your guide to buying

New Construction

THE SUGARMAN GROUP

CENTER RE/MAX METRO ATLANTA

CFSP Certified Full-Service Professional™

Meet Stacy

Stacy Sugarman, Realtor®
RE/MAX Center

Buying or selling a home can be a very daunting and frustrating experience, I've been there. It all started when I had a terrible home buying experience myself. The agent kept trying to get me to buy houses that I was not interested in at all. I thought to myself, the home buying/selling journey has got to be better than this. So that is why 2003 I got my license, to make it better. Listening to peoples wants and needs, looking to their interests instead of serving my own turned out to be a winning scenario for everyone. My unique pricing strategy, commitment to serve, negotiating skills and expertise will prove to be a benefit to you during your home buying or selling experience.

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facebook
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office
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Suite D, Duluth, GA

$90,000,000
volume sold

$5,000,000
volume sold this year

97%
list to sold price ratio

17
years in business

200
happy families helped

by the numbers

The New Construction Process

Buying or building a new home is a huge undertaking, with many questions to consider. I have put together this guide to give you a look at the issues you will want to consider as you decide whether to purchase a newly built home or to undertake building with a contractor or within a new development.

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QUESTIONS TO CONSIDER
WEIGH THE PROS AND CONS

02 Choose your Builder

CHOOSE A HOMESITE
CHOOSE YOUR BUILDER
QUESTIONS TO ASK BUILDERS

03 Select your Options

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ENTER CONTRACT WITH A BUILDER
SELECT YOUR OPTIONS

04 Prepare to Close

WALK THROUGHS
OPTIONAL INSPECTION
PUNCH LIST
CLOSING DAY

Questions to Consider

1. How soon do you need to move into a new home?
If you need to move into something new rather quickly, new construction may not be the best option for you.
2. Do you like to work on home projects and do-it-yourself?
If your answer is no, new construction may be a good fit. With everything brand new, all of your customizations chosen, and a home warranty you won't need to do any fixing up for a while.
3. Are you looking for something specific?
If your answer is yes, new construction may be a good option. You'd be able to build something that fits your needs and desires. Plus, if you can find land in your desired location, your dream home awaits!

On average, it costs $166,173 - $477,308 to build a home in 2020 and takes 7.7 months to complete

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01 Is New Construction for You?

That new home smell! You are not moving into a home that has someone else's dust, stains, or smells to contend with.

You may get to customize the features. Depending on what stage the home is in when you buy, you may get to choose the finishes, fixtures, and appliances. Of course, if you are doing a fully custom build, you get to choose everything.

Everything functions correctly! Your money can go towards furnishings and decorating instead of repairs and replacements. Your home maintenance costs will be lower for the first several years.

You have the option to add in the latest hi-tech features such as a security system, audio systems, automatic lighting, and smart faucets, appliances, and thermostats.

Your big-ticket items, the roof, appliances, HVAC are all under warranty. In fact, the builder's warranty may cover additional items such as windows, doors, and trim, electrical and plumbing systems, and workmanship on tile and drywall installation.

You get the most recent standards on energy efficiency. A home built today will be much more energy-efficient than one built ten, twenty, or thirty years ago.

If you are building from the ground up, expect 2 home inspections to make sure everything is going accordingly. One before sheetrock, and on at the end before your final walkthrough

Building is time-consuming. You will need to check on your home's progress on a daily basis once the home gets dried in. You need to double-check everything to make sure mistakes are not made. If you are living far from where your build is, this may be difficult.

You may not get the options you hoped for. Unless you are doing a totally custom build, your builder may have selected finishes, fixtures, features, and appliances you can choose from. Most builders will allow you to pick from outside their options, but upgrades are expensive.

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You will have to abide by the builder's deed restrictions, and possibly an HOA. New developments usually have certain restrictions homeowners must adhere to, and most newer neighborhoods also have homeowner's associations. This is not a bad thing, but you should know what the rules are before you buy.

