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YOUR LAND. YOUR VISION. YOUR HOME.

The Building-on- Your-Lot Guide

Everything you need to know before you buy land or break ground in Northern Virginia, Washington, DC, or Maryland — from evaluating a lot to interviewing builders, budgeting for site work, and sequencing your project the right way.

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How to Evaluate Land Before You Buy

The most expensive mistakes in custom home building happen before a single shovel hits the dirt — they happen at the land purchase. A beautiful parcel can hide six-figure problems below the surface, and a modest-looking lot can be a far better building site than the showpiece next door.

Before you fall in love with a view, evaluate the land the way a builder does: as a construction site first and a setting second.

Walk the land — then verify everything

A site walk tells you a lot, but never rely on eyes alone. What you observe should generate a list of questions that documents and professionals answer before you go to settlement.

- **Topography and slope**

Gentle grades keep foundation and driveway costs predictable. Steep slopes can add tens of thousands in retaining walls, engineered foundations, and fill.

- **Drainage patterns**

Look for standing water, eroded channels, or a lot that sits lower than its neighbors. Water always wins — plan for where it goes.

- **Mature trees and clearing needs**

Trees add value, but heavily wooded lots mean clearing costs, stump removal, and possible tree-preservation requirements.

- **Solar orientation**

Where the sun rises and sets determines natural light, energy performance, and how outdoor living spaces will actually get used.

- **Access and frontage**

Confirm legal road access. A long private drive or a pipestem lot can add significant driveway, utility-trenching, and maintenance costs.

- **The neighborhood context**

In teardown markets like McLean, Vienna, and Bethesda, confirm surrounding home values support your planned investment.

The due-diligence documents

Every parcel has a paper trail. Reviewing it before purchase — ideally during a study period written into your contract — is the single best protection you have.

- **A current boundary survey or plat**

Confirms lot lines, acreage, and any encroachments. Never assume the fence line is the property line.

- **Title report with easements**

Utility, access, drainage, and conservation easements can carve away buildable area without being visible on site.

- **Recorded covenants and HOA rules**

Many Northern Virginia communities carry architectural guidelines, minimum square footage, or approval committees that shape what you can build.

- **Zoning classification and setbacks**

The zoning district determines minimum yards, height limits, and lot coverage — which together define your true buildable envelope.

- **Floodplain and Resource Protection Area maps**

In Fairfax County and across the Chesapeake Bay watershed, RPA buffers along streams can place large portions of a lot off-limits to construction.

Soil, water, and what's beneath

The ground itself is the most underestimated variable in land buying. What is under the surface determines your foundation design, your septic options, and sometimes whether the lot is buildable at all.

- **Percolation (perc) test for septic lots**

In well-and-septic areas like Great Falls, Clifton, and much of Loudoun and western Fairfax, a failed perc test can make a lot unbuildable. Make any purchase contingent on it.

- **Soil bearing and composition**

Marine clay — common in parts of Fairfax County — expands and contracts with moisture and may require engineered foundations.

- **Well yield and water quality**

If there is no public water, verify an existing well's yield or budget for drilling and testing a new one.

- **Public utility availability**

Confirm water, sewer, gas, and electric are actually at the street — 'nearby' can mean a very expensive extension.

LOCAL INSIGHT

Northern Virginia is a patchwork: a lot in Vienna may sit on public water and sewer while a parcel two miles away in Great Falls requires a well and septic field. Fairfax County's Chesapeake Bay Preservation Ordinance, Loudoun's conservation easements, and Montgomery County's forest conservation rules each constrain lots differently. Verify parcel-by-parcel — never assume by neighborhood.

THE TAKEAWAY

Buy land with a study period, and spend it well: survey, title, zoning, soils, and utilities. An experienced design-build team can complete this feasibility work in weeks — before your money is committed.

Questions to Ask Any Builder You Interview

Choosing a builder is choosing a partner for one of the largest financial decisions of your life — and for a year or more of working relationship. The right questions, asked early, reveal more than any brochure.

Ask every builder you interview the same questions and compare the answers side by side. Vague answers to specific questions are themselves an answer.

