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YOUR GUIDE TO

Buying *new construction*

Twenty-three questions to ask a builder — with room to write down what they say.

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BEFORE THE FIRST VISIT

Builder registration policies vary. Call me before you tour.

Before you tour *new construction.*

A brand-new home is exciting. It also comes with its own contracts, deposits, timelines, upgrades, inspections, warranties and community documents — most of which look nothing like a resale.

This guide slows the process down just enough to ask the questions that matter. Each one gives you the exact words to say, what a solid answer sounds like, and a place to write down what you actually heard. Any time a term affects your decision, ask for it **in writing**.

WHY HAVE YOUR OWN BUYER'S BROKER

The sales team at a new-home community can be very helpful — but their role is to represent the builder. Your broker represents you, under your written representation agreement.

THE BUILDER'S SALES REP	YOUR BUYER'S BROKER
Represents the builder / seller	Represents your interests
Presents builder inventory and options	Helps compare choices and total cost
Uses the builder's process and documents	Coordinates your side of the transaction
Communicates the builder's incentives	Helps you ask — and document — answers

FIRST-VISIT TIP

If you want your own representation, talk with me before you visit or register at a new-home community. Builder policies on agent registration and compensation vary, and registering first can limit your options.

AT THE MODEL

THE THEME

"The advertised price is a starting point, not a quote."

01 AT THE MODEL HOME

QUESTION 01

What is included in the base price?

ASK

"Can you give me a written list of the standard features included in the base price, and identify which features in this model are upgrades?"

LISTEN FOR

A written list, or an offer to print one. If you hear "most of it's standard" without a document, you don't have an answer yet.

WHY IT MATTERS

Model homes are built to showcase options. Flooring, cabinets, countertops, lighting, appliances and landscaping may all cost extra.

BROKER TIP

Price the home you would actually select — not the advertised starting price.

THEIR ANSWER

QUESTION 02

If this home is move-in ready, what upgrades are already in it?

ASK

"What was the base price for this floor plan? Which upgrades, lot premiums or options were added to this specific home, and are they in today's price?"

LISTEN FOR

An itemized sheet with dollar figures. A single all-in number with no breakdown tells you nothing about what you're paying for.

WHY IT MATTERS

A spec home may already contain substantial upgrades, and lot premiums are often folded in without being named.

BROKER TIP

Ask for the upgrade sheet — it makes comparing similar homes far more accurate.

THEIR ANSWER

AT THE MODEL

THE THEME

“The advertised price is a starting point, not a quote.”

QUESTION 03

What will be built around me in future phases?

ASK

“What future phases, roads, commercial areas, amenities or construction are planned around this lot?”

LISTEN FOR

A site plan you can look at. “Nothing’s planned back there” about land the builder doesn’t own is a guess, not an answer.

WHY IT MATTERS

Your view, traffic, noise and access can change as the community builds out. Today’s open field is tomorrow’s phase four.

BROKER TIP

Photograph the site plan — and remember plans change subject to approvals.

THEIR ANSWER

RESERVING

WATCH FOR

The moment a deposit stops being refundable — and who is holding it.

02 HOLDING THE HOME

QUESTION 04

How much is required to hold the home, and where does that money go?

ASK

"What amount reserves this home? Where are the funds held, and what are the exact refund and cancellation rules?"

LISTEN FOR

A named escrow or trust account and a specific refund window. "It's fully refundable" with no cutoff named is worth confirming in writing.

WHY IT MATTERS

Deposit procedures vary by builder and community, including the point at which money stops being refundable.

BROKER TIP

Get the terms in writing before you send any funds.

THEIR ANSWER

REMEMBER

"A builder's contract is written by the builder's lawyers. Read it like it."

03 THE CONTRACT

QUESTION 05

Can I review the builder's contract before I sign?

ASK

"Can I receive the purchase agreement and related documents in advance, so I have time to review them and ask questions?"

LISTEN FOR

Yes, and here's a copy. Any version of "we sign at the appointment" is a reason to slow down, not to hurry.

WHY IT MATTERS

Builders use their own agreements. Terms, deadlines, cancellation rights and remedies differ from a resale contract.

BROKER TIP

Give yourself real time with the paperwork, and seek legal advice when the terms warrant it.

THEIR ANSWER

QUESTION 06

Can the purchase price change after I sign?

ASK

"Once I sign, is my price locked? Are there escalation provisions, change orders or selections that can increase it?"

LISTEN FOR

A page and paragraph number. "That basically never happens" is a prediction, not a contract term.

WHY IT MATTERS

Material costs, buyer-selected changes and specific contract provisions can all affect the final amount.

