

RIO GRANDE VALLEY
EDITION 2026



A SISU DEVELOPMENT GUIDE

The RGV

Custom Home Cost Guide

Real numbers. No asterisks.

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By Daniel Estrada, Founder · Sisu Development, LLC
Custom Home Builder & Commercial GC · McAllen, TX

SISUDEVELOPMENT.COM

for a better living

(956) 414-8777

WHY WE WROTE THIS GUIDE

Real numbers, from the people pouring the slabs.

Most families looking to build a custom home in the Rio Grande Valley spend three to six months researching before they ever talk to a builder. That's smart. But it's also frustrating, because every builder's website says the same thing: **"Contact us for pricing."**

That's not how we do it at SisU. We've spent years building custom homes across McAllen, Edinburg, Mission, Pharr, and beyond. We know what things actually cost because we pour the slabs, hang the cabinets, and sign the checks. This guide gives you the same numbers we'd give a friend over coffee.

OUR PROMISE

Every number in this guide reflects what custom homes actually cost in the Valley in 2026, not the number a salesperson uses to get you in the door.

WHAT YOU'LL FIND INSIDE

- Honest cost ranges for base, mid, and high-end custom builds
- The 7 line items that always cost more than buyers expect
- The hidden costs most builders never mention up front
- 12 questions to ask any builder before you sign
- A lot selection checklist built for the RGV
- How custom compares to tract homes in 2026
- A 2-minute budget worksheet to take into any builder meeting

WHAT A CUSTOM HOME REALLY COSTS

\$110–\$180 per square foot, all-in. It depends on you.

Custom homes in the Rio Grande Valley in 2026 run roughly **\$110 to \$180 per square foot, all-in**, depending on your floorplan, finishes, lot, and builder. For a 2,000 sqft home, that's a total construction cost of about **\$220K to \$360K**. For 2,500 sqft, plan on roughly **\$275K to \$450K**.

BASE TIER

\$110–\$120

PER SQUARE FOOT

\$220K – \$240K

Valley-ready standard custom home. Quartz, spray foam insulation, efficient HVAC.

MID TIER

\$120–\$150

PER SQUARE FOOT

\$240K – \$300K

Upgraded cabinets, tile, fixtures, smart wiring, covered outdoor living.

HIGH TIER

\$150–\$180+

PER SQUARE FOOT

\$300K – \$360K+

Luxury finishes, premium appliances, full smart home, designer detailing.

Construction cost only. Does not include land, lot prep on difficult sites, financing costs, or landscaping. See the Hidden Costs section on the next page.

REALITY CHECK

If a builder's “base” doesn't include insulation, paint, or trim, that's not a base price. That's a marketing trick.

WHAT YOU ACTUALLY GET AT \$110-\$120/SQFT

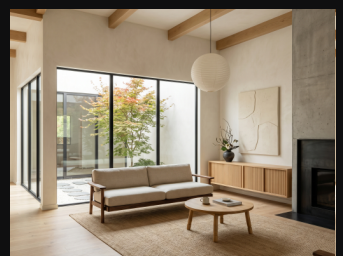
The real base package. No games.

This is where most builders start playing games. They quote a base price, then the "extras" start piling up. Here's what the base package should **always** include at a reputable Valley builder:

- Foundation engineered for Hidalgo County soil (we know the dirt here)
- Standard framing, roofing, and sheathing
- Standard windows and exterior doors
- Spray foam insulation (critical for Valley heat; most builders charge extra, we don't)
- Energy-efficient HVAC system sized for Valley summers
- Quartz kitchen countertops
- Standard tile, flooring, and cabinetry
- Full electrical and plumbing rough-in plus fixtures
- Drywall, primer, paint, trim, and baseboards
- One bilingual project manager you can call directly

REALITY CHECK

If a builder's "base" doesn't include insulation, paint, or trim, that's not a base price. That's a marketing trick.



WHAT MOST BUILDERS WON'T MENTION

The costs that aren't in the quote.

Before you sign a contract with any builder in the Valley, make sure these line items are spelled out in your budget. If they're not, you'll be writing a check for them later.