Experience and credentials

- **How many homes have you built in this county, at this price point?**
Local experience means established relationships with plan reviewers, inspectors, and trade partners — and fewer surprises.
- **Are you licensed and insured in Virginia, Maryland, and DC as applicable?**
Ask for license numbers and certificates of insurance, then verify them.
- **Can I speak with three past clients — including one whose project hit a problem?**
How a builder handles adversity tells you more than a perfect reference.
- **Who exactly will manage my project day to day?**
Meet the project manager, not just the salesperson. Ask how many projects they run at once.

Process and pricing transparency

- **Is your pricing fixed-price or cost-plus, and what exactly is included?**
Ask for a sample contract and a sample allowance schedule. Low allowances are the most common source of budget drift.
- **How do you price site development — hard numbers or allowances?**
A builder who walks your lot before pricing is protecting you. One who plugs in a generic site allowance is deferring bad news.
- **How are change orders priced and documented?**
Look for written change orders with pricing before work proceeds — not verbal approvals reconciled later.
- **What is your realistic timeline, and how do you communicate progress?**
Ask about their current backlog, weekly reporting, and who you call when you have a question.

Accountability after move-in

- **What warranty do you provide, and who services it?**

Understand the workmanship, systems, and structural coverage periods — and whether warranty service is handled in-house.

- **How do you handle the punch list and final walkthrough?**

A defined completion process with a written punch list protects both sides.

- **Will you help evaluate land before I buy it?**

Builders who offer pre-purchase feasibility reviews prevent problems instead of billing for them later.

THE TAKEAWAY

The best builders welcome hard questions — transparency early is the strongest predictor of a smooth build. If an answer feels evasive during the sales process, it will not improve after the contract is signed.

Site-Development Costs Buyers Commonly Underestimate

The house itself is only part of the budget. Between the raw land and the finished home sits a category of costs – site development – that surprises more custom home buyers than any other.

In the Washington-area market, site work on a typical lot commonly runs well into six figures, and challenging lots can go far beyond. Knowing the categories in advance is how you avoid the surprise.

The costs hiding between the land and the house

■ Clearing, grading, and earthwork

Wooded or sloped lots require tree removal, stump grinding, cut-and-fill grading, and haul-off – costs that scale quickly with terrain.

■ Well and septic systems

A new well plus a conventional septic system is a significant investment – and alternative septic systems, required where soils are marginal, can cost several times more.

■ Public water and sewer connection fees

Where public utilities exist, availability and connection fees from Fairfax Water, Loudoun Water, or WSSC in Maryland can reach tens of thousands of dollars before a single pipe is trenched on your lot.

■ Utility extensions and trenching

Long setbacks and pipestem lots mean long trenches for electric, gas, water, and fiber – priced by the foot.

■ Driveways and access

A long driveway with proper base, drainage culverts, and an apron meeting county standards is often one of the largest single site line items.

■ Stormwater management

Modern regulations in Virginia, Maryland, and DC frequently require engineered stormwater controls – dry wells, bio-retention, or infiltration systems – on residential builds.

■ Retaining walls and foundations on slopes

Grade changes demand engineered walls and sometimes walkout or stepped foundations that add real cost.

■ Erosion and sediment control

Silt fencing, construction entrances, and inspections are mandatory and must be maintained for the duration of the build.

■ Demolition on teardown lots

Removing an existing home involves permits, utility disconnections, possible asbestos abatement, and disposal — plan for it as its own project phase.

How to budget for site work

As a planning rule, reserve a meaningful share of your total project budget for site development before design begins — more for wooded, sloped, well-and-septic, or teardown lots. The precise number is knowable: it comes from walking the lot, testing the soils, and pricing the actual conditions rather than an allowance.

This is why the feasibility step matters so much. Site costs estimated from a desk are guesses; site costs priced from a study are commitments.

THE ALLOWANCE TRAP

When comparing builder proposals, look hard at the site-work line. A proposal that carries a small generic 'site allowance' is not cheaper — it is simply deferring the real number until you are already committed. Insist on lot-specific site pricing before you sign.