BROKER TIP

Ask to see the exact contract language that controls price changes.

THEIR ANSWER

FINANCING

THE TRAP

A 60-day rate lock is worthless on a home that closes in nine months.

04 FINANCING

QUESTION 07

What financing incentives are offered — and what do they really cost?

ASK

"What incentives apply if I use the builder's affiliated lender or title and escrow provider? Can I use my own lender, and what changes if I do?"

LISTEN FOR

A written Loan Estimate. A monthly payment quoted out loud, with no document behind it, isn't comparable to anything.

WHY IT MATTERS

Credits and rate buydowns can be valuable. Compare total loan terms, rate, fees and cash needed — not the headline number.

BROKER TIP

Put the builder's written Loan Estimate beside one from an outside lender before you decide.

THEIR ANSWER

QUESTION 08

How long can I lock my rate — and what if the home isn't ready?

ASK

"Given the expected completion date, how long a rate lock can I get? What does an extension cost, is there a float-down, and what happens if my lock expires before the home is finished?"

LISTEN FOR

A specific number of days and a dollar cost for extending. "We'll handle it closer to closing" leaves the risk with you.

WHY IT MATTERS

A standard 30- or 60-day lock is useless on a home closing in nine months, and extended locks and float-downs are priced very differently by lender.

BROKER TIP

Ask at the first lender conversation, not the last. A rate that expires mid-build can change your payment.

THEIR ANSWER

DESIGN CENTER

BUDGET REALITY

"This is where budgets quietly die."

05 **SELECTIONS**

QUESTION 09

How does the design center work, and when do my selections lock?

ASK

"When is my design appointment, how long do I have to decide, when is the selection deadline, and are my selections refundable after that?"

LISTEN FOR

A date, a deadline and a deposit rule. If nobody can tell you when selections lock, the deadline still exists — you just don't know it yet.

WHY IT MATTERS

The design appointment has its own cutoff, and selections are commonly non-refundable once made. It is where budgets quietly go over.

BROKER TIP

Set your upgrade budget before the appointment, not inside it. Ask what buyers here actually spend.

THEIR ANSWER

TIMELINE

PLAN FOR

A completion date that moves. Be careful tying a lease end or a rate lock to it.

06 CONSTRUCTION & TIMELINE

QUESTION 10

When is the home realistically expected to be completed?

ASK

"What is the estimated completion window, which milestones still need to happen, and how much can that date move?"

LISTEN FOR

A range, plus the milestones behind it. A single confident date this early is optimism, not information.

WHY IT MATTERS

Permits, weather, labor, utilities and materials can all shift a projected completion date.

BROKER TIP

Treat it as an estimate until the builder confirms the closing schedule.

THEIR ANSWER

QUESTION 11

How often have homes in this community been delayed?

ASK

"Have homes in this phase been delayed? What caused it, and what happens to my contract if my home is delayed?"

LISTEN FOR

A straight answer about this phase. A pause, or a pivot to how fast the market is moving, is its own answer.

WHY IT MATTERS

Past delays don't predict your outcome, but they show how realistic the timeline has been here.

BROKER TIP

Ask what notice you'll get if the schedule changes, and whether the contract grants the builder extensions.

THEIR ANSWER

THE COMMUNITY

TWO WORDS

"Mello-Roos. Ask about it every single time."

07 THE COMMUNITY

QUESTION 12

Can I review the HOA documents before moving forward?

ASK

"Please provide the HOA documents, current dues, rules, restrictions and available community disclosures for my review."

LISTEN FOR

The actual documents. A verbal summary of the rules is not the rules.

WHY IT MATTERS

HOA rules can affect parking, pets, rentals, exterior changes, landscaping and amenities.

BROKER TIP

Read them yourself for the things that matter to your life. Don't rely on the sales-office summary.

THEIR ANSWER

QUESTION 13

What will the HOA cost now — and what could change?

ASK

"What are the current dues? Are there planned increases, special assessments, transfer or setup fees, or additional community fees?"

LISTEN FOR

A current figure plus what's scheduled. In a community still building out, "dues are $180" is a snapshot, not a forecast.

WHY IT MATTERS

Your monthly cost is more than the mortgage. Dues and assessments move affordability.

BROKER TIP

Ask whether amenities are still under development, and who pays as the community grows.

THEIR ANSWER

TWO WORDS

"Mello-Roos. Ask about it every single time."

QUESTION 14

How is the solar system being provided?

ASK

"Is the solar included in the purchase, financed separately, leased, or subject to another agreement? What equipment and warranties are included?"

LISTEN FOR

Which of those four it is, and the agreement itself. "Solar's included" can mean a lease you inherit.

