next step, and not a moment before.

**Preconstruction:** Plan for 12 months.

This phase covers everything that happens before a single shovel hits the ground: architecture, interior design, budgeting, engineering, and permitting. It's the most decision-intensive part of the process, and the timeline reflects that. Rushing it is one of the most common (and costly) mistakes families make.

**Construction:** Plan for 11-13 months from groundbreaking to key handoff.

A quick but important note on both of these timelines: every project is different. Jurisdiction requirements, site conditions, and the complexity of your home's design can all affect how long each phase takes. Your builder should be upfront about these variables early in the process and adjust your timeline expectations accordingly, not after you're already in the middle of it.

**What drives timelines longer?** A few of the most common factors:

***Decision delays during design.*** Every time a key design decision gets pushed back, it creates a ripple effect downstream. The families who move through the design phase most smoothly are the ones who come in with clear priorities and stay engaged throughout.

***Permitting complexity.*** Some sites, some municipalities, and some design features require additional review. A good builder will flag these early and set realistic expectations.

***Material lead times.*** Certain custom materials, appliances, and fixtures have long lead times. Ordering these early is part of good project management. Ask your builder how they handle procurement.

***Scope changes during construction.*** Changes made during construction are more expensive and more time-consuming than changes made during design. This is one of the most important reasons to invest time and attention in the design phase.

Your schedule doesn't have to be perfect. But the families who feel most at peace during their build are the ones who understood the timeline from the beginning and planned their lives around it, rather than hoping it would move faster than it realistically could.



# BUDGET REALITY

---

## SECTION 4



Here's where we're going to be especially direct with you, because this is the area where families most often get surprised, and not in a good way.

### **What does a custom home actually cost in the Greater Seattle area?**

JayMarc builds homes starting at \$1.5 million. That number reflects the real cost of quality architecture, premium materials, skilled trades, and the level of care and oversight that a custom build requires in this market.

If you've seen lower numbers advertised, it's worth asking what's included, what's not, and what happens when costs change mid-build.

### **What drives the cost of a custom home?**

Several factors have the most significant impact on your budget:

**Site conditions.** A sloped lot, high water table, or challenging soil can add meaningful cost to your foundation and site work. This is one reason lot evaluation (more on that in the next section) matters so much before you're committed to a site.

**Square footage and complexity.** More square footage costs more. But complexity often costs more than size. A home with intricate rooflines, large spans of glass, or highly customized architectural details requires more labor and expertise than a straightforward floor plan of the same size.

**Finish level.** The gap between builder-grade finishes and truly custom specifications can be significant. Knowing where you want to invest (and where you're willing to be more flexible) is an important early conversation to have.

**Location and site access.** Building in certain areas of the Greater Seattle region comes with higher labor costs, stricter requirements, and additional complexity.

## What should you watch out for?

**Low base bids with high change order rates.** Some builders win projects with attractive initial numbers, then make up the difference through change orders during construction. Ask any builder you're considering how they handle scope changes, what their change order process looks like, and how their final costs compare to initial bids on past projects.

**Vague allowances.** An allowance is a placeholder in a budget for items not yet specified (like appliances or lighting fixtures). If allowances are set unrealistically low, your actual costs will be higher than your initial budget suggests. Ask your builder how their allowances are set and whether they reflect real market pricing.

### A word on contingency.

Even the best-planned projects encounter unexpected conditions, particularly during site work and foundation. We recommend families build a contingency of 5 to 10 percent into their overall budget. It's not pessimism. It's good planning.



# LAND + LOT CONSIDERATIONS

---

## SECTION 5



If you don't already own a lot, finding the right land is one of the first and most consequential decisions you'll make. And if you do own land, there are still important questions worth asking before you commit to building on it.

This section could be a guide all on its own. (We do cover it in depth in our webinars, which you can find at [jaymarchomes.com](http://jaymarchomes.com).) But here are the most important things to understand.

**Not all lots are created equal.**

A lot that looks perfect on paper can come with significant hidden costs and complications. Before you fall in love with a piece of land, you want to know:

***What are the zoning and setback requirements?*** These determine how large your home can be, how close to property lines you can build, and what uses are permitted on the site.

