

Bay East Consumer Guide

Buying Land & Building a New Home

From empty lot to dream home



Why Build Instead of Buy?

Building a home gives you the opportunity to:

- Customize your layout
- Choose finishes and features
- Design around your lifestyle
- Create your dream home from the ground up



For some buyers, flexibility and personalization are worth the extra planning.



Finding the Right Piece of Land

Not all land is ready to build on.

Before purchasing, consider:

- Location and zoning
- Utility access
- Lot size and terrain
- Local building requirements



Building Takes Time

A custom home isn't built overnight.

Typical timeline:



Design & Planning: 3–6 months



Construction: 12–16+ months



Permits, weather, labor, and material availability can all affect timing.



Understanding Construction Loans

Construction loans help fund:

- Land purchases
- Permits and inspections
- Labor and materials
- Building costs

Unlike a traditional mortgage, funds are released in stages as construction progresses.



We're Here to Help

A Bay East REALTOR® can help you:

- ✓ Find land or new construction opportunities
- ✓ Understand financing options
- ✓ Navigate the building process from start to finish



"Your future home starts with a vision."