

The New Construction Buyer Checklist

What to ask and check at every stage of buying a new build

The builder's sales rep works for the builder. Use this checklist to make sure your side gets covered too, and call Kerry before your first model home visit so your representation is protected from day one.

1. Before your first builder visit

- ☐ Call Kerry **before** you visit any model home or sign a guest book.
- ☐ Ask whether the builder requires your agent to be registered at your first visit.
- ☐ Set your budget and get pre-approved. Talk to an outside lender, not only the builder's.
- ☐ List your must-haves and your nice-to-haves.

2. Choosing the lot and floor plan

- ☐ What is the lot premium, and what am I paying it for?
- ☐ Which way does the home face, and how does the lot drain after heavy rain?
- ☐ What is planned for nearby lots, roads and future phases?
- ☐ What are the HOA dues and rules? Is there a CDD fee?
- ☐ Which floor plans tend to resell best in this community?

3. The builder contract

- ☐ How much is the deposit, and when (if ever) is it refundable?
- ☐ What is the estimated completion date, and what happens if the build runs late?
- ☐ Can the price change before closing?
- ☐ What materials or finishes can the builder substitute without my approval?
- ☐ Can I bring my own inspector during construction?
- ☐ Consider having a Florida real estate attorney review the contract before you sign.

4. Incentives and upgrades

- ☐ What incentives are offered right now, and what are they tied to?
- ☐ Do the incentives still apply if I use my own lender or title company?
- ☐ Put upgrade money into things that are hard to add later: layout changes, ceiling height, outlets, plumbing and wiring.
- ☐ Get every upgrade price, incentive and promise in writing.

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5. Financing

- ☐ Get loan estimates from the builder's lender and at least one outside lender.
- ☐ Compare the total cost over the life of the loan, with incentives included.
- ☐ Ask how long the rate lock lasts and what it costs to extend it if the build runs late.

6. During construction

- ☐ Schedule an independent pre-drywall inspection.
- ☐ Ask the builder how and when you can visit the site.
- ☐ Keep copies of every change order and signed document.

7. Final walkthrough and closing

- ☐ Schedule an independent final inspection before the walkthrough.
- ☐ Walk the home with Kerry and write down every punch-list item.
- ☐ Get punch-list completion dates in writing.
- ☐ Review your Closing Disclosure at least 3 days before closing.

8. After move-in

- ☐ Know what your builder warranty covers and how to file a claim.
- ☐ Ask whether the builder offers an 11-month warranty walkthrough.
- ☐ Keep a running list of warranty items as you notice them.

Have a question about a builder or a contract?

Call or text Kerry at (352) 456-8331. In most Ocala new-construction sales, the builder pays the buyer's agent, so her help typically costs you nothing.

This checklist is general information for home buyers, not legal or financial advice.