The New Construction Buyer Guide

BUYING FROM A BUILDER WITH REPRESENTATION ON YOUR SIDE

The person in the model home is paid by the builder and represents the builder. This guide explains how to register correctly, what is in a builder contract that is not in a resale contract, how to compare incentives honestly, and which inspections protect you on a brand new home.

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A Note From Patricia



New construction is where I see well informed buyers give up the most leverage, usually in the first ten minutes by signing in alone. Nothing about bringing me costs you more, and it changes who is looking out for your interests when the change orders and delays start. I will read the contract with you, out loud, before you sign it.

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Step One: Register With Me Present, Before Your First Visit

Most builders require your agent to be named at first contact. If you tour and register on your own, the builder may refuse representation for you in that community afterward. This single step costs nothing and protects everything that follows.

- Let me contact the sales office before you walk in, or take me with you.
- Builder representation is typically paid by the builder and does not increase your purchase price.
- Ask which incentives are currently authorized in writing rather than what is rumored.

Step Two: Choose the Community and the Lot Carefully

The house can be changed later. The lot cannot. Lot decisions drive resale more than any upgrade you select inside.

- Ask for the plat and the phasing plan. Find out what is planned behind you, next to you, and across the street.
- Check drainage and detention, the elevation of your slab relative to neighbors, and the flood designation.
- Verify orientation for sun, prevailing wind, and afternoon heat on primary living spaces.
- Confirm whether the community sits inside a MUD district and what that means for your tax rate. This is a substantial part of your monthly payment.
- Ask about the HOA budget, planned amenities, who maintains them, and when dues are expected to change.

Step Three: The Builder Contract Is Not the Standard Contract

Builders use their own forms, drafted for their protection. Terms buyers assume are standard often are not present at all. We read the whole document, including the exhibits.

- Look for the delay and completion language. Is there any date the builder is actually obligated to?
- Find the price escalation or material cost clause and what triggers it.
- Understand the earnest money and deposit structure, and precisely when your money stops being refundable.
- Check the dispute resolution clause, including arbitration and any waiver of your right to a jury.
- Confirm which selections are included versus allowances, and how change orders are priced and approved.
- Understand the warranty structure: workmanship, systems, and structural periods, and who honors each one.

Step Four: Incentives, Upgrades, and the Preferred Lender

Builders protect base price to preserve comparable sales in the community, so value usually arrives as incentives instead. That does not mean the incentive is the best deal available to you.

- Compare the builder's preferred lender against two outside lenders on total cost, not just rate. Some incentives are only available with the in house lender, and that is a number you can put in the comparison.
- Prioritize upgrades that are difficult later: structural changes, windows, insulation, electrical and plumbing rough in, and outdoor gas or drainage.
- Defer what is easy later: light fixtures, mirrors, paint, landscaping, and window coverings.
- Ask for the itemized upgrade pricing sheet. Design center pricing carries margin and is negotiable more often than buyers expect.

Step Five: Inspect a New Home, Twice

New does not mean flawless. Independent inspections routinely find items that matter, and the best time to find them is while the wall is still open.

- Pre drywall inspection while framing, electrical, plumbing, and duct work are visible.

- Final inspection before closing, walked with your inspector and with the builder present.
- Document everything in writing with photographs and dated lists rather than verbal promises from a site superintendent.
- Schedule a walkthrough shortly before the end of the first year warranty period and submit any items before it expires.
- Ask for the manufacturer warranty registrations, manuals, and the as built information.

Step Six: Closing on New Construction

- Rate locks and completion dates often collide. Ask about extension cost before you lock.
- Confirm the certificate of occupancy, the final survey, and any outstanding punch items in writing before funding.
- Property tax for a first year new home is often estimated on land only. Budget for the increase once the improvement is assessed, or your escrow will jump.
- Do not close on promises. Anything unfinished should be documented and, where possible, escrowed.

How I Work: Transparency, Integrity, and Privacy

I will not tell you what you want to hear to keep a deal alive. If a community, a lot, or a contract term is not in your interest, I will say it directly and give you the reason. Your budget and flexibility are never shared with the builder without your instruction.

Questions Worth Asking

Bring these to me, to your lender, or to your attorney. If I do not know an answer, I will tell you and get it from the right professional. Use the space to write down what you learn.

☐ Is this community in a MUD, and what is the full tax rate?

☐ What is planned for the lots around and behind me?

- ☐ What date is the builder actually obligated to, and what happens if it slips?
- ☐ When does my deposit become non refundable?
- ☐ What is the total cost with the preferred lender versus my own lender?
- ☐ Which upgrades are structural and must be decided now?
- ☐ What exactly does each warranty period cover?

Speak With Patricia

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