

An aerial photograph of a modern residential development in Denver, Colorado. The image shows a large complex of multi-story apartment buildings with flat roofs and large windows. In the center, there is a swimming pool and a basketball court. The surrounding area is landscaped with trees and walkways. In the background, the Denver skyline and the Rocky Mountains are visible under a clear sky. The overall tone of the image is dark and moody, with a blue tint.

# The Insider's Blueprint to Buying Brand-New in Denver

Everything you need to know — before you sign a single contract

*Dipo Phillips · Living in Den Colorado · [www.livivingindenco.com](http://www.livivingindenco.com)*

# You're in the Right Place If...

Whether you're crossing state lines, stepping into homeownership for the first time, or ready to level up — new construction in Denver right now deserves a serious look. No matter where you're starting, this guide was built for you.



## Relocating to Denver

You need to move fast and move smart. New construction gives you timeline predictability and zero competition from other buyers — a critical edge when you're navigating from out of state.



## First-Time Buyer

You want to skip the expensive mistakes that come with buying resale. New construction means builder warranties, modern systems, and a home that's truly move-in ready from day one.



## Move-Up Buyer

You want more home for your money — more space, more upgrades, more land. The Denver suburbs are delivering more value per square foot than resale in most price bands right now.

# Denver Has Hit a New Equilibrium

MARKET CONTEXT · 2025–2026

2025–2026 — The builder's market has flipped in buyers' favor. This is one of the best entry windows in years for new construction.

After years of extreme volatility — bidding wars, waived inspections, escalating prices — the Denver metro has finally reached a point of stability. For buyers who've been on the sidelines, that shift matters enormously. Builders who were pulling back incentives two years ago are now competing aggressively for your business, offering rate buydowns, closing cost credits, and design center packages that weren't available at the peak.

The growth is concentrated in the outer suburbs: Aurora, Erie, Parker, and Castle Rock are all seeing significant new inventory come to market. These communities have the land, the infrastructure investment, and the builder presence to support serious buyer demand without the supply crunches that plagued closer-in neighborhoods.

4

Growth Suburbs

Aurora, Erie, Parker & Castle Rock leading metro expansion

10+

Active Builders

Competing hard for buyers across Denver metro communities

5%

Builder Rates

Permanent buydowns available while market hovers at 6–7%

\$25K

Max Credits

Closing cost credits available through preferred lenders

# Three Reasons New Beats Resale

Resale homes have charm — but new construction has advantages that compound over time. Here's why more Denver buyers are choosing to build rather than settle for someone else's choices.



## Build Your Way

Choose your lot, your floor plan, and every finish from countertops to cabinet hardware. You're not inheriting someone else's taste — you're building the home you actually want.



## Built Smarter

New construction meets current energy codes, which means tighter insulation, modern HVAC systems, and lower utility bills from your very first month. The savings add up fast over a 5–10 year horizon.



## Built Covered

The standard 1-2-10 builder warranty protects workmanship for 1 year, systems for 2 years, and structural components for 10 years. That's peace of mind no resale home can match.

# ADUs: The Trend Most Buyers Are Missing

💡 INSIDER INSIGHT

## Accessory Dwelling Units – Why Smart Buyers Are Prioritizing Them Now

Multi-generational living is surging across the Denver metro, and the buyers who understand this trend earliest are positioning themselves for the strongest long-term returns. An ADU – a secondary living unit on the same lot – can house aging parents, adult children, or generate rental income that meaningfully offsets your mortgage payment month after month.

Several communities in Aurora, Erie, and Parker are already ADU-ready, with lots sized and zoned to accommodate a detached or attached secondary unit. What makes this a time-sensitive insight: ADU-capable lots are selling at a premium and appreciating faster than standard lots in the same communities. Identifying an ADU-ready lot before the broader market catches on is exactly the kind of strategic move this guide is designed to help you make.

- ① ADU-capable lots in Aurora, Erie & Parker are selling faster and appreciating at a higher rate than standard inventory – don't overlook this when selecting your community.



# Aurora: Connected & Opportunity-Rich

## AREA GUIDE



## The Metro's Largest Master-Planned Playground

Aurora is where scale becomes an advantage. With the most new construction inventory in the Denver metro, buyers here have access to more builder options, more price points, and more community amenities than anywhere else. That competition between builders translates directly into better deals for you.

**Featured Communities:** Aurora Highlands · Painted Prairie · Sky Ranch

**Active Builders:** Lennar · Century Communities · David Weekley · KB Home

**Best For:** DIA commuters · relocation buyers · value seekers

**Standout:** Massive amenity packages at competitive price-per-square-foot — Aurora consistently delivers more home for the money than closer-in alternatives. If your priority is maximizing square footage and community features without maxing out your budget, Aurora deserves serious attention.

# Castle Rock: Scenic, Elevated, Aspirational

## AREA GUIDE

Where luxury lifestyle meets Colorado topography. Castle Rock isn't for every buyer — and that's exactly the point. The buyers who choose Castle Rock aren't optimizing for commute time. They're optimizing for a lifestyle defined by dramatic views, larger lots, and premium finishes that come standard rather than as costly upgrades.

