SISU
DEVELOPMENT, LLC

A SISU DEVELOPMENT GUIDE · RIO GRANDE VALLEY · 2026 EDITION

The RGV Custom Home *Planning Guide.*

The steps, questions and checklists we walk every Valley family through, from the first idea to the keys.

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WHY WE WROTE THIS GUIDE

Plan it right, and *the numbers follow.*

Most families in the Rio Grande Valley spend months reading before they ever call a builder. That is smart. The trouble is that most of what you find online is a national average or a sales pitch, and neither one knows your lot.

This guide is the planning we walk every Sisu family through: the order things happen in, what moves a budget up or down, the questions to ask any builder and the checks to run on a lot before you buy it. It is what we would tell a friend over coffee.

WHY THERE ARE NO PRICES IN HERE

A price in a guide cannot see your lot, your plan or your finishes. The real number for your home comes from a budget built line by line on your plan, and we are glad to build one with you.

What you will find inside

- The path from first meeting to keys, phase by phase
- The 12 things that move a custom home budget
- What a complete base package should include
- The costs that live outside the construction quote
- 12 questions to ask any builder before you sign
- A lot checklist built for the Valley
- How custom compares with a tract home
- A planning worksheet to bring to your first meeting

FROM FIRST MEETING TO KEYS

About 10 to 16 months, *start to finish.*

Construction itself takes 6 to 10 months from contract to keys, depending on the size of the home. Lot work, design and permits come first, usually 4 to 6 months. Most of what decides your schedule and your budget happens in those early months, on paper, where changes are cheap.

01 **First meeting and lot check**
We talk through what you want and walk the lot with you, or help you find one: zoning, deed restrictions, easements, utilities at the street, drainage and soil.

02 **Talk to a lender**
Find out what a construction loan will support before you fall for a floor plan. Lenders ask for pay stubs, bank statements and a list of your debts, so start that file early.

03 **Design**
Schematic design, then design development, then construction documents. Moving a wall on the first drawings takes an afternoon. Moving it after the engineer stamps the set means redoing work.

04 **Budget and contract**
Your budget is built from the plan, line by line, and you read it before you sign anything.

05 **Permits**
Inside city limits the city issues the permit; outside them, Hidalgo County. In our schedules we plan four to eight weeks from submittal to permit in hand. Use those weeks to close the construction loan.

06 **Construction**
Site work and slab, framing, dried in, rough plumbing, electrical and A/C, insulation, drywall, finishes. Most phases end with an inspection that has to pass before the next crew starts.

07 **Final inspection and keys**
Certificate of Occupancy, punch list, walkthrough and keys. Your written warranty starts the same day.

WHERE FAMILIES LOSE TIME

Late decisions, a loan file opened after the permit, and plans sent to the city with missing pieces. Each one costs weeks, and all three are avoidable on paper.

THE LEVERS

The 12 things that *decide your final cost.*

7 THINGS THAT PUSH COST UP

01 Your lot.

Tight urban lots, flood zones, poor soil or a lot that needs grading all add site work before the foundation goes in.

02 Square footage.

More house means more foundation, more roof and more A/C, so cost does not grow in a straight line.

03 Kitchens and bathrooms.

These rooms hold the most choices, and the most room for a budget to grow.

04 Windows and doors.

Large glass, sliders and custom entry doors add up fast.

05 Outdoor living.

Covered patios, outdoor kitchens, pools and full landscaping are real line items. Plan them from the start.

06 Rush timelines.

Crews charge more to squeeze a schedule. Patience saves money.

07 Construction loan interest.

Interest during the build is part of what the house really costs.

5 THINGS THAT BRING COST DOWN

01 A simpler footprint.

Clean rectangles cost less to build than complex shapes, and they are easier to keep cool.

02 A better lot.

Flat ground, good soil and utilities at the street save site work and foundation work.

03 Finishes that look high end.

Quartz, large format porcelain tile and luxury vinyl plank look great and cost far less than marble.

04 A schedule with room to breathe.

Crews working at a normal pace cost less than crews asked to rush.

05 Decisions made before ground breaks.

Change orders are the quiet budget killer. Pick everything early, lock it in, then build.

