BRYAN REALTY
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Your advocates. Your agents.®

NEW CONSTRUCTION CUSTOM BUILD VS. SPEC HOME

WHICH IS RIGHT FOR YOU?

Opening Doors Together.



Building a new home is an exciting journey—but the path you choose matters. Here's a side-by-side look at custom build and spec (speculative) homes to help you decide what fits your lifestyle, timeline, and budget best.

CUSTOM BUILD
Built Around You

WHAT IT IS:
You design your home from the ground up or choose your lot and work with a builder to bring your vision to life.

WHY IT MATTERS:
You get exactly what you want—your layout, finishes, and features. It's your dream, your way.

TIMELINE:
Typically 6–12+ months, depending on design, approvals, and build time.

COST CONSIDERATIONS:
Often more expensive due to personalized choices, lot costs, and potential changes along the way.

BEST FOR YOU IF:
You have a specific vision, want full control over selections, and have the time and flexibility.

SPEC HOME
Built and Ready (or Near Ready)

WHAT IT IS:
A home already built (or nearly complete) by a builder without a specific buyer in mind.

WHY IT MATTERS:
Move-in ready or close to it. No design decisions needed—just choose and go.

TIMELINE:
Often available now or in 0–3 months, depending on completion.

COST CONSIDERATIONS:
Typically less expensive with fewer change orders and upgrades already included in the price.

BEST FOR YOU IF:
You want a faster move, prefer a simpler process, and want to avoid the unknowns of construction.

KEY FACTORS TO CONSIDER

LOCATION & LOT
The right lot can be harder to find for a custom build.

FINANCING
Construction loans (down payments & timelines) differ from traditional loans.

FLEXIBILITY
Custom builds allow changes; spec homes offer certainty.

RESALE VALUE
Both can be great investments when done right.

BUILDER REPUTATION
Your builder matters—experience and communication are key.

LIFESTYLE & PATIENCE
Choose what fits your season of life and risk tolerance.

There's no one-size-fits-all answer—only what's right for you.
We're here to help you build with confidence.

We open doors to more than homes—
we open doors together.

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