WHY IT MATTERS

California standards generally require solar on many newly built homes — but the financial arrangement behind it varies a great deal.

BROKER TIP

Review the solar agreement, payments, warranties and any battery option separately from the home purchase.

THEIR ANSWER

QUESTION 15

What should I expect for property taxes and special assessments?

ASK

"What is the estimated tax rate once the home is assessed at my purchase price? Are there Mello-Roos, CFD charges, bonds or other special assessments?"

LISTEN FOR

A total rate, with the assessments named and their duration. A rate quoted without Mello-Roos in a new Inland Empire community is incomplete.

WHY IT MATTERS

New-home estimates may not reflect your future assessed value or community assessments. In newer California communities these can be significant.

BROKER TIP

Budget from a realistic post-purchase estimate, not an early builder figure or a tax bill on raw land.

THEIR ANSWER

THE COMMUNITY

TWO WORDS

"Mello-Roos. Ask about it every single time."

QUESTION 16

What are my ongoing utility and community costs?

ASK

"Which utilities serve the home, what is included or separately metered, and are there community internet, trash, landscape or other recurring charges?"

LISTEN FOR

A list. Charges bundled into "community services" without a breakdown are worth itemizing.

WHY IT MATTERS

Recurring costs beyond mortgage, taxes and HOA are what turn a comfortable budget into a tight one.

BROKER TIP

For solar, understand exactly how billing works with the utility.

THEIR ANSWER

THE SHORT VERSION

"New doesn't mean mistake-free."

08 INSPECTIONS & WARRANTY

QUESTION 17

Does the builder allow independent third-party inspections?

ASK

"Can I hire my own home inspector, and at what stages can inspections happen?"

LISTEN FOR

Yes, with the stages named — ideally including a pre-drywall walk. Hesitation here is worth noticing.

WHY IT MATTERS

New does not mean mistake-free. An inspection can catch workmanship, installation or system issues before they're closed inside a wall.

BROKER TIP

California does not license home inspectors, so look for CREIA, ASHI or InterNACHI certification and errors-and-omissions coverage. I recommend an independent inspection even on brand-new construction.

THEIR ANSWER

QUESTION 18

What happens if my inspector finds something?

ASK

"If my inspector identifies items, how do I submit the report? Which items will the builder address, when, and how are repairs verified?"

LISTEN FOR

A named process and a person. "Send it over and we'll take a look" is not a process.

WHY IT MATTERS

An inspection is only as useful as the builder's process for reviewing findings and documenting repairs.

BROKER TIP

Ask whether a re-inspection is allowed, and keep the report, repair list and responses together in one file.

THEIR ANSWER

INSPECTIONS

THE SHORT VERSION

"New doesn't mean mistake-free."

QUESTION 19

What exactly does the builder warranty cover?

ASK

"Please give me the written warranty, and explain the coverage for workmanship and for major systems — plumbing, electrical, HVAC — along with any structural coverage."

LISTEN FOR

The document, plus which parts are the builder's and which are the manufacturer's. "Everything's covered for a year" is rarely the whole picture.

WHY IT MATTERS

Warranty periods, exclusions and responsible parties differ by component.

BROKER TIP

Ask who handles claims, expected response times, and which manufacturer warranties are separate.

THEIR ANSWER

QUESTION 20

How does the final walk-through and punch list work?

ASK

"When is my walk-through? How are unfinished or damaged items documented, and which must be completed before closing?"

LISTEN FOR

A written punch list you both sign. Verbal assurances about what will be fixed after closing are the hardest promises to collect on.

WHY IT MATTERS

The walk-through is your chance to confirm condition, finishes and agreed corrections before possession.

BROKER TIP

Photograph every documented item, and ask how post-closing items get tracked.

THEIR ANSWER

THE SHORT VERSION

"New doesn't mean mistake-free."

QUESTION 21

If something goes wrong after I close, what is the process?

ASK

"How do I report a defect after closing, and how does the builder's process work alongside California's statutory notice-and-repair procedure?"

LISTEN FOR

A claims contact and a written procedure. A shrug here matters more than it seems — this is the part you'll actually use.

WHY IT MATTERS

For homes sold on or after January 1, 2003, California's Right to Repair Act generally requires a homeowner to give the builder written notice and an opportunity to inspect and repair before filing suit, on defined timelines. Not following it can limit your options later.

BROKER TIP

Keep every warranty document, and call me before you start a claim — the sequence and the deadlines matter.

THEIR ANSWER

IN WRITING

THE RULE

"If it matters to your decision, it belongs in the contract."

09 TO THE FINISH

QUESTION 22

Which promises and selections will be put in writing?

