

NEW CONSTRUCTION CHECKLIST

What to know, what to ask, and what to verify — before you sign anything.

BEFORE THE BUILDER VISIT

- Talk with your agent about which builders and communities fit your price range and goals.
- Know your pre-approval amount and your target monthly payment before visiting a builder.
- Understand the difference between a quick move-in home and a to-be-built contract.
- Ask your agent about current incentives or promotions builders are offering in this area.
- Understand that builder sales representatives represent the builder, not the buyer.
- Bring your agent with you on your first visit so you do not lose the ability to have anyone representing you and your interests.

Once you register with a builder without an agent on record, adding representation later becomes significantly complicated. Many builders will not recognize an agent who was not present at first contact. Then you find yourself without an advocate dedicated to you instead of the builder.

WHAT MAY BE NEGOTIABLE

- Purchase price — often most flexible on quick move-in or near-completion.
- Builder incentives — closing costs, upgrades, or financing incentives may vary by community and timing and if tied to their lender.
- Mortgage rate buydowns — ask whether temporary or permanent buydown options are available.
- Lot premiums — not all lots are equal and not all premiums are fixed.
- Move-in timeline — builders may have flexibility depending on construction stage.
- Upgrade packages — builders often package upgrades on homes not yet built. Quick move-in homes are beyond the design phase.

Builder contracts are written by the builder's attorneys. Knowing that something is negotiable is not the same as knowing how to negotiate it. That is why you have your agent handle these conversations.

CHOOSING UPGRADES

- Prioritize upgrades that cannot be easily changed after closing.
- Structural modifications and floor plan changes must be chosen at contract stage on a home not yet built..
- Rough-ins for future features (gas lines, plumbing, electrical) are easiest to add during construction.
- Cosmetic finishes such as flooring, fixtures, hardware, and paint are often easier to change later and also less expensive.
- Design center selections can add up quickly. Stay focused on upgrades that improve function or resale value. It's easy to go over budget here.

BEFORE YOU SIGN THE CONTRACT

- Have your agent review the builder contract before signing.
- Confirm that all negotiated incentives or upgrades are written into the contract. Verbal does not count.
- Review the estimated completion timeline and ask how delays or extensions are handled.
- Understand the earnest money structure and when deposits become non-refundable.
- Confirm what features are included in the base price versus upgrades.
- Review builder warranty coverage and the process for submitting warranty claims.
- Understand how appraisal differences are handled with the builder contract.
- Ask what happens if you request changes after the contract is signed. Is there anything else that triggers a price increase.

METRO DISTRICT & HOA REVIEW

- Ask whether the community is located within a metro district. Request the full metro district disclosure document.
- Confirm the current monthly assessment and repayment period.
- Understand that metro district obligations are attached to the property, not the owner.
- Ask whether an HOA currently exists and when one may be established.
- Request the projected HOA fee range once amenities are completed.
- Review HOA rules and restrictions, not just the monthly cost.

New construction can be a great opportunity for first-time buyers, but timing matters. When builders are carrying inventory or pushing to meet sales targets, incentives can be substantial. During those periods I have been able to negotiate significant savings for buyers through rate buydowns, closing cost coverage, and upgrade packages.

When incentives are low or inventory is tight, new construction may often cost more than comparable resale homes.

Knowing when those opportunities exist and how to negotiate them effectively is where I come in.

The metro district and HOA picture can add hundreds of dollars per month to your cost of ownership permanently. Get the full picture before the floor plan has your heart. ❤️

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