

The Utah custom-home budget planning guide

Build a scope-first budget framework before comparing square-foot prices or committing to architecture.

Start with the complete project

List land acquisition, site preparation, design and engineering, permits and fees, construction, interior selections, outdoor work and move-in needs as separate categories. Some may already be paid, but that does not remove them from the total project investment. Record whether a builder proposal includes each category. Avoid counting the same item in both the construction estimate and a separate owner allowance.

Distinguish known costs from assumptions

For each category, record the current amount, its source, the date and whether it is a quote, estimate or placeholder allowance. List exclusions next to the category they affect. Track scope changes before updating the total. A budget with fewer hidden assumptions is more useful than a precise-looking total built from unsupported numbers.

Choose where flexibility lives

Identify essentials that protect daily life, priorities you would adapt and features that could be deferred. Evaluate a change against these groups before debating individual materials. A modest specification change across a large area may matter more than removing one visible feature. Have the team calculate the effect instead of assuming where the savings will be.

Keep the budget current

Review commitments, actual costs, remaining allowances and approved changes together. Do not interpret paid-to-date as the forecast final cost. Ask what work remains uncommitted and what decisions could affect those numbers. Establish who updates the estimate and how the owner approves changes. This guide is a worksheet framework, not a price quote or financial forecast.

Your working notes

Use this worksheet with your household and project team. Record sources, assumptions and open questions. These prompts do not establish pricing, feasibility or contract terms.

ITEM	CONFIRMED FACT / SOURCE / NEXT ACTION
Land	
Site work	
Architecture and engineering	
Permits and fees	
Construction	
Interior selections	
Outdoor amenities	
Landscaping	
Move-in needs	
Unresolved assumptions	

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