



DESIGN • BUILD • PROJECT MANAGEMENT

# CUSTOM HOME PLANNING GUIDE

ONTARIO EDITION

What It Really Costs,  
How Long It Takes, and  
How to Avoid Costly Mistakes



### REALISTIC COSTS

Understand true costs and the key factors that impact your budget.



### TIMELINES

Learn the typical project timeline and what can cause delays.



### SMART PLANNING

A step-by-step planning process that sets your project up for success.



### AVOID MISTAKES

Discover the most common—and costly—mistakes homeowners make.



### BUILT RIGHT

How the right team and process deliver quality, efficiency, and peace of mind.



### YOUR VISION. OUR EXPERTISE.

Plan with confidence.  
Build with certainty.

### ICF vs TRADITIONAL

#### ICF (INSULATED CONCRETE FORM)

- ✓ Superior insulation
- ✓ Stronger structure
- ✓ Improved durability
- ✓ Lower long-term costs



#### TRADITIONAL FRAMING

- ✓ Lower upfront cost
- ✓ Faster construction
- ✓ Widely used method

The right choice depends on your goals, budget, and long-term plans.



### A WELL-MANAGED PROCESS BUILDS MORE THAN HOMES.

At TKH Construction, we take full control of every phase—so you don't have to. With clear planning, disciplined execution, and strict quality standards, we deliver custom homes that are predictable, efficient, and built right the first time.



# Custom Home Planning Guide (Ontario Edition)

*What It Really Costs, How Long It Takes, and How to Avoid Costly Mistakes*

**By TKH Construction**

Design • Build • Project Management

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## Introduction

### Before You Build...

Building a custom home is one of the largest financial and lifestyle investments you will ever make.

For many homeowners, the process begins with excitement—but quickly becomes overwhelming due to budgeting uncertainty, design decisions, permits, timelines, contractor coordination, and unexpected costs.

Without a structured plan, even well-funded projects can experience:

- Cost overruns
- Delays
- Poor communication
- Design conflicts
- Construction mistakes
- Stressful decision-making

At TKH Construction, we believe successful projects are built long before construction begins.

That's why we use a structured, project management-driven approach to guide clients through every stage of the process—from initial planning to final handover.

This guide will help you:

- ✓ Understand realistic custom home costs in Ontario
- ✓ Learn the true timeline of a custom build
- ✓ Understand the planning process step-by-step
- ✓ Avoid common and expensive mistakes
- ✓ Make smarter decisions before construction starts

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## 1. Understanding The Custom Home Process

### What It Really Takes to Build a Custom Home

A custom home project is not a single phase—it is a series of interconnected stages that require planning, coordination, budgeting, and execution.

Understanding the process early helps reduce risk and prevents costly surprises later.

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### Phase 1 — Discovery & Vision Planning

This is where the foundation of the project begins.

Key discussions include:

- Lifestyle needs
- Family requirements
- Budget expectations
- Preferred architectural style
- Property evaluation
- Desired square footage
- Long-term goals

This stage also includes:

- Preliminary feasibility reviews
- Site considerations
- Utility access
- Zoning restrictions
- Initial project budgeting

## **Why This Phase Matters**

Many projects run into problems because homeowners move into design before fully defining scope, priorities, and budget expectations.

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## **Phase 2 — Design & Consultant Coordination**

Once the vision is established, the design process begins.

This typically involves:

- Architectural drawings
- Structural engineering
- HVAC design
- Civil engineering
- Interior planning
- Energy efficiency planning
- Municipal coordination

The goal is to ensure all disciplines work together before construction begins.

### **Common Challenges**

- Design revisions
- Scope creep
- Engineering conflicts
- Delayed decision-making

Strong coordination during this phase saves significant time and money later.

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## **Phase 3 — Budget Development & Scheduling**

Before construction starts, a detailed project plan should be developed.

This includes:

- Construction budgeting
- Material selections
- Procurement planning
- Project scheduling
- Trade coordination

- Cash flow planning

### **Key Reality:**

The earlier decisions are made, the more control you maintain over project costs.

Late changes during construction are one of the biggest causes of budget overruns.

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## **2. Permits, Approvals & Preconstruction**

### **Understanding Ontario Permit & Approval Timelines**

One of the most underestimated parts of a custom home project is the approval process.

Depending on the municipality, permits and approvals can take several months.

