

BUYING NEW CONSTRUCTION

A COMPREHENSIVE GUIDE



Gabriela Villarino
REAL ESTATE PROFESSIONAL

TABLE OF

CONTENTS

1	About Your Realtor
2	About the Guide
3	The New Construction Journey
4	Is New Construction For You?
5-6	The Pros & Cons
7	Understand Your Options
8	Considerations with Your Builder
9-10	Questions for Your Builder
11	Pre-Approval or Proof of Funds
12	Customizations - Custom Build
13	Customizations - Planned Build
14	Preparing to Close



Gabriela Villarino

REALTOR® | RENE® I PSA® I SFR®

Thank you for trusting me to guide you through this exciting time: considering if new construction is right for you and your family.

My goal is to ensure that you are confident and informed every step of the way.

Have more questions? I'm always available to help! Shoot me a text or give me a call anytime.

> Gabriela is a high-touch realtor known for her extensive market knowledge and unmatched devotion to clients. Her success is based almost exclusively on positive referrals. She earns the respect of her clients by working tirelessly on their behalf and by always offering them candid advice.

License
L#3497348

Cell
786.659.3642

Lifestyle International Realty

Email
gabriela@soldbyGVPA.com

Website
www.soldbyGVPA.com

Instagram
@gabbyvillarino

Facebook
@gabrielavrealtor

Address
1761 N Flamingo Rd,
Pembroke Pines FL



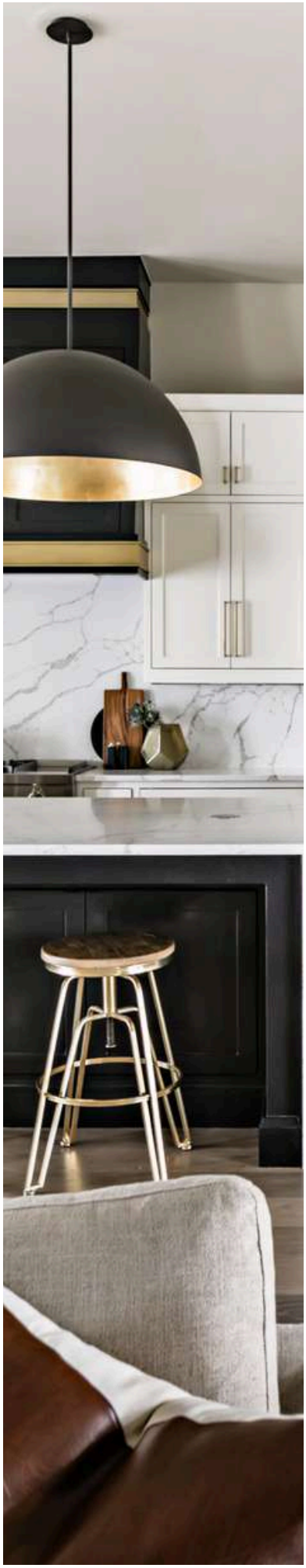
Before You Fall in Love with the Model Home...

Buying or building a new home is an exciting undertaking, with many questions to consider.

What's included in the price? What costs extra? And how do you know whether the home fits your budget and move-in timeline?

This guide will help you ask the right questions, compare your options, and understand what to consider before buying new construction in Broward.

Let's get started!



Your New Construction Buying Journey

01

Is New Construction for You?

QUESTIONS TO CONSIDER
PROS AND CONS LIST

02

Your Site & Builder

CHOOSE HOMESITE
CHOOSE BUILDER
QUESTIONS TO ASK BUILDERS

03

Funding & Getting Started

PRE-APPROVAL/ PROOF OF FUNDS
EXECUTE CONTRACT WITH BUILDER
SELECT FINISHES

04

Prepare to Close

WALK THROUGHS
OPTIONAL INSPECTION
PUNCH LIST
CLOSING DAY



How soon would you like to move into a new home?

If you need to move soon, ask about completed or quick move-in homes. If you're choosing a home that hasn't been built yet, confirm the estimated timeline and allow for possible delays.

Do you enjoy working on home projects and DIY?

If your answer is no, new construction may be a good fit. New materials and systems can mean fewer immediate projects, although maintenance and occasional repairs may still be needed.

Are you looking for something specific?

If you're looking for specific features, compare the builder's floor plans and available options. Your ability to customize will depend on the community and the home's stage of construction.



The Pros

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.

Start fresh with new materials and systems.
Your money can go towards furnishings and decorating instead of repairs and replacements. Your home maintenance costs may be lower for the first several years.

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

Warranty coverage can offer peace of mind. Your home may include builder and manufacturer warranties covering certain components and systems. Ask for the written coverage details, exclusions, and claim procedures before closing.

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



The Cons

Your choices may be limited. Builders typically offer a set selection of finishes, fixtures, and features. Available choices depend on the community and construction stage. Ask which upgrades are offered and what they cost.

You will have immature landscaping for some time if you are in a new development. Unless you purchased a vacant lot in an established community, you will have to wait some time for new trees to mature and provide shade to your home and yard.

Look beyond the advertised price. Lot premiums, upgrades, and other charges can increase the total cost. Ask for an itemized price and details about any available price reductions or incentives, including their conditions.

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.



Spec/Quick Move-In Homes

These homes are started before a buyer is under contract and may be completed or still under construction. They can offer a shorter move-in timeline, but opportunities to choose finishes or make changes may be limited. Confirm the estimated completion date and what's included.



Tract Homes

Tract homes are homes built in a development where all the homes are built around the same time, or in phases, by the same builder. The builder determines floor plans and uses similar features in each model. Often, buyers purchase a tract home prior to completion and they may be able to make changes within the builder's budget or for an upgrade fee.



