TYLER HOMES

FREE BUYER'S GUIDE

The Complete Custom Home Buyer's Guide

MONTGOMERY COUNTY, TEXAS

A step-by-step guide from Steve & Kristen Clayton · 2026 Edition

tylercustomhomes.com · (281) 850-7995

A NOTE TO START

Welcome — let's take the mystery out of building.

If you're reading this, you're probably somewhere between "we should build a home" and "we have no idea where to start." That's exactly where most of the families we work with begin.

Building a custom home is one of the biggest, most personal projects you'll ever take on — and done right, one of the most rewarding. This guide walks you through the whole journey the way we'd explain it over coffee: the lot, the budget, the loan, the build, and how to choose a builder you can trust, with the specifics that matter here in Montgomery County.

We've built custom homes in this area for over 16 years, and in the industry for more than 30. We take on only a few homes a year on purpose, so we can stay personally involved in every one. Whether you build with us or not, we want you walking into this well-informed. — *Steve & Kristen Clayton, Tyler Custom Homes*

WHAT'S INSIDE

SECTION 01

Is building right for you?

A Tyler Custom Home — Greater Houston & Lake Conroe

With inventory tight and existing homes rarely checking every box, more families are choosing to build. But building isn't automatically right for everyone — here's an honest way to think about it.

When building makes sense

- **You want a specific location or acreage** — a lot on the lake, room for a shop, or land you already own.
- **You can't find your must-haves** in the existing market without compromising on what matters most.
- **You're planning to stay a while.** A custom home rewards owners who'll enjoy it for years.
- **You want control over quality** — what's behind the walls, not just the finishes you can see.

You're ready when you can describe how you want to live in the home — not just how many bedrooms it has.

The honest trade-offs

Building takes longer than closing on an existing home, and you'll make more decisions along the way. Financing works differently, too (Section 04). None of it is hard with a builder guiding you — but go in with eyes open.

> **A GOOD SIGN YOU'RE READY**
>
> You have a vision for how the home should feel and function. That vision is the raw material a good builder turns into a plan.

SECTION 02

Choosing the right lot & land

Acreage living, minutes from Lake Conroe

The homesite shapes everything that comes after it. If you haven't bought land yet, this is the best time to get a builder's eye on it — before you're committed.

What to weigh in a lot

- **Location & direction** — sun path, views, and light on porches and patios.
- **Slope & drainage** — grade affects foundation and site-work cost.
- **Size & usable area** — setbacks, easements, and tree cover reduce the buildable footprint.
- **Price point** — land plus site work is real money; balance it against the home budget.
- **School district** — even if you don't have kids, it drives resale.

Montgomery County specifics

Out here you'll choose between established subdivisions and private acreage — each with different homework: utilities (MUD water/sewer vs. well & septic), deed restrictions and an Architectural Control Committee, floodplain near creeks and the lake, and how you'll keep the best trees.

COMMUNITIES WE BUILD IN

Crown Ranch, Crown Oaks, April Sound, High Meadow Ranch, and Lake Windcrest — plus private land throughout Greater Houston and the Lake Conroe area. Ask us about a specific lot; we've likely built nearby.

SECTION 03

What a custom home really costs

Custom kitchens, built to your selections

"What's the price per square foot?" is everyone's first question — and the honest answer is "it depends," because a custom home is exactly that. Here's what actually drives the number.

The big cost drivers

- **Size & complexity** — square footage, rooflines, ceiling heights, and how many corners the plan has.
- **Finishes & selections** — flooring, cabinetry, countertops, fixtures, and appliances span a huge range.
- **Site work** — clearing, pad, driveway, septic/well, and utilities vary a lot by lot.
- **Land** — the lot itself, which you may own already or buy as part of the project.

Start with your all-in number, then design to it. It's far easier than falling for a plan you can't build.

How allowances work, and budgeting up front

For selections you haven't finalized, your contract includes **allowances** — a budgeted amount per category. Choose within it and the price holds; choose above and the difference is an add. We agree the full budget up front — plans, specifications, and allowances — and track adds and deducts closely, so the final number is a conversation you've been part of the whole way.