THE TAKEAWAY

Site development is not a contingency — it is a core budget category. Price it from your actual lot conditions before design starts, and the rest of the budget will hold.

Zoning, Permitting & Utilities Across NoVA, DC & Maryland

Every jurisdiction in the Washington region writes its own rules – and they differ more than most buyers expect. The same house that is by-right in one county may need months of additional review two miles away.

You do not need to become a zoning expert. You need a team that already is. But understanding the landscape helps you ask the right questions and set a realistic timeline.

Northern Virginia

Fairfax, Loudoun, Prince William, and Fauquier counties each maintain their own zoning ordinances, setback tables, and permit processes. Most single-family custom homes are by-right – meaning no public hearing – but the details govern everything: minimum yard depths, maximum building height, lot coverage, and accessory structure rules.

- **Chesapeake Bay Preservation Areas**

Fairfax County enforces Resource Protection Area buffers – typically 100 feet along streams and wetlands – where construction is heavily restricted.

- **Tree conservation and canopy requirements**

Several NoVA jurisdictions require a percentage of the lot to remain or be replanted in tree canopy, affecting clearing plans.

- **Septic and well approvals through the Health Department**

On unsewered lots, the Virginia Department of Health approval process runs in parallel with – and can pace – your building permit.

- **Conservation easements in Loudoun and Fauquier**

Common in Middleburg and western Loudoun, these permanently restrict where and what you can build. Read them before you buy.

Montgomery County, Maryland

Bethesda, Potomac, and Chevy Chase fall under Montgomery County's zoning code and permitting through the Department of Permitting Services, with water and sewer service through WSSC Water.

- **Forest Conservation Law**

Lots above certain thresholds trigger forest conservation review, potentially requiring tree preservation easements or planting.

- **WSSC connection and inspection process**

Water and sewer connections run through WSSC as a separate approval track with its own fees and timelines.

- **Special protection areas and stormwater rules**

Parts of Potomac sit in environmentally sensitive watersheds with enhanced stormwater requirements.

Washington, DC

The District regulates residential building through zoning that caps floor-area ratio (FAR), lot occupancy, and height by zone — and through some of the region's most involved review processes.

- **Historic district review**

Georgetown, Chevy Chase DC, and other historic districts require design review before permits — exterior changes are evaluated for compatibility, which adds months to the timeline.

- **Matter-of-right vs. zoning relief**

Projects that fit within FAR, occupancy, and height limits proceed matter-of-right; anything beyond requires a variance or special exception with public process.

- **DC Water and utility coordination**

Older streets often mean older service lines — budget for upgrades and coordination time.

Realistic timelines

From a signed design to permits in hand, plan on several months in most Northern Virginia and Maryland jurisdictions — longer for well-and-septic lots, historic districts, or any project needing zoning relief. A builder who works in these counties every week will give you a jurisdiction-specific timeline, not a generic one.

THE TAKEAWAY

Rules differ street by street across the region. Confirm the zoning envelope, environmental overlays, and utility path for your specific parcel before you design — your timeline and budget both depend on it.

Budget Planning & the Design-Build Sequence

Most budget problems in custom building are not caused by upgrades or indecision — they are caused by sequencing. When land is bought before feasibility, or a home is designed before it is priced, the budget is guessing. The design-build sequence exists to remove the guesswork.

Build your budget from the top down

Start with the total number you are comfortable investing — then divide it into its real components before design begins:

- **Land acquisition**
Purchase price plus closing costs and any carrying costs while you design and permit.
- **Feasibility and soft costs**
Surveys, soil testing, architecture and engineering, permits, and fees — commonly 8–12% of construction cost.
- **Site development**
Everything from Section 3 — priced from your actual lot, not an allowance.
- **Construction of the home**
The house itself, with realistic allowances for selections you have actually seen and priced.
- **Contingency**
Hold 5–10% for genuine unknowns. If it is not spent, it becomes your landscaping, pool, or furniture budget.