ITEM	TYPICAL RGV RANGE	USUALLY INCLUDED?
Land · lot purchase	\$25K – \$150K+	No
Survey & soil testing	\$2K – \$4K	No
Impact and permit fees	\$3K – \$8K	Sometimes
Driveway, sidewalk, utility hookups	\$8K – \$15K	Often No
Final grading & landscaping	\$10K – \$25K+	Usually No
Construction loan origination + interest	\$10K – \$20K+	No
Appliances (range, fridge, washer/dryer)	\$4K – \$15K	Varies
Window coverings	\$2K – \$6K	Almost Never
Moving & staging	\$2K – \$5K	No

\$30K–\$60K

The “other costs” nobody talks about.
That's the typical total for hidden line items on an RGV custom build, on top of the construction cost. Any builder who doesn't mention this up front is hiding something.

WHAT MOVES YOUR NUMBER UP · AND DOWN

The 12 levers that decide your final cost.

7 THINGS THAT PUSH COST UP

- 01** Your lot.
Tight urban lots, flood zones, bad soil, or lots needing grading can add \$10K–\$30K before the foundation is poured.
- 02** Square footage (not linearly).
Going from 2,000 to 2,500 sqft isn't just 500 × \$110. It often means more foundation, more roof, more HVAC tonnage, so per-sqft can rise.
- 03** Kitchens & bathrooms.
These rooms are where budgets explode. A single high-end kitchen can add \$30K–\$60K over the base package.
- 04** Windows & doors.
Large glass spans, custom front doors, sliders, or double-pane upgrades can add \$15K–\$40K.
- 05** Outdoor living.
Covered patios, outdoor kitchens, pools, and full landscaping easily run \$20K–\$80K.
- 06** Rush timelines.
Needing the home done in 4 months instead of 7 means subs charge premium rates. Patience saves money.
- 07** Construction loan interest.
Most custom builds use a construction-to-permanent loan. Interest during the build period is real money. Budget \$10K–\$20K.

5 THINGS THAT BRING COST DOWN

- 01** Simpler floorplan.
Rectangles are cheaper than octagons. A clean, efficient footprint can save 8–12% on the total build.
- 02** Better lot choice.
A flat, good-soil lot with utilities at the street saves thousands in site work and foundation costs.
- 03** Mid-grade finishes that look high-end.
Quartz, large-format porcelain tile, and LVP in living areas look great and cost half what marble does.
- 04** Flexible timeline.
A 7–9 month build window is our sweet spot for cost efficiency. Rushing adds 10–15%.
- 05** Decisions made before ground breaks.
Change orders are the silent budget killer. Pick everything early, lock it in, then build.

THE LEVER THAT MATTERS MOST

Lock your decisions before the slab. One locked-in plan beats ten change orders every single time.

BEFORE YOU SIGN ANYTHING

12 questions to ask any builder, period.

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

01 Can I see a **line-item budget** before I sign anything, not after?

02 What **exactly** is included in your "base price," and what's not?

03 How do you handle **change orders**, and at what markup?

04 Who actually **manages** my build day-to-day: the owner, or a salesperson?

05 Can you show me **3 completed homes** I can walk through?

06 Can I talk to **3 past clients** directly, not just read testimonials?

07 What's your typical **schedule overrun**, and what happens if you miss it?

08 What **warranty** do you offer, and what's actually covered?

09 Are you **licensed, insured, and bonded** in Texas? Ask to see proof.

10 Do you use the same **subcontractors** on every job, or the cheapest bidder each time?

11 How do you handle **payment draws**: before or after inspection?

12 What happens if the final cost comes in **over budget**: who eats the difference?

HOW TO USE THIS PAGE

Ask these 12 questions at every builder meeting. Write the answers down. The builder whose answers you believe most. That's your builder.

THE RGV LOT SELECTION CHECKLIST

Get the lot right and everything else gets easier.

Before you buy any lot in the Valley, or before you commit to building on a lot you already own, walk through this checklist. Getting the lot wrong is the fastest way to blow up a custom home budget.

LOCATION & ZONING

- ☐ Is the lot zoned residential for the home size you're planning?
- ☐ Are there HOA or deed restrictions that limit style, height, or materials?
- ☐ What are the front, rear, and side setback requirements?
- ☐ Is it inside city limits? (Impacts permits, utilities, and taxes.)
- ☐ Is there an easement running through the buildable area?
- ☐ Does the lot have legal road frontage, or is access by easement only?