THE LEVER THAT MATTERS MOST

Lock your decisions before the slab. One finished plan beats ten change orders, every time.

READ THE BASE BEFORE THE PRICE

What a real base package *should include.*

This is where pricing games start: a low base price, then the extras pile up after you sign. Whoever you hire, ask that the base package include at least these, and get the list in writing.

- [ ] A foundation engineered from your soil report (Valley clay changes what a slab needs)
- [ ] Framing, roofing and sheathing
- [ ] Windows and exterior doors
- [ ] Insulation that stands up to Valley heat
- [ ] An efficient A/C system sized for Valley summers
- [ ] Countertops, tile, flooring and cabinets
- [ ] Electrical and plumbing, rough in plus fixtures
- [ ] Drywall, primer, paint, trim and baseboards
- [ ] One person who answers your calls through the whole build

Worth deciding before the walls close

- Outlets where you will really use them, including the kitchen island and the garage
- Blocking inside the walls for TVs, grab bars and heavy shelves
- Conduit for future solar panels or an EV charger
- Wiring for cameras, a video doorbell and WiFi access points
- A plumbing stub for a future outdoor kitchen or bathroom
- An attic access you can actually get through

REALITY CHECK

A base price that leaves out insulation, paint or trim is a marketing number, and the extras are the real price.

WHAT MOST BUILDERS WILL NOT MENTION

The costs that are *not in the quote.*

Before you sign with any builder in the Valley, make sure each of these is spelled out in your budget or in a list of what you will pay for yourself. If nobody mentions them, you will meet them later.

ITEM	USUALLY IN THE BUILDER'S QUOTE?
Land, the lot itself	No
Survey and soil test	No
Permit and impact fees	Sometimes
Driveway, sidewalk and utility hookups	Often no
Final grading and landscaping	Usually no
Construction loan fees and interest	No
Appliances	Varies
Window coverings	Almost never
Moving and storage	No

Ask how allowances work

An allowance is the amount a quote sets aside for something you have not picked yet, like cabinets, counters, lighting, flooring or appliances. Ask for each allowance in writing, what it buys, and what happens if your pick costs more.

HOW TO USE THIS PAGE

Ask every builder which of these are in their number, and put the answer in writing. Two quotes only compare when they cover the same list.

BEFORE YOU SIGN ANYTHING

12 questions to ask *any builder.*

Print this page and bring it to every builder meeting. Any builder who hedges on these answers is telling you something.

01 **Can I see a line by line budget before I sign anything?**
It is the only way to compare two builders on the same house.

02 **What exactly is in your base price, and what is not?**
A base that leaves things out is a number built to look low.

03 **How do you handle change orders, and how are they priced?**
Every family changes something. Know what a change costs before you make one.

04 **Who runs my build day to day: the owner or a salesperson?**
The person who answers your calls should be the one who decides.

05 **Can I walk through 3 homes you finished?**
Finished homes show the details photos hide.

06 **Can I talk to 3 past clients directly?**
Ask them what they would do differently.

07 **What is your typical schedule, and what happens if it runs late?**
A builder with a real schedule can tell you where it slips.

08 **What warranty do you give in writing, and what does it cover?**
A spoken promise ends at the closing table.

09 **Which trades on my house are licensed, and what insurance covers the job while it is built?**
Electrical, plumbing and A/C work needs licensed trades, and the house needs coverage until you get the keys.

10 **Do you use the same trade partners on every job?**
Crews who work together every week make fewer mistakes.

11 **How do payment draws work: before or after inspections?**
Money should follow work that passed inspection.

12 **If the final cost comes in over budget, who covers the difference?**
The answer tells you who carries the risk.

HOW TO USE THIS PAGE

Write the answers down. The builder whose answers you believe most is your builder.

THE RGV LOT CHECKLIST

Get the lot right and *everything gets easier.*

Walk through this before you buy a lot in the Valley, or before you commit to building on one you already own. The wrong lot is the fastest way to blow up a custom home budget.