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### **Typical Approval Requirements**

Projects may require:

- Building permits
  - Conservation authority approvals
  - Site grading approvals
  - Septic approvals
  - Tree permits
  - Variances or zoning approvals
  - Demolition permits
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### **Typical Permit Timelines**

<b>Phase</b>	<b>Typical Timeline</b>
Design & Planning	2–4 Months
Engineering Coordination	1–2 Months
Permit Review & Approval	2–6 Months
Construction	8–14 Months

### **Total Project Duration:**

☞ Approximately 12–24 Months

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## **Common Causes of Delays**

Some of the most common project delays include:

- Municipal permit backlogs
- Late homeowner decisions
- Material procurement delays
- Weather conditions
- Geotechnical soil issues
- Design revisions during construction

Proper planning reduces these risks significantly.

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## **3. COSTS, BUDGETING & BUILDING METHODS**

### **What Does a Custom Home Really Cost?**

Custom home costs in Ontario vary significantly depending on:

- Location
  - Design complexity
  - Site conditions
  - Building method
  - Material selections
  - Interior finishes
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### **Typical Cost Ranges**

#### **Custom Homes:**

☞ \$250 – \$400+ per sq. ft.

#### **Luxury Custom Homes:**

☞ \$400 – \$700+ per sq. ft.

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## Major Cost Drivers

### 1. Location

Building costs in Oakville, Toronto, and Burlington may differ significantly from Waterloo or other regions.

### 2. Design Complexity

Modern designs with large spans, custom windows, and complex rooflines increase costs.

### 3. Site Conditions

Poor soil, sloped lots, rock excavation, and servicing issues can impact budgets.

### 4. Finish Selections

Kitchens, flooring, windows, and fixtures heavily influence overall pricing.

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## ICF vs Traditional Framing

### ICF (Insulated Concrete Form)

- ✓ Superior insulation
- ✓ Better durability
- ✓ Stronger structure
- ✓ Improved energy efficiency
- ✓ Reduced long-term operating costs
- ✓ Reduced construction waste
- ✓ Simplified Construction Process

### Traditional Framing

- ✓ Lower upfront cost
- ✓ Faster trade familiarity
- ✓ More common construction method

The best solution depends on your goals, budget, and long-term priorities. The earlier this decision is made, the more control you maintain over project and the costs.

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## **4. BIGGEST MISTAKES TO AVOID**

### **The Most Common Custom Home Mistakes**

Many construction problems can be avoided with proper planning and project management.

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### **Mistake #1 — Hiring Based on Lowest Price**

Low pricing often leads to:

- Missing scope
  - Poor coordination
  - Low-quality workmanship
  - Cost increases later
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### **Mistake #2 — Starting Without a Realistic Budget**

Many homeowners begin designing before understanding true construction costs.

This often leads to expensive redesigns later.

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### **Mistake #3 — Making Decisions Too Late**

Late material and design decisions can delay procurement and impact schedules which can increase labour and material cost significantly.

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### **Mistake #4 — Poor Communication Between Trades**

Construction projects require constant coordination between:

- Designers
- Engineers
- Suppliers
- Trades

- Consultants
- Owners

Without proper management, small issues become expensive problems.

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## **Mistake #5 — Underestimating Timelines**

Custom homes require patience, planning, and coordination.

Rushed projects often create quality issues and unnecessary stress.

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## **5. Step By Step Guidance**

**What is our Process?**

### **1. Discovery & Planning**

We begin by understanding your vision, goals, budget, and project requirements.

### **2. Design Coordination**

We work closely with architects, engineers, and consultants to ensure all disciplines align before construction begins.

### **3. Budget & Scheduling**

We develop structured budgets, procurement strategies, and construction schedules to improve project predictability.

### **4. Construction Management**

We oversee project execution, trade coordination, scheduling, and site management throughout construction.

### **5. Quality Control & Closeout**

We maintain strict quality standards and ensure all project details are completed properly before final handover.

With the final walkthrough, all quality control is assessed

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## 6. Why TKH Construction

At TKH Construction, we combine construction expertise with professional project management systems to deliver projects with greater clarity, organization, and control.

Our goal is simple:

- ✓ Reduce risk
- ✓ Improve coordination
- ✓ Maintain quality
- ✓ Deliver projects efficiently

A well-managed process is the difference between a stressful build and a successful one. **A well-managed process is the difference between a stressful build and a successful one.** At TKH Construction, we take full control of every phase—so you don't have to. With clear planning, disciplined execution, and strict quality standards, we deliver custom homes that are predictable, efficient, and built right the first time.

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## Planning a Custom Home?

Avoid costly mistakes and start with a clear plan.

**Book a Free Consultation with TKH Construction**

☎ 226-400-6377

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🌐 [www.tkhconstruction.ca](http://www.tkhconstruction.ca)

*Let's Build Smarter, Together.* 🏠