***What does the topography look like?*** Steep slopes can create dramatic, beautiful homes. They can also add \$50,000 to \$200,000 or more in site and foundation costs. Know this before you make an offer.

***What are the soil conditions?*** Poor soil conditions can require engineered foundations that significantly increase costs. A geotechnical report before purchase is money well spent.

***Are utilities available?*** In some areas, connecting to water, sewer, and power requires more work (and more cost) than you might expect.

***Are there environmental considerations?*** Wetlands, critical areas, or protected trees can limit what you're able to build and where.

***What does the HOA allow, if applicable?*** Some communities have design standards, material restrictions, or approval processes that affect your options.

**Involve your builder early in the lot evaluation process.**

This is one of the most valuable things a builder can do for you before you're under contract on a piece of land. An experienced builder can walk a site and identify potential cost drivers, red flags, and opportunities that aren't visible in a listing.

If a builder isn't willing to help you evaluate land before you've signed a contract with them, that tells you something important about how they approach the relationship.



# HOW TO CHOOSE THE RIGHT BUILDER

---

## SECTION 6



Choosing a builder is one of the most important decisions you'll make in this process. And it's also one of the areas where families feel least equipped to evaluate their options.

**Here's the truth:** most builders will tell you they're different. That they care more, build better, communicate better. The only way to know whether that's true is to ask the right questions and pay attention to how they answer.

### **Questions that actually matter:**

*How do you handle budget transparency throughout the build?* You're looking for a builder who can clearly explain their estimating process, how they set allowances, and how they communicate when costs change. Vague answers here are a red flag.

*Can I speak with families who built with you two or three years ago, not just recently?* Recent clients are often still in the honeymoon phase. Clients a few years out can tell you what the relationship looks like after move-in.

*What does your communication process look like during construction?* How often will you hear from them? Who is your primary contact? What happens when something unexpected comes up on site?

*How do architecture, design, and construction work together on your projects?* Builders who work with separate architecture and design firms can create coordination gaps that affect your timeline, budget, and the final result. An integrated approach, where these disciplines work together from the beginning, produces better outcomes.

*What happens after we move in?* Warranty terms matter. But so does the culture behind them. Ask how they handle issues that arise after key handoff, including issues that fall outside of warranty.

*Have you built on a site like mine before?* Experience with your specific site conditions, neighborhood, or municipality matters more than general experience.

### **What to pay attention to beyond the answers:**

How does the builder make you feel during the process of getting to know them? Do they answer your questions directly, or do they redirect to their portfolio and accolades? Do they push you toward a decision, or do they give you space to think?

A builder who is genuinely invested in your family's success will tell you honestly if they're not the right fit. That kind of honesty is worth paying attention to.



# YOUR NEXT STEPS

---

## SECTION 7



If you've made it through this guide, you're already better prepared than most families who start the custom home process.

Here's what we'd suggest based on where you are right now:

**If you're still in early research mode:** Keep learning. Attend one of our free webinars, where we go deep on the process, timelines, and budget realities in an interactive format. There's no obligation and no sales pitch. Just a chance to ask questions and get clear answers. Find upcoming dates at [jaymarchomes.com/webinars](http://jaymarchomes.com/webinars).

**If you're actively planning and getting serious:** The best next step is a conversation. Not a sales call; a real conversation where we learn about your family, your vision, and your timeline, and give you honest guidance on whether we're the right fit and what your path forward looks like. You can schedule a complimentary consultation at [jaymarchomes.com/contact](http://jaymarchomes.com/contact).

**If you're ready to find land or you already own a lot:** Let's talk sooner rather than later. The earlier we can be involved in your lot evaluation, the better positioned you'll be to make a confident decision. *Reach out directly at [kenady@jaymarchomes.com](mailto:kenady@jaymarchomes.com).*

# A FINAL WORD

---

**Building a custom home is one of the most significant things your family will ever do.** It deserves a builder who shows up as a true guide: someone who educates you, tells you the truth, and is genuinely invested in your outcome.

That's who we are at JayMarc. Not because it's a good marketing message, but because we've seen what happens when families go through this process without real support. And we've built our entire company around making sure that doesn't happen to the families we work with.

We hope this guide gave you the clarity you were looking for. And whenever you're ready to take the next step, we'll be here.



JAYMARC

CUSTOM HOMES