Premium finishes increase building price. Typically depending on the builder they will ad a $15k charge for premium finishes

02 Decide on your Homesite

Choosing a Homesite

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Things you need to consider on choosing the neighborhood or development where you build include:
· Who is the builder(s) for a planned development?
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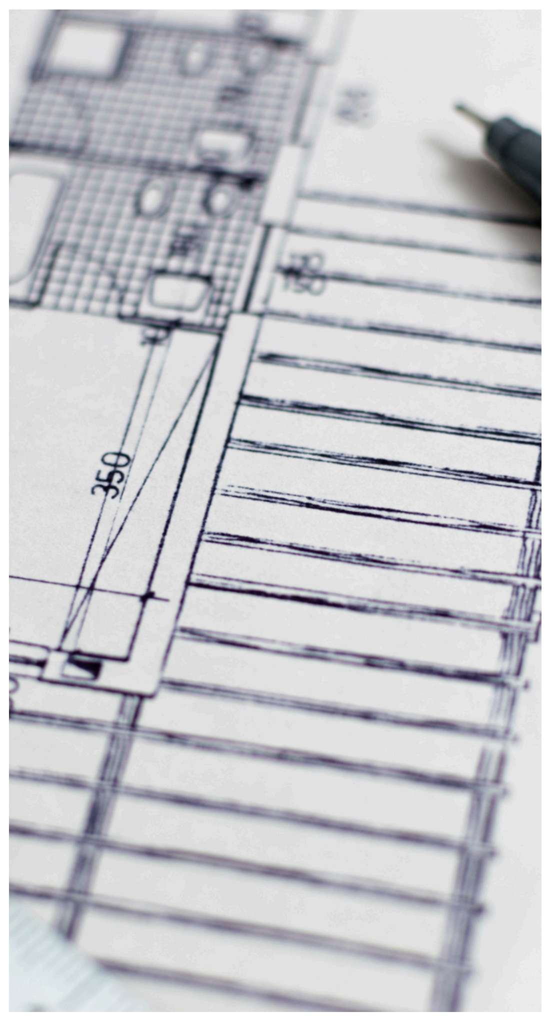
· Are there, or will there be any community amenities?



02 Decide on your Builder

If you are looking at a planned development, find out if there is one builder or if the developer allows you to bring in your own builder. If you are looking at building on a lot that is not restricted to a particular builder, it's important to research builders in your area to find one that is reputable and stands by their work.

Unfortunately, some builders fail to deliver on their promises, cutting corners on materials, or even failing to finish certain details. Meet with different builders before you make your selection.

It's important that they are organized and communicate well. Make sure the builder has someone that is communicating with you through every step of the build so you know when your choices must be made and when each phase will be completed.

Check out your builder before signing anything. Find out if there are any complaints registered against them and ask for references from other homeowners. Find out if you can tour a model or a recently completed home and bring someone who can judge the quality of the workmanship.

Every builder is different, some will jack up the price of every third house, or in every stage of the building. That's why you need representation, which is where I come in. To make sure you're protected and getting the home you ordered.

Questions to Ask your Builder

1. Do you have to use their preferred lender? Many builders work with a preferred lender that offers attractive discounts on closing costs when you finance through them. It's important to know if the lender is working as a referral or if the mortgage company is owned by the same company that is building your home. If your lender and builder both work for the same company, it's a good idea to have an attorney review your contracts as an independent set of eyes. If you are not required to use their lender, talk to other lenders to see who can give you the best financing.