LOCATION AND ZONING

- [ ] Is it zoned residential for the home you are planning?
- [ ] Is it inside city limits? That decides who issues your permit, your utilities and your taxes.
- [ ] Are there HOA rules or deed restrictions on style, height or materials?
- [ ] What are the front, rear and side setbacks?
- [ ] Does an easement cross the buildable area?
- [ ] Does it have legal road frontage?

SOIL AND SITE

- [ ] Has a soil test been done? If not, get one before you close.
- [ ] Is it in a FEMA flood zone? That affects insurance and the foundation.
- [ ] Does water drain off, or pool after a heavy rain?
- [ ] Will it need grading or fill to build level?
- [ ] Are there trees to remove or protect?
- [ ] Is the shape irregular? That limits floor plans.

UTILITIES

- [ ] Is city water at the street, or will you need a well?
- [ ] Is city sewer available, or will you need septic?
- [ ] Is electric service close, or is a new transformer needed?
- [ ] Is natural gas at the street?
- [ ] Is fiber internet available?
- [ ] What are the tap fees for water, sewer and electric?

THE NEIGHBORHOOD

- [ ] What do homes nearby sell for?
- [ ] Would your home be the most expensive on the street? That can hurt resale.
- [ ] Is the school zone a fit for your family and future buyers?
- [ ] Is commercial development planned nearby?
- [ ] How does the street feel at night?
- [ ] How quiet is it: traffic, trains, highways, airport?

ALREADY OWN YOUR LOT?

Walk it with us before you freeze the plans. Setbacks, easements and drainage decide what fits, and it is cheaper to learn that on paper.

SIDE BY SIDE

Custom or tract: *what really changes.*

Many Valley families assume a tract home is the only realistic path. Here is what actually changes when you build custom.

	TRACT BUILDER	SISU CUSTOM
FLOOR PLANS	A short menu of plans	**Your design**
FINISHES	Preset packages	**Every selection is yours**
WHO YOU TALK TO	A sales rep	**Daniel, the builder**
LOT	A lot in their subdivision	**Your lot, anywhere in the Valley**
TIMELINE	The builder's schedule	**Planned with you**
RESALE STORY	Looks like the neighbors	**One of a kind**

Questions to ask yourself first

- How long do you plan to live in the home?
- Do you already own land, or do you need to find it?
- Which rooms do you use the most, and which do you barely use?
- What would you change about the home you live in now?
- How soon do you need to move?

THE REAL QUESTION

Do you want a home, or your home? If it is the second, it is worth a conversation.

FILL THIS IN BEFORE YOUR FIRST MEETING

Your planning *worksheet.*

Bring it to your first meeting with any builder, even half filled in. It turns a first conversation into a real plan.

YOUR LOT

I own it · Under contract · Still looking

City, or county outside city limits

Lot size

YOUR HOME

Bedrooms · Baths · Stories · Garage

Approximate size (square feet)

Style you like

MUST HAVES

1

2

3

NICE TO HAVES

1

2

3

TIMING AND FINANCING

When do you want to move in?

Talked to a lender? · Preapproved?

YOUR TOP 3 QUESTIONS FOR THE BUILDER

1

2

3

TIP FROM DANIEL

Photos help more than words. Save pictures of homes, kitchens and details you like and bring them.

MEET DANIEL

The builder *behind this guide.*

I'm Daniel Estrada, founder of Sisu Development. We design and build custom homes across the Rio Grande Valley, and Sisu has seven lots at Pecan Heights in McAllen.

You talk to me, the builder, in English or Spanish. Sisu is insured, with builder's risk on every build. Our electrical, plumbing and A/C trade partners are licensed, and every home comes with a written warranty: 1 year on workmanship, 2 years on systems and 6 years structural.

Sisu is a member of NAHB, the Texas Association of Builders and the RGVBA.

What happens on the call

- We look at your lot, or help you find one
- We talk through the plan you have in mind, or one of ours
- We go over the path to keys and the months it takes
- You leave with the next step: a budget built line by line on your plan

READY FOR REAL NUMBERS ON YOUR PLAN?

Twenty minutes *with Daniel.*

Bring your lot, your plan, or just your questions. We will tell you what it takes to build it.

Call or text (956) 414 8777

sisudevelopment.com/contact