The sequence that protects your budget

Done in the right order, each step de-risks the next:

- **1. Feasibility before purchase**
Evaluate the lot — zoning, soils, utilities, site costs — while you can still walk away or renegotiate.
- **2. Budget alignment before design**
Agree on the all-in number and its components with your builder before drawing anything.
- **3. Design with live pricing**
In a design-build model, the builder prices the home as it is drawn — so you never fall in love with a plan you cannot afford.

- **4. Selections before contract, not during construction**

Locking finishes, fixtures, and appliances early converts allowances into real numbers and prevents mid-build drift.

- **5. Permits, then construction**

With design and pricing settled, permitting and construction proceed without redesign loops.

Why design-build beats design-then-bid

In the traditional model, you pay an architect to design a home, then discover at bid time whether it fits your budget — and redesigning costs months and money. In design-build, architecture and construction pricing live under one roof: every design decision is priced as it is made. The result is a faster timeline, a single point of accountability, and a budget that holds from first sketch to move-in.

FINANCING NOTE

Construction-to-permanent loans fund the build in draws and convert to a mortgage at completion. Lenders will want your full project budget — land, site work, construction, contingency — documented up front, which the design-build sequence produces naturally.

THE TAKEAWAY

Set the all-in budget first, buy land with feasibility done, and design with live pricing. Sequence is the difference between a budget that holds and one that drifts.

Common Mistakes to Avoid

After hundreds of homes across Virginia, Maryland, and DC, the same handful of mistakes account for most of the stress, delay, and overspend we see buyers experience — almost all of them preventable with sequencing and diligence.

The ten most expensive mistakes

- **Buying land before checking feasibility**

The lot dictates everything. Never go to settlement without soils, zoning, and utility answers — negotiate a study period instead.

- **Designing the home before pricing it**

A beautiful set of drawings that comes in 30% over budget costs you months and redesign fees.

- **Skipping the survey and title review**

Easements, encroachments, and covenants discovered after purchase become your problems at your expense.

- **Underestimating site-development costs**

Treating site work as an afterthought is the single most common source of six-figure surprises.

- **Choosing a builder on price alone**

The lowest bid usually has the thinnest allowances and the vaguest site numbers. Compare what is actually included.

- **Carrying no contingency**

A build with zero reserve turns every small surprise into a crisis. Hold 5–10%.

- **Making selections during construction**

Late decisions stall trades, extend timelines, and get priced under pressure. Decide before you break ground.

- **Ignoring HOA covenants and architectural review**

Community approval processes can reshape or delay your design — engage them before finalizing plans.

- **Mis-sequencing financing**

Land loans, construction draws, and permanent financing need to be structured together — talk to your lender at feasibility, not at permit time.

- **Assuming a teardown is simpler than raw land**

Demolition, utility disconnects, older-lot easements, and grandfathered setbacks make teardowns their own discipline — one your builder should know well.

THE TAKEAWAY

Every one of these mistakes is avoidable with the same remedy: do the diligence early, price reality instead of allowances, and work with a team that has done it hundreds of times in your exact market.

HOW TROPHY HELPS

Build-on-Your-Lot Services

Everything in this guide is work Trophy Custom Homes does every week across Northern Virginia, Maryland, and Washington, DC — for buyers who already own land and buyers still searching.

■ Lot Evaluation & Feasibility Analysis

Before you buy — or before you design — Trophy evaluates soils, topography, zoning, environmental overlays, and utilities so you know exactly what your land supports.

■ Site Planning & Grading

We position the home to work with your land: drainage, driveway, orientation, outdoor living, and grading planned as one integrated design.

■ Permitting & Approvals

From Fairfax to Montgomery County to DC historic review, our team manages the permit path we navigate every week — so your timeline stays realistic and moving.

■ Utilities & Infrastructure Coordination

Wells, septic, public hookups, trenching, and stormwater — priced from your actual site conditions and coordinated through construction.

Have a Lot in Mind? Let's Look at It Together.

Whether you already own land, are weighing a purchase, or are considering a teardown, a feasibility conversation with Trophy costs nothing — and can save you from the most expensive mistakes in this guide.

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