ASK

"Where are my upgrades, incentives, credits, lot choice, design selections and other promises documented in the contract or addenda?"

LISTEN FOR

An addendum number for each one. If something you were promised isn't written anywhere, it isn't part of the deal.

WHY IT MATTERS

Sales conversations are easy to remember differently later. Writing creates a record of what was agreed.

BROKER TIP

If it matters to your decision, ask where it appears in writing before you rely on it.

THEIR ANSWER

QUESTION 23

What must happen between now and closing?

ASK

"Can you walk me through every remaining deadline — financing, selections, inspections, orientation, final walk-through, closing funds and key delivery?"

LISTEN FOR

A dated list. A general sense of the order is not a schedule you can plan a move around.

WHY IT MATTERS

Builder transactions have many moving parts. A clear roadmap prevents missed deadlines.

BROKER TIP

Keep one timeline with your broker, lender and builder contacts, and update it as construction moves.

THEIR ANSWER

FROM EXPERIENCE

IF YOU READ ONE PAGE

Make it this one.

A broker's *pro tips.*

New does not mean perfect.

Consider an independent inspection, and understand the builder's process for addressing what it finds.

The model is inspiration — not the base home.

Separate standard features from upgrades and lot premiums before you fall in love with a number.

Read the builder's paperwork before signing.

Builder agreements can differ substantially from a typical resale transaction.

Compare incentives by total cost.

A large credit is not automatically the better financing option.

Treat construction dates as moving targets.

Be careful tying movers, a lease end or a rate lock to an estimated completion date.

Review HOA, solar, tax and assessment information.

Your true monthly cost is more than principal and interest.

Get the important promises in writing.

If a feature, credit, repair or timeline matters to your decision, ask where it's documented.

SLOW DOWN

ANY ONE OF THESE

is a reason to pause and call me before you sign.

Red flags to *slow down for.*

None of these mean a builder is acting badly. All of them mean you should stop and get an answer in writing before you go further.

- Pressure to sign before you've reviewed the documents
- Unclear deposit or refund rules
- Important promises that stay verbal
- Confusion about what is standard versus upgraded
- Inspection restrictions you don't understand
- HOA or solar documents you haven't read
- A payment quote that leaves out taxes, assessments, HOA or solar costs

IF YOU SPOT ONE

Call me before you sign anything. A day spent getting an answer in writing is cheaper than a year spent living with the alternative.

WORKSHEET

WHY BOTHER

Keep each community separate so you can compare later — not from memory. By the third one they blur together.

Builder tour *notes.*

COMMUNITY ONE

BUILDER / COMMUNITY

HOME / LOT / PLAN

SALES REP

PRICE

EST. COMPLETION

HOA DUES

MELLO-ROOS / CFD

DEPOSIT TERMS

INCENTIVES / UPGRADES

COMMUNITY TWO

BUILDER / COMMUNITY

HOME / LOT / PLAN

SALES REP

PRICE

EST. COMPLETION

HOA DUES

MELLO-ROOS / CFD

DEPOSIT TERMS

INCENTIVES / UPGRADES

COMMUNITY THREE

BUILDER / COMMUNITY

HOME / LOT / PLAN

SALES REP

PRICE

EST. COMPLETION

HOA DUES

MELLO-ROOS / CFD

DEPOSIT TERMS

INCENTIVES / UPGRADES

WORKSHEET

TIP

Photograph the site plan and the upgrade sheet at every community.

Builder tour *notes.*

COMMUNITY FOUR

BUILDER / COMMUNITY

HOME / LOT / PLAN

SALES REP

PRICE

EST. COMPLETION

HOA DUES

MELLO-ROOS / CFD

DEPOSIT TERMS

INCENTIVES / UPGRADES

COMMUNITY FIVE

BUILDER / COMMUNITY

HOME / LOT / PLAN

SALES REP

PRICE

EST. COMPLETION

HOA DUES

MELLO-ROOS / CFD

DEPOSIT TERMS

INCENTIVES / UPGRADES

COMMUNITY SIX

BUILDER / COMMUNITY

HOME / LOT / PLAN

SALES REP

PRICE

EST. COMPLETION

HOA DUES

MELLO-ROOS / CFD

DEPOSIT TERMS

INCENTIVES / UPGRADES

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Ask every one *of them.*

A builder's sales team can be genuinely helpful. They also work for the builder. That's the whole reason this list exists.

If you're touring communities — even casually — talk to me before you register at the first one.

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BEFORE YOU REGISTER

Builder policies on agent registration vary, and some require your broker to be with you on the first visit. One call first keeps your options open.

Hablamos español.

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