

Custom Home Cost Breakdown Guide

Understanding the True Cost of Building in Central Oregon

By Kevin Rea, Master Builder Since 1977

Introduction

One of the most common questions we receive is “How much does it cost to build a custom home in Central Oregon?” The answer depends on many factors, but this guide will help you understand where your money goes and how to budget effectively.

Current Market Overview (2024-2025)

Cost Per Square Foot Ranges

Quality Level	Cost/SF	3,000 SF Home
Standard Custom	\$400-500	\$1.2-1.5M
Premium Custom	\$500-650	\$1.5-1.95M
Luxury Custom	\$650-800+	\$1.95-2.4M+

These figures include construction only—land, design fees, and furnishings are additional.

Detailed Cost Breakdown

1. Land and Site Preparation (25-35% of total)

Land Costs by Community:

Community	Lot Price Range
Brasada Ranch	200K – 800K
Tetherow	300K – 1.2M
Pronghorn	250K – 900K
Broken Top	400K – 1.5M
Awbrey Butte	350K – 1M

Site Work Costs:

- Clearing and grading: 15, 000 – 50,000
- Driveway: 20, 000 – 75,000
- Utility connections: 15, 000 – 40,000
- Septic system (if needed): 25, 000 – 50,000
- Well (if needed): 15, 000 – 30,000

2. Foundation and Structure (15-20%)

Foundation Options:

Type	Cost Range
Slab-on-grade	\$15-25/SF
Crawl space	\$20-35/SF
Full basement	\$40-60/SF

Framing and Structure:

- Wood framing: \$25-40/SF
- Steel framing: \$35-50/SF
- Timber frame elements: \$50-100/SF

3. Exterior Envelope (10-15%)

Roofing:

Material	Cost/SF
Architectural shingles	\$4-7
Standing seam metal	\$12-18
Concrete tile	\$15-25

Siding:

Material	Cost/SF
Fiber cement	\$8-15
Cedar	\$12-20
Stone veneer	\$25-45

Windows and Doors:

- Standard windows: \$500-1,000 each
- Premium windows: \$1,000-2,500 each
- Entry doors: \$2,000-10,000
- Sliding glass doors: \$3,000-15,000

4. Mechanical Systems (10-15%)

HVAC:

- Forced air system: 15,000—30,000
- Radiant floor heating: 25,000—50,000

- Geothermal: 40, 000—80,000

Plumbing:

- Standard: 15, 000—25,000
- Premium fixtures: 25, 000—50,000

Electrical:

- Standard: 15, 000—30,000
- Smart home ready: 25, 000—50,000
- Solar ready: Add 5, 000—10,000

5. Interior Finishes (20-25%)

Flooring:

Material	Cost/SF Installed
Carpet	\$5-15
Engineered hardwood	\$10-20
Solid hardwood	\$15-30
Tile	\$12-25
Natural stone	\$20-50

Cabinetry:

Level	Cost (Kitchen)
Stock	15, 000—25,000
Semi-custom	25, 000—50,000
Custom	50, 000—150,000+

Countertops:

Material	Cost/SF Installed
Granite	\$50-100
Quartz	\$60-120
Marble	\$75-200
Quartzite	\$80-150

6. Exterior and Landscaping (10-15%)

Landscaping:

- Basic: 25,000–50,000
- Mid-range: 50,000–100,000
- Premium: 100,000–250,000+

Outdoor Living:

- Deck: \$50-150/SF
- Covered patio: \$75-200/SF
- Outdoor kitchen: 25,000–100,000
- Pool: 80,000–200,000+

Hidden Costs to Budget For

Design and Permits

- Architectural design: 8-15% of construction
- Engineering: 5,000–20,000
- Permits: 10,000–30,000
- HOA review fees: 1,000–5,000

Contingency

Always budget 10-15% for unexpected costs:

- Rock removal
- Soil issues
- Design changes
- Material price increases

Carrying Costs

- Construction loan interest: 6-9%
- Property taxes during construction
- Insurance

Sample Budgets

3,000 SF Premium Custom Home

Category	Amount
Land (Brasada Ranch)	\$400,000
Site work	\$75,000
Design & permits	\$120,000
Construction (\$550/SF)	\$1,650,000
Landscaping	\$75,000
Contingency (10%)	\$165,000
Total	\$2,485,000

4,500 SF Luxury Custom Home

Category	Amount
Land (Tetherow)	\$750,000
Site work	\$100,000
Design & permits	\$200,000
Construction (\$700/SF)	\$3,150,000
Landscaping	\$150,000
Contingency (10%)	\$315,000
Total	\$4,665,000

Cost-Saving Strategies

1. **Right-size your home:** Every 100 SF adds \$40,000-80,000
2. **Simplify the roofline:** Complex roofs cost 20-40% more
3. **Choose materials wisely:** Splurge on visible areas, save on hidden
4. **Plan thoroughly:** Changes during construction are expensive
5. **Build during off-season:** Winter starts may offer 5-10% savings

Conclusion

Understanding costs upfront helps you make informed decisions and avoid surprises. At Rea Co Homes, we provide detailed, transparent budgets and work with you to maximize value at every price point.

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