



BUILDING A HOUSE IN TEXAS

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To build a home in Texas, it is crucial to comply with local building codes and regulations, which can vary based on the state's unique weather patterns and soil conditions. Working with licensed architects and builders who are familiar with these requirements can help ensure that your plans are safe, structurally sound, and properly permitted. If you're thinking of building your dream home in the beautiful countryside, you're in luck because Texas Farm Credit is here to help you every step of the way. There are few lenders who have as much experience and knowledge specifically about [home construction loans](#). As we do so today, I'll walk you through how to get started on your journey to building your perfect rural retreat. Location. Location, location. It's important to choose the right spot for your dream home that will meet your current and future needs. Think about factors like available amenities, zoning limitations, noise concerns, and flood zones to make the perfect pick.

Another consideration is the climate. Texas has a diverse climate ranging from hot and humid in the east to dry and arid in the west. This can impact the type of materials and building techniques used in different areas of the state. For example, in areas prone to hurricanes or tornadoes building codes may require reinforced construction to withstand high winds. Planning is everything. Finding a reputable architect and builder and asking the right questions will help you avoid any headaches and additional costs during the construction process. Make sure to get all aspects of the project addressed upfront in the contract. At any point in the process, we can work with you to determine what you can afford and hopefully help you secure financing. At Texas Farm Credit, we offer construction financing for a variety of home types from stick-built to modular [barndominium](#) to log homes. We can even finance unique properties or outbuildings appraisal time.

Texas Farm Credit will order an appraisal to make sure the completed home is worth the value of the loan. This will also help estimate the future value of your home. Once that is all sorted, you're onto the closing and draw process. Once all documents are reviewed, we'll schedule a closing date. We offer one-time closed construction loans with favorable fixed long-term interest rates, up to 30-year financing and smaller payments during construction to free up any cash for any unexpected expenses. You draw the money you need when you need it, and only pay what you've drawn. This is an extremely unique feature you won't find most places. Building your dream home and the country can be an enjoyable and fulfilling experience. With the right planning and financing, get in touch with us and we'd be happy to help guide you through each of the steps.