

THE PATH
to Your
DREAM HOME

A Clear Guide to Building Your Custom Home in Idaho
For California Residents Ready to Relocate



ABSTRACT RD+B

Residential Design + Build

Building your dream home in Idaho should not be an overwhelming journey.

This guidebook aims to take you through the important steps of relocating from California and building a custom home in Idaho—from initial planning to the moment you move in—so you know what to expect and how to be prepared.

Whether you're leaving Los Angeles, the Bay Area, Sacramento, or San Diego, this guide will walk you through building your custom home in Idaho while maintaining your California connections.

Why This Guide?

Over 17,000 Californians moved to Idaho in 2023 alone—and that number continues to grow. The reasons are clear: lower costs, more space, better quality of life, and the opportunity to build something truly exceptional.

As California transplants ourselves, we understand the challenges of relocating while building remotely. This guide shares what we've learned helping dozens of California families create their Idaho dream homes.



WHY CALIFORNIANS CHOOSE IDAHO

The California Exodus

California residents are discovering what Idahoans have known for decades: this state offers an unmatched quality of life, dramatically lower costs, and the space to build something truly exceptional.

THE REALITY CHECK:

A 3,500 sq ft custom home on 2+ acres in Idaho's Treasure Valley costs less than a 1,800 sq ft tract home in the Bay Area—and you'll own land, views, and freedom.

1. COST OF LIVING TRANSFORMATION

Idaho's housing market offers extraordinary value compared to California. Custom home buyers consistently find their budget goes 2-3x further in Idaho. Property taxes are a fraction of California rates, and land costs provide acreage and mountain views for the price of a California subdivision lot.

2. TAX RELIEF

Idaho's flat 5.8% income tax versus California's up to 13.3%. No wealth tax. Lower property taxes. The savings compound yearly—top earners save approximately 7% annually.

3. SPACE & FREEDOM

Build on 1-5 acre lots for less than California's quarter-acre suburban plots. Mountain views, true privacy, room for outdoor living, shop space, gardens—all standard in Idaho.

4. REMOTE WORK UNLOCKED

Keep your California income, eliminate California's cost burden. Work from a home office with Payette River or mountain views. Invest savings into quality of life, land, and building equity—not rent or HOA fees.

5. LIFESTYLE RENAISSANCE

300+ days of sunshine. Four true seasons. Outdoor recreation minutes away (not hours in traffic). Safer, tighter-knit communities. Access to both mountain resort living and valley convenience.

6. QUALITY OF LIFE

Outdoor recreation access (skiing, hiking, rivers, lakes), lower traffic congestion, strong school systems in Treasure Valley, family-friendly communities, four distinct seasons, excellent medical care with short wait times.



WHERE CALIFORNIANS ARE COMING FROM

Southern California

Population: 23+ million (Los Angeles, Orange County, Riverside, San Diego)

Why They're Leaving: \$1M+ median home prices, severe traffic congestion (80+ hours/year), high cost of living (40-50% above national average), overcrowding, wildfire risk and insurance costs.

Idaho Appeal: Build a 3,000 sq ft custom home for \$600K-\$900K (vs \$2M-\$3M+ in LA), 20-minute commutes versus 90-minute gridlock, mountain recreation within 2 hours, family-friendly communities.

Bay Area

Population: 7.7 million (San Francisco, San Jose, Oakland)

Why They're Leaving: Highest housing costs in nation (\$1.5M+ median), tech industry shift to remote work, declining quality of life, high state income tax (up to 13.3%).

Idaho Appeal: Keep Bay Area salary, pay Idaho income tax (5.8% flat vs 13.3% top CA rate), build luxury mountain home for \$1.2M-\$2M (vs \$4M-\$8M+ in Tahoe/Marin), Boise's growing tech scene.

Sacramento & Central Valley

Population: 2.4+ million (fastest growing source)

Why They're Leaving: Rising crime rates, water restrictions, extreme summer heat (100°F+ for weeks), poor air quality, limited outdoor recreation.