SOIL & SITE CONDITIONS

- ☐ Has a soil test been done? If not, budget \$2K to \$3K for one.
- ☐ Is the lot in a FEMA flood zone? (Affects insurance and foundation.)
- ☐ Does the lot drain properly, or does water pool after heavy rain?
- ☐ Is significant grading or fill needed to build level?
- ☐ Are there mature trees that need removal or protection?
- ☐ Is the lot irregular in shape? (Can limit usable floorplans.)

UTILITIES

- ☐ Is city water available at the street, or will a well be needed?
- ☐ Is city sewer available, or will a septic system be required?
- ☐ Is electrical service nearby, or is a new transformer needed?
- ☐ Is natural gas available at the street?
- ☐ Is fiber internet available? (Big deal for resale value.)
- ☐ What are the water, sewer, and electrical tap fees for this lot?

THE NEIGHBORHOOD

- ☐ What are other homes in the immediate area selling for?
- ☐ Will your custom build be the most expensive on the street? (Hurts resale.)
- ☐ Is the school zone desirable for your family and future buyers?
- ☐ Are there planned commercial developments nearby?
- ☐ How's the street lighting and overall feel at night?
- ☐ How quiet is the street? (Traffic, trains, airports, nearby highways.)

THE 2026 MATH

Custom vs. tract is not what you think.

Most RGV families assume custom homes are more expensive than tract homes. In 2026, that's often not true.

	TRACT BUILDER (DR HORTON, LGI, LENNAR)	SISU CUSTOM
2026 \$/SQFT	\$170 – \$220	\$110 – \$180
FLOORPLANS	3 – 5 templates	Unlimited. Your design.
FINISHES	3 – 4 preset packages	Every item is your call
WHO YOU TALK TO	A sales rep	Daniel, the builder
LOT	Pre-picked subdivision lot	Your lot, anywhere in the RGV
TIMELINE CONTROL	Builder's schedule	We plan it with you
RESALE STORY	Looks like every neighbor	One-of-a-kind

The real question isn't **custom vs. tract**. It's this: **do you want a home, or do you want your home?** If the answer is the second one, custom is almost always the better value in 2026.

FILL THIS IN BEFORE ANY BUILDER MEETING

Your 2-minute budget worksheet.

Fill this in before you talk to any builder. It'll force the conversation to be real. Bring the completed version with you. A good builder will respect it. A bad builder will dodge it.

Lot cost (or estimate) \$ _____

Approximate square footage _____ SQFT

Target tier · Base / Mid / High _____

Estimated \$/sqft (from this guide) \$ _____ / SQFT

Construction cost (sqft × \$/sqft) \$ _____

Hidden costs allowance (~15% of construction) \$ _____

Contingency (10% of construction) \$ _____

TOTAL PROJECT BUDGET \$ _____

TIP FROM DANIEL

If your total lands outside your comfort zone, don't kill the dream. Talk to us. Usually a small change in square footage, floorplan, or finish tier brings everything back into range.

MEET DANIEL

The builder behind this guide.



I'm Daniel Estrada, founder and owner of Sisu Development. I started Sisu because I got tired of watching Valley families get nickel-and-dimed by builders who hide their numbers until after the ink is dry.

I've been building custom homes across the Rio Grande Valley for years. I'm currently developing **Pecan Heights**, a 14-lot modern townhome community in McAllen. My subs are locals I've worked with for years, I'm fully bilingual, and you'll always have my personal cell number in your phone.

THE SISU PROMISE

*You'll see a real, line-item budget before you sign anything.
You'll talk to me, the builder, not a salesperson. And you'll know exactly what your home costs before we break ground.*

READY FOR REAL NUMBERS ON YOUR PROJECT?

Book a free 30-minute Build Strategy Call with Daniel.

No sales pitch. Just a real conversation about your project, your lot, and your vision. If we're not the right builder for what you want, we'll tell you who is.

(956) 414-8777

sisudevelopment.com · destrada@sisudevelopment.com · Hablamos Español



SCAN
TO VISIT

Disclaimer: Cost figures reflect 2026 RGV market conditions for planning purposes. Final cost depends on your lot, plan, finishes, and choices. Sisu provides line-item budgets before any contract is signed. © 2026 Sisu Development, LLC. Licensed & insured in Texas.