DAVIS HOMES

BUILDING ON YOUR LAND

Serving Indianapolis Metro | NE Indiana | NW Indiana On Your Lot | Find Your Lot | Community Builds

davis
HOMES

A Home Worth Building

There is something deeply personal about land you already own.

Perhaps it has been in your family for generations, a quiet inheritance waiting for its next chapter. Perhaps you searched carefully, walked the property lines yourself, and knew the moment you stood there that this was the place. Whatever brought you to this land, you arrived here with intention.

Now you are ready to build.

At Davis Homes, we have spent over 70 years doing one thing exceptionally well, building beautifully designed, expertly crafted homes on land our clients already own. On-your-land homebuilding is one of our signature disciplines. Decades of experience, a deep understanding of Indiana land, and a commitment to doing things the right way have earned us the trust of generations of homeowners. It is work we know well, and work we take pride in.

This guide was written for you, to give you a clear, honest, and thorough picture of what it means to build with us, what we bring to the process, and what we will need from you to make it exceptional.

We do not simply build houses. We build the place your family will call home, on land that already means something to you. That responsibility is one we have carried with pride for three generations.

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Three Generations. Seventy Years. One Commitment

WHO WE ARE

Davis Homes was founded on a simple but powerful conviction, that the land you already own should never be an obstacle to building the home you deserve.

For more than 70 years, across three generations of family leadership, we have refined our approach, deepened our trade partnerships, and developed a process that consistently delivers quality homes across a wide range of land types, terrain challenges, and client visions.

Today, Davis Homes proudly serves clients across a 50-mile radius of Indianapolis, Northeast Indiana, and Northwest Indiana, bringing the same generational standard of excellence to every lot, every plan, and every family we have the privilege of building for.

70+
Years in the Industry

3
Generations of Leadership

3
Markets Across Indiana

On Your Land
Land you already own

Decades
of Trusted Trade Partnerships

OUR STANDARD

What has never changed, through decades of growth, three generations of leadership, and thousands of homes built, is our standard.

We are not the largest builder in Indiana. We have never tried to be. We are the most intentional and for the families who build with us, that distinction makes all the difference.

We don't build neighborhoods. We build homes — one intentional decision at a time, on land that already means something to the people who will live there.

Understanding Your Financing Options

Building a home on your own land introduces a unique set of financial considerations and navigating them well from the beginning is one of the most important steps you can take. Davis Homes works alongside experienced lending professionals who specialize in on-your-lot financing, ensuring your path to building is as financially sound as it is exciting.

Construction-to-Permanent Loan

The most streamlined financing solution for most on-your-lot clients. A single loan covers both the construction phase and converts automatically to your permanent mortgage at completion.

- *Close once, eliminating duplicate closing costs*
- *Interest-only payments during construction phase*
- *Converts to principal + interest upon completion*
- *Available in conventional, FHA, VA, and USDA programs *based off eligibility*
- *Ideal for clients financing land and build together*

Land Loan

If you haven't purchased your land yet, a land loan allows you to secure your homesite now, before construction begins. This keeps your land protected while you finalize your floorplan and interior selections.

- *Finance the purchase of your land or lot*
- *Can be used before construction plans are finalized*
- *May convert into or pair with a construction home loan*
- *Consult with your lender on timing and eligibility*

Two-Close Construction Loan

For clients who prefer or require a more traditional two-step financing approach.

- *First close: short-term construction loan funds the build*
- *Second close: refinance into permanent mortgage at completion*
- *Greater flexibility in permanent lender selection*
- *Well-suited for complex financial profiles*
- *May be preferred when seeking specific permanent loan products*

Cash Build

For clients building without financing, we provide a streamlined, milestone-based draw structure.

- *Draw schedule aligned with construction milestones*
- *No lender approval requirements or inspection timelines*
- *Maximum scheduling flexibility and simplicity*
- *A clear, documented payment structure from contract through completion*

Before your Discovery Meeting, connect with Davis Mortgage, an experienced lender in construction financing. Understanding your financing position early allows us to have a more meaningful conversation about your home, your overall investment goals, and the budget available for land acquisition and site preparation. This clarity helps ensure your land search begins with realistic expectations and a well-defined plan.

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The Complimentary Site Visit

Following your Discovery Meeting and Design Appointment, you'll receive one of the most valuable benefits of partnering with Davis Homes: a complimentary, personalized site evaluation conducted by a member of our Field Team. At no cost and with no obligation, we'll visit your property to assess site conditions, discuss considerations that may impact your build, and help you move forward with confidence and clarity.

This is not a sales call. It is a professional assessment of your land, conducted with the same rigor and care we apply to every home we build.

