What Will My Home Cost?

A checklist for planning the full project budget

A clear estimate helps you compare options and understand what may be needed before move-in. Use this checklist to ask about the home, property, services, and financing together, so that important costs do not get missed.

Start with the complete project

The advertised home price is a starting point. Total cost depends on the home and options you choose, where it will be placed, property work, delivery and installation, and what is included in your purchase.

Request a written, itemized estimate

Ask whether the estimate includes delivery, installation, foundation or support work, site preparation, utility connections, permits, inspections, taxes or fees, and selected options. Some services may be contracted or paid directly to outside providers.

Include land and property costs

If you need land, include the purchase price, survey, access, utilities, and any preparation. If you already own property, ask what needs to be verified before the home can be delivered and installed.

Understand financing and ongoing costs

Financing costs may include a down payment, loan fees, interest, insurance, taxes, or community site fees. Costs and eligibility vary. Ask your lender and service providers for estimates, and review the written terms.

Ask these questions before agreeing

Who is responsible for each item? What is excluded? How are changes handled? When are payments due? Which details depend on the property or local approval? Keep the answers and estimates in writing.

Before you agree, confirm:

[ ] I have a written list of what the home price includes and excludes.

[ ] Delivery, installation, site work, utilities, permits, and inspections are accounted for.

[ ] Land, community, financing, insurance, taxes, and fees have been considered.

[ ] I know which providers are responsible for each part of the work.

[ ] I understand payment timing and how changes to the project are handled.

Next step: Bring your questions and property location to Fairfield Home Center. We can help you request an itemized estimate and plan the next conversation. Call 903-403-5305.

Fairfield Home Center | 1101 US Highway 84 W, Fairfield, Texas 75840 | 903-403-5305

This guide is for general educational purposes. Requirements, availability, costs, and responsibilities vary. Confirm your specific project details with your home center, lender, qualified professionals, and local authorities.