
New Construction Homebuyer Checklist

Free resource | For buyers comparing builders and communities — before you sign.

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About me: I help South Florida homeowners prepare, price, and sell with confidence — with practical, plain-language guidance and no pressure. If you would like help with your next move, reach out any time.

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Buying new is different from buying resale

With new construction you are buying a builder, a timeline, and a contract — not just a house you can walk through today. The model home is the best version of the home, and the base price is rarely the final price. This guide helps you compare builders on equal terms, and ask the questions that matter before you sign.

Builder and community comparison sheet

	Builder / Community A	Builder / Community B
Community & location		
Base price / model		
Lot premium		
Estimated HOA dues		
Estimated closing timeline		
What is included (standard)		
What costs extra (upgrades)		
Overall impression		

Questions to ask about incentives

- ☐ Is this incentive a price reduction, a closing-cost credit, a rate buydown, or free upgrades — and what is it actually worth?
- ☐ Does the incentive require using the builder's lender or title company? What if I use my own?
- ☐ Does the incentive expire, and what happens if construction runs past that date?
- ☐ Are there conditions, such as a minimum upgrade spend, to qualify?
- ☐ Get every incentive in writing, with the exact amount and terms, before you sign.

Upgrade and design-center budget worksheet

Design centers make it easy to add thousands at a time. Set your ceiling before you walk in.

Upgrade / room	Cost	Must-have or nice-to-have?
Kitchen		
Bathrooms		
Flooring		
Lighting / electrical		
Exterior / lot		
Other		
TOTAL planned upgrades		

My upgrade budget ceiling (write it here before the appointment):

Inspection milestones

- ☐ Pre-drywall — Frame, plumbing, electrical, and insulation — before walls are closed. Ask if you may attend or have your own inspector.
- ☐ Pre-closing walkthrough — Walk every room, test doors, windows, appliances, and finishes. List every defect in writing.
- ☐ Final walkthrough — Confirm the walkthrough list was actually fixed, not just noted.
- ☐ After move-in — Note the warranty claim process and deadline, and keep photos and written records of any issue.

Contract, warranty, HOA and closing-cost questions

- ☐ Contract — What is the total price, what is included, what can change, and what happens if the builder is delayed?
- ☐ Deposits — How much is due, when, and is it refundable — and under what conditions?
- ☐ Warranty — How long is the builder warranty, what does it cover, and who do you call for a claim?
- ☐ HOA — What are the dues, what do they cover, are there rules on rentals, parking, pets, or exterior changes, and can dues rise?
- ☐ Closing costs — What closing costs will you pay, what does the builder cover (if anything), and what is due at each stage?
- ☐ Changes — Can you change selections after signing, and what does a change cost?

- ☐ Financing — If rates move before closing, what happens to your loan and your incentive?

Checking a builder's reputation

- ☐ Ask how long the builder has built in this area, and how many homes they have completed in the community.
- ☐ Ask for references from recent buyers, and whether you may speak with them.
- ☐ Search for complaints or reviews, and read them with care — look for patterns, not just one angry review.
- ☐ Visit a completed community by the same builder, not only the model home, and look at how it has held up.
- ☐ Ask who will be your point of contact during construction, and how often you will get updates.

Model home vs. the home you will get

Model homes are staged, upgraded, and professionally decorated. Your home, at the base price, may look quite different. Before you fall in love with a model, ask for a list of what is standard and what is an upgrade, room by room, and price the upgrades you actually want.

Timeline: from contract to closing

Stage	What to expect / ask
Contract signed	Deposits due, selections timeline, and construction start date — all in writing.
Pre-drywall	Walkthrough or inspection opportunity; list defects in writing.
Selections & upgrades	Final upgrade prices locked; changes after this point may cost extra.
Pre-closing walkthrough	Full walkthrough; defect list in writing before closing.
Closing	Final costs, warranty documents, and keys — keep copies of everything.
After move-in	Warranty claim process and deadlines; photograph any issue promptly.

What to photograph at each walkthrough

- ☐ Every defect you note, with a wide shot for location and a close shot for detail.
- ☐ Serial numbers and labels on appliances, water heaters, and HVAC equipment.
- ☐ The finished condition of each room on the day you accept the home.

- ☐ Keep photos dated, and keep copies of every walkthrough list you sign.

Red flags to pause on

- ☐ Pressure to sign the same day, with no time to review the contract.
- ☐ Incentives or prices that are only verbal, never put in writing.
- ☐ Refusal to allow an independent inspection at key milestones.
- ☐ A contract that lets the builder change the price, timeline, or finishes without clear limits.
- ☐ If any of these appear, slow down and get advice before you sign.

Final checklist before you sign

- ☐ Every incentive, price, and upgrade is in writing.
- ☐ I know the deposit terms, warranty, HOA dues, and closing costs.
- ☐ I know the inspection and walkthrough opportunities, and the warranty claim process.
- ☐ I have taken time to review the contract, not signed under same-day pressure.

My notes

Before you sign, take this list to the sales office — and take your time. Contact Therisa Campbell, Real Estate Advisor — 786-569-9020, homesbytherisa@gmail.com, tchomesrealestate.com — if you would like help comparing builders.