WHAT YOUR SITE VISIT INCLUDES

- **Topography & Drainage Review**
  Grade challenges, water flow patterns, and site preparation requirements
- **Utility Assessment**
  Public water, sewer, electric, gas access, or well and septic requirements
- **Access & Infrastructure Review**
  Driveway placement, road frontage, and construction site accessibility
- **Soil & Site Conditions**
  Clearing, grading, and rock removal considerations
- **Zoning & Setback Confirmation**
  Verifying your intended build aligns with local zoning regulations
- **Construction Readiness Summary**
  A clear, honest assessment of what your lot requires before building can begin

Following your Discovery Meeting and initial budget review, your complimentary site visit will be scheduled to evaluate the property and identify any considerations that may impact the design, budget, or construction of your future home.

What "Construction Ready" Means

DEFINED

Construction ready means your lot is fully prepared to receive a home; utilities are accessible, the site is properly graded and cleared, permits are in place, and all infrastructure is positioned for an efficient, well-managed build.

The most common challenge in building on your lot is the gap between what clients envision and what their budget can realistically support, particularly when the full picture is considered.

Land has a preparation cost. Site clearing, grading, utility connections, well and septic installation, driveway construction, and permit fees are all real costs that must be factored into your total investment.

A parcel that appears affordable can become significantly more expensive once the work required to make it buildable is properly assessed.

We say this not to discourage you. We say it because clients who understand this reality from the beginning end up with land they love, homes within budget, and a build experience they are proud of.

UTILITIES & ACCESS

- Water connection or well permit
- Sewer connection or septic design
- Electrical service accessibility
- Natural gas or propane planning
- Driveway and road access established

SITE PREPARATION

- Land clearing completed
- Rough grading performed
- Rock or soil issues identified
- Drainage plan in place
- Erosion controls established

Before PERMITS & APPROVALS

- Building permit applied for
- Zoning compliance confirmed
- HOA or covenant approvals obtained
- Soil perc test completed (if septic)
- Survey completed and on file

Experience has taught us that the best homebuilding outcomes come from clarity of responsibility. By entrusting all labor and material procurement to the Davis Homes team, our homeowners benefit from a more streamlined process, consistent quality standards, and a construction experience designed to eliminate unnecessary complexity.

Selecting Your Home — Plans & Design

Building with Davis Homes means beginning with a thoughtfully curated collection of floor plans, each designed with livability, proportion, and architectural integrity at the forefront. Within them lies meaningful opportunity for personalization, guided at every step by professionals who understand how the details come together.

PLAN MODIFICATIONS

At the appropriate stage, our team will guide you through available modifications, enhancements that reflect your vision without compromising the integrity of the design or the efficiency of the build.

- Elevation and exterior style selections
- Structural options (where available per plan)
- Interior layout adjustments within approved parameters
- Garage orientation and entry configurations

THE DESIGN STUDIO

Once your plan is selected and your contract is in place, you will be introduced to our Design Studio, a curated selection environment where your home's interior comes to life alongside our design professionals.

- Flooring, tile, and surface materials
- Cabinetry, hardware, and millwork finishes
- Countertop selections
- Fixture and lighting packages
- Interior paint palettes

This is where vision meets material reality, and where our design team's expertise ensures that every selection works beautifully together.

The Davis Homes Client Experience

The most successful projects share a common foundation: trust, alignment, and a commitment to the process. Our clients understand that building and exceptional home is a partnership. They value expertise, communicate openly, and appreciate that the disciplines, systems, and professionals guiding the project are designed to protect both the experience and the outcome.

OUR COMMITMENT TO YOU

1. A dedicated point of contact throughout your entire build
2. Regular, proactive communication at every phase milestone
3. Rigorous quality standards applied consistently across every trade
4. Complete transparency on timeline, budget, and any changes that arise
5. A team that treats your investment with the same care they would their own

YOU ARE WHO WE BUILD FOR IF...

- You own land, or are actively securing it, and are ready to build
- You approach the process as a collaborative partnership with your building team
- You value expertise, process, and quality over the desire to manage every detail yourself
- You are financially prepared and have begun the financing conversation
- You understand that exceptional homes are built through disciplined process
- You want a home that reflects your vision, guided by professionals who know how to bring it to life

Your Next Step — The Discovery Meeting

You have taken the first step by requesting this guide. The next is a conversation.

The Discovery Meeting is where we begin to understand your land, your vision, your timeline, and your priorities; and where you have the opportunity to experience firsthand what it means to work with the Davis Homes team.

COME PREPARED WITH

- **Your Land Survey or Plat Map**
  If available, any existing site documentation
- **A General Sense of Your Budget**
  And your current financing status
- **Inspiration & Ideas**
  Floor plans, photos, or styles you've been drawn to
- **Lot-Specific Information**
  Zoning, utilities, access, anything you already know

The home you build on your land should be everything you imagined — built by people who have spent over 70 years learning exactly how to get you there.
– Davis Homes

SCHEDULE YOUR DISCOVERY MEETING TODAY

Your complimentary site visit will be coordinated through your Discovery Meeting.
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Three Generations. One Standard of Excellence.

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