SECTION 04

Construction loans & financing

Financing a build works differently than a normal mortgage — but it's straightforward once you see the shape of it, and it's one of the items to line up before construction begins.

Construction-to-permanent loans

Most custom homes are financed with a **construction-to-permanent** loan. It funds the build in stages, then converts to a standard mortgage once you move in — often with a single closing, so you're not paying two sets of fees.

- **Draws** — the lender releases funds in stages as work is completed and inspected.
- **Interest-only during the build** — you typically pay interest only on what's been drawn.
- **Down payment & land equity** — if you already own the lot, its value can often count toward equity.
- **Converts at completion** — once the final walkthrough is done, it rolls into your permanent mortgage.

> **ASK YOUR LENDER**
>
> "How many construction-to-permanent loans do you close a year?" Construction lending has moving parts a purchase-only loan officer may not handle every day. We're glad to introduce you to lenders who do a lot of them here — or work alongside your own.

A LOOK INSIDE

The details make the home.






Kitchens, baths, studies, and living spaces from Tyler Custom Homes across the Montgomery and Lake Conroe area.

SECTION 05

The build process, step by step

From the front door to the final walkthrough

Step 01 — Find your lot

We help you weigh location, slope, size, price point, and schools — and design the home to complement the site.

Step 02 — Design the home

Our in-house design help, your own architect, or plans you already love — shaped to the homesite and your life.

Step 03 — Set the budget

Detailed pricing, specifications, and allowances in a contract you approve in full before we break ground.

Step 04 — Handle the up-front items

Financing secured, septic engineering & permitting, county building permits, and HOA/ACC approval.

Step 05 — Build it right

Quality construction with structural integrity — managed start to finish, with Steve on site and in constant communication.

Step 06 — Make your selections

We keep you on top of selections and scheduling, using trusted vendors or the ones you prefer.

Step 07 — Walk it through

A final walkthrough together — then the keys, and a builder who stays available after move-in.

SECTION 06

How to choose a builder

Craftsmanship you can see — and trust you can't

This is the single most important decision you'll make — more than the lot, more than the plan. Here's how to vet one.

Questions worth asking

- How many homes do you build at a time, and who supervises mine day to day?
- Can I see homes you've built — and talk to those homeowners?
- How do you handle the budget, allowances, and change orders?
- How do you communicate during the build, and how do I reach you?
- What happens after move-in if something needs attention?

The person who prices your home should be the one standing on your slab.

Red flags

- A vague, one-page bid with no specifications or allowances.
- Pressure to sign before you understand the numbers.
- You can never seem to reach the actual builder.
- No willingness to put you in touch with past clients.

SECTION 07

Local specifics: septic, permits & acreage

Built for how Texans actually live

Building in Montgomery County comes with a handful of local steps. None are difficult with a builder who does them routinely — but they're worth understanding, because they're part of the up-front work.

Septic, water & permits

Many acreage homesites aren't on municipal sewer, so your home needs an engineered **septic system**, designed and permitted for your soil and lot; water may come from a community MUD or a private well. **Building permits** are handled per county, and many communities require **HOA / Architectural Control Committee** approval of your plans.

Acreage considerations

More land means more freedom — and a few more line items: longer driveways, utilities that may run farther, and clearing and grading that depend on the site. We account for all of it in the budget up front, so the acreage that drew you to the lot never becomes a surprise later.

WE HANDLE THE PAPERWORK

Septic engineering, county permits, HOA approvals — we walk you through each one so nothing stalls your start date. You focus on the fun decisions; we handle the process.

SECTION 08

Your next step

Let's build yours.

You don't have to have it all figured out to start. Most families we build for began with a lot, a rough idea, or just a feeling that it was time.

The best first step is a conversation. Tell us about your project, your lot, or the idea you've been sitting on, and we'll set up a time to talk it through — no pressure, no sales pitch. If you have a lot in mind, we'll tell you honestly what it takes to build there. If you don't yet, we'll help you find one.

Talk to the builder directly

Steve & Kristen Clayton · Tyler Custom Homes

(281) 850-7995

steve@tylercustomhomes.com · tylercustomhomes.com

Serving Montgomery, Lake Conroe, Magnolia & The Woodlands