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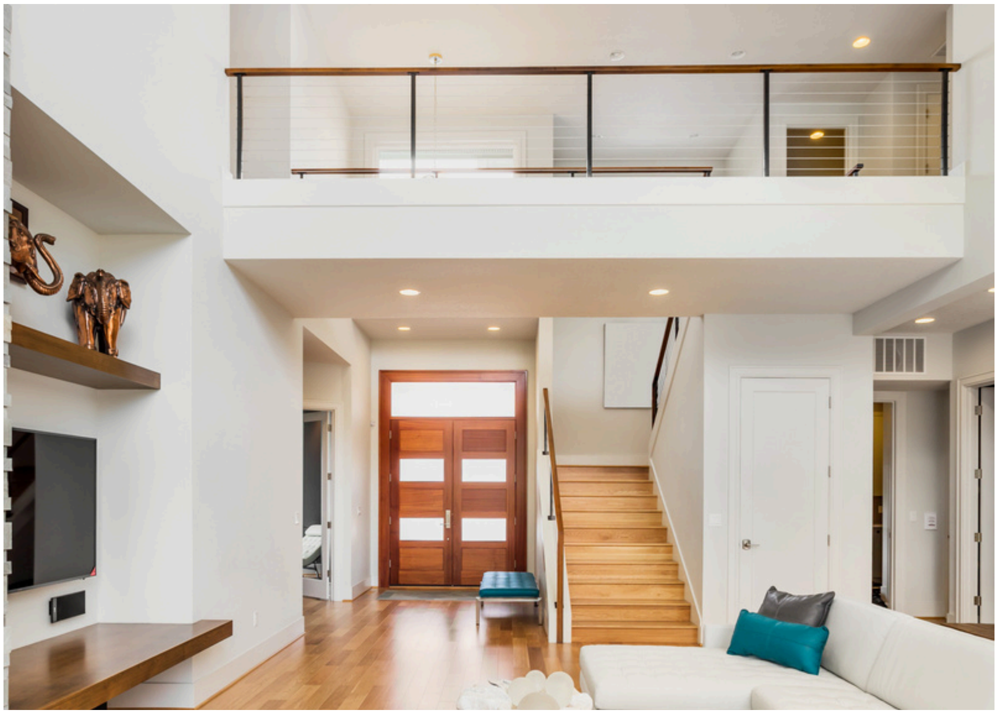
10. Can you do a final walkthrough before closing? Usually, there will be a "punch list" of items the builder needs to finish up at the end of construction. This may include a thorough cleaning, touch-up painting, repairing drywall nicks or scratches, last-minute trim work, caulking around cabinetry, changing out or re-keying door locks, and replacing landscaping that didn't survive planting. It's important that you go through the home before closing to make certain that every detail is taken care of before you sign the closing documents. If you and the builder agree that they will come back after closing to finish some details, make sure both of you have signed off on the list of what is still to be finished.

03 Obtain Pre-Approval or Proof of Funds

Builders or developments often work with particular mortgage companies and will offer discounts on closing costs for using their “preferred” lender. Whether you use the builder’s lender or someone else, you will need to get pre-approved for financing. If you are not financing, obtain proof of funds from your financial institution.

Builders use their own contracts that are similar to a regular sales contract, but include additional terms specific to the building process, such as at what points during building the contractor gets paid, and what options you have to choose from. I will help you interpret the terms of the builder’s contract before you sign.



Recommended Lenders

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website.com

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Questions for your Lender

What interest rate can you offer?

Does the rate come with points?

Is it fixed or adjustable?

When can you lock my rate?

What fees can I expect from you?

What type of loan is right for me?

Do I qualify for any down payment assistance programs?

03 Selecting your Options

There will be a lot of decisions to be made throughout your build. Being prepared with your choices at each stage will help keep the build on schedule. Most builders have someone who will work with you to let you know what stage they are on and which decisions are coming due and when they need to be made. If your build is custom, you will need to do a lot of research into finishes, fixtures, colors, hardware, and appliances so you know what you want and what you can afford.

In a Custom Build

In a **custom build**, you can literally select every finish, from the roof shingles (or tiles or metal) to the wall texture, and the color of the window screens, though you may choose to defer to your builder's wisdom and experience for some choices. It can be overwhelming, which is why you should invest some time prior to commencing to consider what you like and want in your new home.

Here is an incomplete list of the decisions you will make on a custom build:

- Floor plan and overall home design
- Exterior finish and color
- Roof type and color
- Window styles and colors
- Interior and exterior door styles and colors
- Door and window hardware
- Landscaping plan
- Interior wall finish, textures, and colors
- Baseboards and crown molding
- Kitchen, bathroom, and laundry room cabinetry materials and finishes
- Cabinetry design
- Backsplash design and material
- Countertops
- Shower and bathtub styles
- Sinks
- Sink and bath/shower plumbing fixtures
- Bathroom mirrors
- Toilets
- Flooring for all rooms, hallways, and garage
- Appliances
- Garage door
- Closet design
- Shelving material and design
- Fireplace materials and design
- Porch or patio design and materials
- Driveway design and layout
- Pool, outdoor kitchen, or other outside amenities

03 Selecting your Options

In a Planned Development

In a **planned development**, you usually have option levels to choose from, the scope of which depends upon the price point of the home or development. You may be able to up or downgrade any of these items. Many times when you go to the design center and pick everything you want and change your mind later, the builder will charge you. Usually $150/ change. You will need to discuss with your builder how changes to their options packages will affect your sales price.