Custom Homes

When the buyer purchases land and contracts a builder to build a home of their choosing, they are building a custom home. The buyer chooses their floor plan, or has an architect draw one, and chooses all of the features - sometimes with assistance of the builder or an interior designer.



Considerations with your Builder

If you are looking to build in a planned development, find out if there is a designated builder or if the developer allows you to hire your own.

If you are bringing in your own builder, it's important to choose a reputable one. Consider these points:

- ✓ Research the builder's licensing, complaint history, and how any issues were resolved.
- ✓ Ask for references from other homeowners.
- ✓ Tour a model or recently completed home. Ask which features are standard and which are upgrades, and consider an independent professional's input on workmanship.
- ✓ Identify your contact person who you will communicate with through every step of the build so you know when your choices must be made and when each phase will be completed.



Are you required to use their preferred lender?

Ask whether any incentives depend on using the builder's preferred lender or other providers. Compare the full loan terms, fees, and closing costs with another lender to understand the overall offer.

Can you review a copy of the builder's sales contract?

Request the contract before committing. Pay attention to deposits, deadlines, cancellation provisions, and possible delays. Your agent can help organize questions, track deadlines, and coordinate with a real estate attorney for legal review, if needed.

What is the timeline for completion?

This will differ based on the type of home (Production, Spec, Tract or Custom). Timing depends on the home's construction stage, permits, materials, and other factors. Ask for an estimated completion date, how progress updates are shared, and what happens if the schedule changes.

Can you choose features that are not in their package?

Ask which selections are available, when decisions are due, and whether outside products are permitted. Confirm any extra costs and effects on the construction schedule before making purchases.



What is included in the landscaping package?

Many people assume their finished home will look like the model or the graphics in the brochure, only to find out that the builder's landscaping package is the bare minimum, or even non-existent. You may choose to upgrade it or plan to add your own landscaping.

Can the builder charge for unexpected cost increases?

Have an attorney review the builder's contract carefully and note if there is an escalation clause that would allow the builder to pass cost increases onto you in the event that materials or labor costs increase during construction.

What warranties are provided?

Request copies of the builder's and manufacturers' warranties. Coverage and duration vary by component, so review what is included, what is excluded, and how to report an issue. Ask which maintenance responsibilities could affect coverage.

What are the deed restrictions, HOA and amenities?

Developers usually file a subdivision's restrictive covenants when applying for approval to build the development. Any persons buying a property in the development are bound to abide by these restrictions. Is there an HOA? What are the fees and what amenities do they cover?

Can you do a final walkthrough before closing?

Ask when the final walkthrough will take place and how unfinished work or repairs will be documented. Confirm who is responsible for each item and the expected completion date. If anything remains outstanding, discuss the next steps before closing.



Secure Financing or Show 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.

Before You Compare Loan Offers

Share the same purchase price, down payment, and estimated closing date with each lender. Request written estimates and ask which builder incentives are included—and what conditions apply.

Questions for Lenders

- ✓ What interest rate can you offer?
- ✓ 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?
- ✓ If construction is delayed, what happens to my rate lock, and are there extension fees?



Customization Decisions

Throughout your build, there will be plenty of decisions to make. Being prepared with your choices at each stage will help keep the build on schedule.

Most builders will assign you a project manager who will inform you of the build's stage and what decisions are coming due.

If your build is custom, work with an interior designer or begin researching finishes, fixtures, colors, hardware, appliances and lead times.

Customizations in a Custom Home

- ✓ Floor plan & overall home design
- ✓ Exterior finish and color
- ✓ Roof type and color
- ✓ Window styles and colors
- ✓ Door and window hardware
- ✓ Landscaping plan
- ✓ Interior wall textures, and colors
- ✓ Baseboards and crown molding
- ✓ Kitchen, bathroom & laundry room
- ✓ Cabinetry design and finishes
- ✓ Backsplash design and material
- ✓ Countertops
- ✓ Shower and bath styles
- ✓ Sinks & shower plumbing fixtures
- ✓ Toilets
- ✓ Flooring (rooms, hallways, 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 amenities



Customization Decisions

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. Discuss with your builder how changes to their options packages will affect your sales price.

Various options are usually offered for the items listed below. Check with your builder for an exhaustive list.

Customizations in a Planned Development Home

- ✓ Exterior colors
- ✓ Interior colors
- ✓ Flooring choices
- ✓ Cabinetry
- ✓ Door hardware
- ✓ Countertops
- ✓ Light fixtures
- ✓ Plumbing fixtures
- ✓ Tile
- ✓ Doors
- ✓ Appliances
- ✓ Landscaping

NOTE: CHECK WITH YOUR BUILDER FOR AN EXHAUSTIVE LIST



Walkthroughs

Check on every phase of construction to ensure that the build follows the plan. Even the best builders have miscommunications, mix-ups on orders, or problems with installations. Coordinate progress visits with the builder and follow their scheduling and construction-site safety requirements.



Inspection

Although your home is brand-new, you still might consider having 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 involves a “punch list” of items the builder is responsible for completing. This may include cleaning, painting, landscaping, or changing locks. Go through the house with the builder before closing to add items to the punch list.

Gabriela Villarino
REAL ESTATE PROFESSIONAL

Explore Broward's New Construction

Curious about which communities fit your budget, preferred location, and timeline?

Text NEW to 786.659.3642 for current community information, pricing, and available incentives.

I can help you compare options, coordinate visits, and guide you through the buying process.

No pressure, no strings attached.



Gabriela Villarino PA

REALTOR® | RENE®
PSA® I SFR®

786.659.3642
gabriela@soldbyGVPA.com
www.soldbyGVPA.com