Idaho Appeal: Four-season climate, clean air and water, outdoor recreation, agricultural communities (familiar to Central Valley residents), abundant water resources.

TREASURE VALLEY

DESTINATIONS

The majority of California transplants choose the Treasure Valley for its strong job market, remote work infrastructure, international airport, urban amenities with mountain access, excellent school districts, and growing tech and business sectors.

Boise

Urban core, walkable downtown, cultural amenities. Higher lot costs (\$150-300K for 0.25 acres), stricter zoning. Best for those wanting city proximity. Access to Greenbelt, restaurants, cultural venues.

Meridian

Largest suburb. Excellent schools, shopping, newer infrastructure. Lot costs \$100-200K (0.25-0.5 acres). Family-oriented, lower crime than Boise core. Central location in valley.

Eagle

Upscale suburban. Golf courses, river access, premium schools. Lot costs \$150-400K (0.5-2 acres). Attracts California professionals seeking established community. The hot spot in Treasure Valley.

Nampa

More affordable, established neighborhoods, growth corridor. Close to Lake Lowell with beautiful scenery and Redhawk Golf Course. Minutes from Snake River wineries. Excellent value for custom builds.

Star & Middleton

Rural character near city amenities. Larger lots (1-5 acres), \$80-150K. Horse property common. 25 minutes to Boise. Getting busy fast, but still great properties available. Close to Boise River.

VALLEY COUNTY MOUNTAIN COMMUNITIES

Mountain resort lifestyle 90 minutes north of Boise. Recreation-focused, tight-knit communities, seasonal tourism economy. For those seeking a mountain lifestyle.

McCall

Premier mountain resort town on Payette Lake. Skiing, boating, hiking. Lot costs \$150-500K+ (0.25-1 acre). Year-round or vacation homes. Higher building costs due to remoteness. Resort amenities and tourism economy.

Donnelly

More affordable McCall alternative. Tamarack Resort access. Lot costs \$80-200K (0.5-2 acres). Growing full-time population. Lake access and mountain recreation.

Garden Valley / Crouch

Secluded mountain living along Payette River. Lot costs \$50-150K (1-10 acres). Off-grid options common. Whitewater recreation hub. River access, forested lots, 1 hour to Boise.

Cascade

Affordable mountain living. Cascade Reservoir recreation. Similar small-city feel with mountain amenities. Lower costs than McCall while maintaining mountain lifestyle.

Coeur d'Alene Region

Northern Idaho's premier destination with Lake Coeur d'Alene waterfront, Spokane International Airport 45 minutes away, resort amenities and golf courses, growing year-round economy.

THE DESIGN-BUILD ADVANTAGE

California residents often face fragmented home building: hire an architect, then find a contractor, then manage conflicts between design vision and construction reality. Idaho's Design-Build model integrates both under one roof.

Why Design-Build Works for California Residents

SINGLE POINT OF CONTACT

Designer and builder collaborate from day one. Constructability verified during design phase. No finger-pointing when issues arise. Transparent communication throughout.

Phase 1: Discovery (Remote)

Initial consultation via video call to discuss vision, budget, timeline, lifestyle needs. Review lot options if needed. Establish project scope and feasibility. **Deliverable:** Scope proposal with budget range.

Phase 2: Design (Remote)

Schematic design with 3D renderings, regular video reviews and revisions, material and fixture selections, engineering coordination, permitting preparation. **Deliverable:** Complete construction documents and fixed-price proposal.

Phase 3: Pre-Construction

Contract execution, final material confirmations, subcontractor coordination, permit acquisition, project schedule finalization. Optional site visit for groundbreaking.

Phase 4: Construction (Remote Monitoring)

Weekly photo/video updates, milestone video walkthroughs, real-time communication via project portal, decision points clearly flagged in advance. Optional key milestone site visits (framing, finishes). **Deliverable:** Completed home ready for occupancy.