Various options are usually offered for these items:

- Exterior finish colors
- Interior color scheme
- Flooring choices
- Cabinetry
- Door and window hardware
- Countertops
- Light fixtures
- Plumbing fixtures
- Tile
- Interior, exterior, and garage doors
- Appliances
- Landscaping

What's your Priority?

Write down or think about which rooms deserve the highest upgrades for you, and what feature you'd be most willing to splurge on

	Priority # (1-10)	Most important features
Kitchen		
Living Room		
Dining Room		
Bathrooms		
Bedrooms		
Master Bed		
Master Bath		
Garage/Basement		
Backyard		
Office		

04 Prepare to Close

Walkthroughs

You will need to check on every phase of construction to double check that everything is done according to plan. Even the best builders have miscommunications, mix-ups on orders, or problems with installations. Plan on visiting the home daily once it gets dried-in.

Optional Inspection

Even though your home is brand-new, you might still want to have a home inspection done. Sometimes an inspector will catch something that slipped past the contractor and code enforcement. When you work with me you will have an additional inspection for all new builds. This is part of our process to make sure you get your home inbuilt to the standards you expect.

Closing Day!

Closing day on new construction differs slightly from a pre-owned home in that there is often a “punch list” of items the builder is responsible for finishing up either on closing day or shortly afterwards. This may include cleaning, touch-up painting, installing landscaping, or changing out locks. You should have the opportunity to go through the house with the builder shortly before closing to add items you notice to the punch list.

thank you!

I hope this guide has been helpful. If you have any further questions, please don’t hesitate to contact me!

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YOUR GUIDE TO BUYING NEW CONSTRUCTION

logos logos logos

MEET SAM

Sam Smith, Realtor®
ABC Brokerage

Stacy Smith has lived in this area for over 35 years and has been in real estate for over 9 years. Stacy has a proven record of success in helping home sellers with a timely and effective sale of their home. Type your bio here. Copy and paste it here.

"Real estate is more than a career to me, it is my passion and has been my life for the past two decades. Getting to help people with the sale of their home is such an honor and a pleasure for me."

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BY THE NUMBERS

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02 Decide on your Homesite

Choosing a Homesite

There are three types of new construction: spec (short for speculation) homes, tract (or production) homes, and custom homes.

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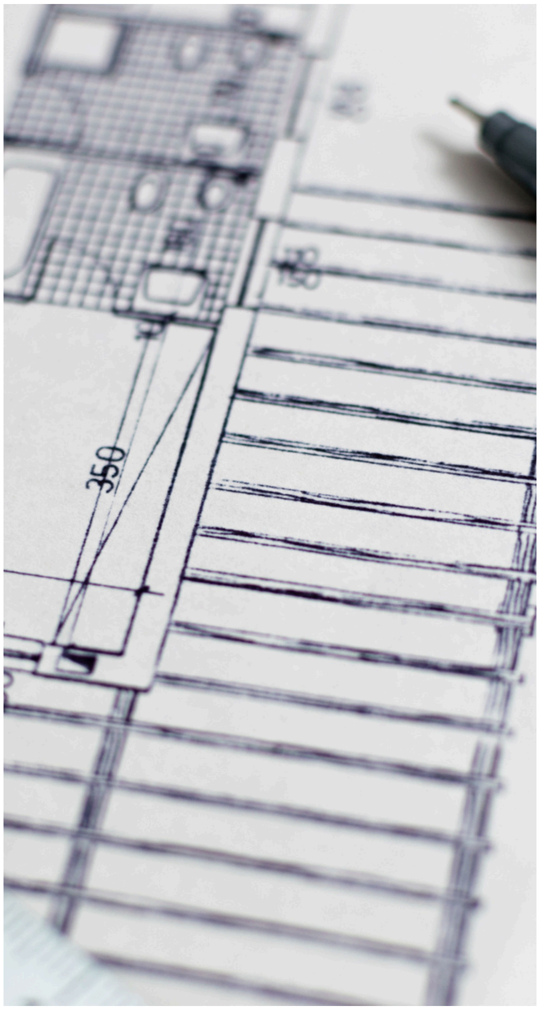

