

# Building a House Checklist (New Construction)

Checklist · 75 items · 17 sections

Building a house from scratch is a 9-to-18-month project with hundreds of decisions and ten or more people who need to coordinate. The cleanest way to keep it under control is to break it into the six phases the bank, builder, and inspectors all recognize: planning, design, permits, build, finish, and close. The list below works for a custom build, a semi-custom build with a production builder, or a build-on-your-lot contract.

Open the editable, AI-powered version online:

<https://genechecklist.com/checklist/building-a-house-checklist>

## PLANNING

- Set a written total budget (lot + build + soft costs + 10% contingency)  
**HIGH**
- Pre-qualify with a construction-to-permanent lender (different from a mortgage)  
**HIGH**
- Calculate cash needed for land (20 to 30% down) and construction draws  
**HIGH**
- Decide custom build vs production builder vs semi-custom on builder lot  
**HIGH**
- Write a needs/wants list: bedrooms, baths, layout, garage, outdoor, future re-sale  
**HIGH**
- Research target neighborhoods: schools, taxes, HOA, commute, comparable sales  
**HIGH**

## LOT

- Title search and survey on any prospective lot  
**HIGH**
- Soil and percolation test (perc test) if septic; load-bearing soil report for foundation  
**HIGH**
- Verify zoning, setbacks, height limits, easements, deed restrictions  
**HIGH**
- Confirm utilities available at the lot line: water, sewer, gas, electric, fiber  
**HIGH**

- Check FEMA flood map (zone, base flood elevation, insurance cost)

HIGH

- Tree survey and protected-species check (especially in CA, FL, the PNW)
- Close on the lot or reach an option agreement (do not start design without site control)

HIGH

## BUILDER

- Interview 3 to 5 builders, check 3 references each, see two finished homes and one in progress

HIGH

- Verify builder license, bond, and insurance with the state contractor board

HIGH

- Check builder financial health: lien history, court records, BBB

HIGH

- Compare 3 written bids with the same scope of work

HIGH

- Sign builder contract: fixed price, cost-plus, or guaranteed maximum price; understand allowances

HIGH

- Contract includes draw schedule, change-order process, warranty, and lien waivers

HIGH

## DESIGN

- Architect or designer engaged (or stock plans selected with builder)

HIGH

- Schematic design approved: floor plan, exterior elevations, roof line

HIGH

- Structural engineer drawings for foundation, beams, lateral system

HIGH

- MEP plans: mechanical, electrical, plumbing

HIGH

- Energy code calculations (Title 24 in CA; IECC nationally)

HIGH

- Interior selections: cabinets, counters, tile, flooring, paint, fixtures, hardware

HIGH

- Exterior selections: siding, roofing, windows, doors, garage door, paint colors

HIGH

- Lock selections before permit submission (changes after = change orders)

HIGH

## PERMITS

- Building permit application submitted with full plan set  
HIGH
- Plan review comments resolved, permit issued and posted on site  
HIGH
- Separate permits: electrical, plumbing, mechanical, septic, well, driveway, grading  
HIGH
- HOA architectural review committee approval (if applicable)  
HIGH
- Construction loan closed; first draw funded  
HIGH
- Builder's risk insurance bound; liability and workers' comp verified  
HIGH

## SITE PREP

- Erosion control and silt fencing installed  
HIGH
- Lot cleared, grubbed, and rough graded  
HIGH
- Temporary power pole, water meter, portable toilet installed

## FOUNDATION

- Foundation: footings dug, inspected, poured  
HIGH
- Foundation walls/slab poured, waterproofed, drain tile, backfilled  
HIGH
- Foundation inspection passed before framing begins  
HIGH

## FRAMING

- Framing: floor system, walls, roof trusses, sheathing  
HIGH
- Roof dry-in: felt or synthetic underlayment, finish roofing applied  
HIGH
- Windows and exterior doors installed and flashed  
HIGH

- House wrap and exterior cladding (siding, brick, stucco) applied

HIGH

- Framing inspection passed

HIGH

## ROUGH-INS

- Rough electrical: service, panels, romex, low-voltage, outlet locations confirmed before drywall

HIGH

- Rough plumbing: drain-waste-vent, water supply, gas lines pressure tested

HIGH

- HVAC: ductwork, equipment, refrigerant lines installed

HIGH

- Mech, electrical, plumbing rough inspections passed (separate inspectors usually)

HIGH

- Walk-through with builder before insulation to confirm everything

HIGH

## INSULATION

- Insulation: blown, batt, spray foam per energy plan, then inspected

HIGH

## DRYWALL

- Drywall hung, taped, mudded, sanded, primed

HIGH

## TRIM

- Interior trim: baseboards, casing, crown, stair rail

HIGH

- Cabinets and countertops installed

HIGH

- Interior doors hung, hardware installed

HIGH

## FINISHES

- Tile: shower walls, floors, backsplashes set and grouted

HIGH

- Flooring: hardwood, LVP, carpet installed

HIGH

- Paint: ceilings, walls, trim, doors  
**HIGH**
- Plumbing fixtures: toilets, sinks, faucets, tubs, showers  
**HIGH**
- Light fixtures, outlets, switches, smoke and CO detectors  
**HIGH**
- Appliances installed and tested  
**HIGH**

### SITE FINISH

- Driveway, walkways, patios poured
- Landscaping: grading, sod or seed, plants, irrigation
- Final grading slopes away from foundation; downspouts directed  
**HIGH**

### FINAL INSPECTION

- Final electrical, plumbing, mechanical inspections passed  
**HIGH**
- Final building inspection / Certificate of Occupancy issued  
**HIGH**

### CLOSING

- Owner walk-through with builder: punch list created, dated, signed  
**HIGH**
- Punch list items completed and re-inspected  
**HIGH**
- Builder provides operations and warranty manual  
**HIGH**
- Lien waivers from all subcontractors collected  
**HIGH**
- Construction loan converted to permanent mortgage  
**HIGH**
- Homeowners insurance binder issued effective at closing  
**HIGH**
- Record deed, file homestead exemption if applicable  
**HIGH**

## POST-MOVE-IN

- Builder warranty: 1-year workmanship, 2-year systems, 10-year structural (typical)  
HIGH
- Schedule 11-month walk-through to flag warranty items before year-one expires  
HIGH
- File final cost report for tax basis tracking