Phase 5: Handoff

Final walkthrough (in-person or virtual), systems training, warranty documentation, ongoing support.

BUDGET EXPECTATIONS

Entry Custom Homes (\$500K-\$700K)

2,000-2,500 sq ft, quality finishes (not luxury), standard lot with minimal site work, efficient floor plans, Craftsman or Modern Farmhouse styles.

Mid-Range Custom (\$700K-\$1M)

2,500-3,500 sq ft, premium finishes and fixtures, architectural interest and detail, specialty features (covered decks, stone accents), Mountain Modern or Contemporary styles.

Luxury Custom (\$1M-\$1.5M+)

3,500+ sq ft, high-end finishes throughout, complex architecture and engineering, site-specific design (views, topography), heavy timber, natural stone, custom millwork.

Timeline Expectations

Total: 8-14 months | **Discovery & Design:** 2-4 months | **Permitting:** 4-8 weeks (varies by jurisdiction) | **Construction:** 8-12 months

SITE SELECTION GUIDANCE

Treasure Valley Considerations

Lot prices: \$80K-\$300K+ depending on location and size. City vs. county: Different building codes and processes. Utilities: Most areas have city water/sewer. HOAs: Review restrictions carefully. School districts: Eagle and Meridian highly rated.

Mountain Community Considerations

Lot prices: \$50K-\$400K+ (wide range based on views/access). Well and septic required in most areas. Seasonal access: Winter maintenance requirements. Fire hazard zones: Additional building requirements. Building seasons: Snow limits winter construction.

Financing Your Idaho Build

Construction Loans

Most California banks will lend out-of-state. Local Idaho banks are often more flexible. Typical terms: 12-month construction period. Convert to permanent mortgage at completion.

Lot Purchase

Cash purchase simplest for construction loan. Lot loans available but complicate construction financing. Equity in the lot counts toward construction down payment.

Cost-Plus vs. Fixed-Price Contracts

Cost-Plus: Pay actual costs + builder fee (more flexibility, some risk). **Fixed-Price:** Agreed price with defined scope (budget certainty, less flexibility). Abstract RD+B offers both options depending on project.

MAINTAINING CALIFORNIA CONNECTIONS

Remote Work Considerations

Boise has excellent internet infrastructure (fiber widely available). Mountain communities vary (Starlink often needed). Pacific Time Zone difference: Idaho is Mountain Time (1 hour ahead). Direct flights: Boise to major California cities 1.5-2 hours.

Visiting During Construction

Budget for 2-3 site visits during build. Key milestones: Design finalization, framing walkthrough, finish selections. Many clients visit monthly, not required. Boise has ample hotels and vacation rentals.

COMMON QUESTIONS

Can I bring my California design aesthetic to Idaho?

Yes. Modern, contemporary, and California-inspired designs are increasingly common in Boise and mountain communities. We adapt your vision to Idaho's climate and building requirements.

How do I manage selections remotely?

We provide detailed material boards, samples shipped to you, and video walkthroughs of showrooms. Most clients make all selections remotely without issue.

What if I need changes during construction?

Change orders handled via detailed proposals with cost and schedule impacts clearly outlined. Video call discussions for complex changes.

READY TO START YOUR IDAHO JOURNEY?

The hardest part is making the decision. Once you're committed, we handle the complexity.

Next Steps

1. Schedule Your Discovery Call

30-minute phone consultation to discuss your goals, timeline, and budget. No charge, no obligation.

2. Site Selection Guidance

We help you evaluate potential properties based on buildability, access, utilities, and zoning. Avoid costly mistakes before you buy land.

3. Preliminary Budget

Get a realistic cost estimate based on your program, site, and finish level. Know what you're committing to before signing contracts.

Contact Abstract RD+B

Brad Schmidt

Architectural Designer & General Contractor

Email: brad@abstractrd.com

Web: www.abstractrd.com

Serving Treasure Valley & Valley County, Idaho

Specialties: Custom Homes | Luxury Builds | Additions | ADUs