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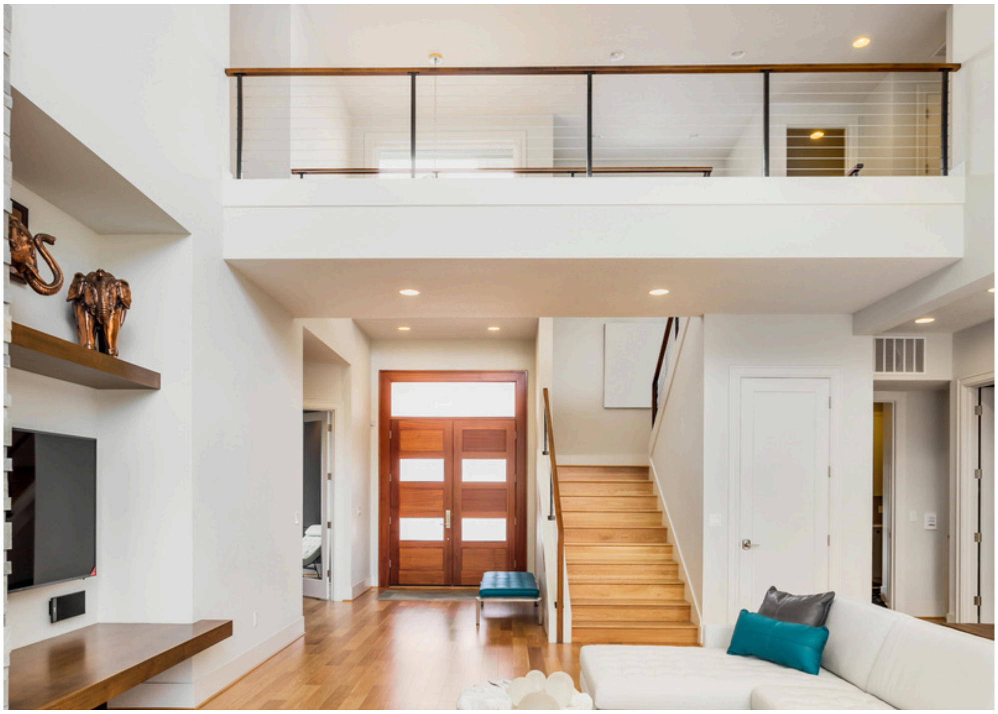

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- Interior wall finish, textures, and colors
- Baseboards and crown molding
- Kitchen, bathroom, and laundry room cabinetry materials and finishes
- Cabinetry design
- Backsplash design and material
- Countertops
- Shower and bathtub styles
- Sinks
- Sink and bath/shower plumbing fixtures
- Bathroom mirrors
- Toilets
- Flooring for all rooms, hallways, and garage
- Appliances
- Garage door
- Closet design
- Shelving material and design
- Fireplace materials and design
- Porch or patio design and materials
- Driveway design and layout
- Pool, outdoor kitchen, or other outside amenities

03 Selecting your Options

In a Planned Development

In a **planned development**, you usually have option levels to choose from, the scope of which depends upon the price point of the home or development. You may be able to up or downgrade any of these items. You will need to discuss with your builder how changes to their options packages will affect your sales price.

Various options are usually offered for these items:

- Exterior finish colors
- Interior color scheme
- Flooring choices
- Cabinetry
- Door and window hardware
- Countertops
- Light fixtures
- Plumbing fixtures
- Tile
- Interior, exterior, and garage doors
- Appliances
- Landscaping

What's your Priority?

Write down or think about which rooms deserve the highest upgrades for you, and what feature you'd be most willing to splurge on

	Priority # (1-10)	Most important features
Kitchen		
Living Room		
Dining Room		
Bathrooms		
Bedrooms		
Master Bed		
Master Bath		
Garage/Basement		
Backyard		
Office		

04 Prepare to Close

Walkthroughs

You will need to check on every phase of construction to double check that everything is done according to plan. Even the best builders have miscommunications, mix-ups on orders, or problems with installations. Plan on visiting the home daily once it gets dried-in.

Optional Inspection

Even though your home is brand-new, you might still want to have a home inspection done. Sometimes an inspector will catch something that slipped past the contractor and code enforcement.

Closing Day!

Closing day on new construction differs slightly from a pre-owned home in that there is often a “punch list” of items the builder is responsible for finishing up either on closing day or shortly afterwards. This may include cleaning, touch-up painting, installing landscaping, or changing out locks. You should have the opportunity to go through the house with the builder shortly before closing to add items you notice to the punch list.

THANK YOU!

I hope this guide has been helpful. If you have any further questions, please don’t hesitate to contact me!

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