### Featured Communities

Cobblestone Ranch · Macanta · Crystal Valley — each offering distinct lifestyle positioning from attainable luxury to true estate living.

### Active Builders

Richmond American · Toll Brothers · Taylor Morrison — bringing their best product lines to Castle Rock's premium land positions.

### Best For

Luxury buyers · families prioritizing space and serenity · lifestyle-first buyers who've made the commute trade-off consciously and confidently.

### Standout Feature

Dramatic Front Range views, larger lot sizes, and premium finishes as standard — Castle Rock delivers an aspirational lifestyle at a relative value compared to in-town luxury.

# Erie: Denver's Best-Kept Secret

## AREA GUIDE

### Small-Town Charm. Top Schools. Big Appreciation Potential.

Erie is the community that buyers tend to discover late — and then immediately wish they'd found sooner. Positioned between Denver and Boulder, Erie combines small-town character with access to two of Colorado's most dynamic job markets. The school districts here consistently rank among the top in the state, making Erie a non-negotiable consideration for families with children at any stage.

The builder lineup in Erie skews toward sustainability-focused construction, with McStain Neighborhoods and Oakwood Homes delivering energy-efficient homes that align with how modern buyers want to live. Long-term investors take note: Erie's combination of top-rated schools, limited land supply, and growing retail infrastructure creates a compelling appreciation story that the broader market hasn't fully priced in yet.

- **Communities:** Westerly · Parkdale · Colliers Hill
- **Builders:** McStain Neighborhoods · Oakwood Homes · Lennar
- **Best For:** Families · long-term investors · school-district buyers
- **Standout:** Top-rated schools + sustainability-focused builders



# Parker: Range, Value & Room to Grow

## AREA GUIDE

Parker is the suburb that surprises buyers. From attainable townhomes to luxury estates, Parker covers more price territory than any other community in the metro — making it the answer for buyers who think new construction might be out of reach, and the answer for buyers who want premium product without Castle Rock's commute.



### Attainable Entry — Townhomes & First Homes

Parker's townhome and entry-level single-family inventory gives first-time buyers and budget-conscious move-up buyers a legitimate path into new construction. Builders like Lokal Homes are specifically targeting this segment with smart floor plans that maximize livability per dollar.



### Move-Up & Luxury — Estates & Custom Finishes

At the other end of the spectrum, Shea Homes and Century Communities are delivering luxury product with premium lots, three-car garages, and finish packages that rival what you'd find in Castle Rock — with better highway access to the Tech Center and downtown Denver.

**Featured Communities:** Tanterra · Looking Glass · Hilltop Road | **Builders:** Century Communities · Lokal Homes · Shea Homes | **Standout:** Widest price range in the metro + strong retail infrastructure

# Here's How It Works — Step by Step

New construction follows a fundamentally different path than buying resale. Understanding the map before you start isn't optional — it's the difference between a smooth process and an expensive mistake. Here are the 8 steps every new construction buyer in Denver will navigate.

1

## Get Pre-Approved

Know your number before you fall in love with a floor plan. Pre-approval determines your path — spec or custom.

2

## Choose Builder & Community

Research builder reputation, warranty terms, and community trajectory before committing to a lot.

3

## Select Lot & Floor Plan

Lot position matters — corner, view, and cul-de-sac lots carry premiums that compound at resale.

4

## Sign the Purchase Contract

Builder contracts favor the builder. Review every clause carefully — this is where your agent earns their keep.

5

## Design Center Selections

Set a hard budget in writing before you walk in. This is where buyers routinely overspend by \$40,000–\$60,000.

6

## Construction & Independent Inspection

New does not mean perfect. An independent inspector protects you — never skip this step.

7

## Blue Tape Walkthrough

Your final review before close. Document every incomplete item in writing with the builder's superintendent.

8

## Close & Move In

Congratulations — you're a new construction homeowner. Your warranties start today.

# The Sign Says \$550K. Your Actual Number? Different.

## \$ REAL COST BREAKDOWN

The base price is the starting line, not the finish line. Every new construction purchase involves cost layers that the marketing materials won't lead with. Understanding these layers before you tour a model home is one of the most valuable things this guide can do for you. Here's what to budget for beyond the number on the sign.

1

### Base Price

The advertised number. Standard lot, standard features, standard finishes. This is the floor, not the ceiling.

2

### + Lot Premium

**\$10,000 – \$100,000+** for corner lots, view lots, cul-de-sac positions, and backing to open space. These are negotiable on slower-moving inventory.

3

### + Design Center Upgrades

**Add 10–20% on top of base price.** Flooring, countertops, cabinets, fixtures — the design center is where budgets expand. Set your cap in writing before you go.

4


### + Structural Options

Finished basement, extra bedroom, 3-car garage, covered patio — structural additions are selected before construction and can add \$30,000–\$80,000 to your total.

5

### + Closing Costs

**2–4% of purchase price.** Often partially offset by builder incentives — but only when you know to ask and have an agent who knows where the savings are.

 **Pro Tip:** Set your design center budget in writing before you visit. Walking in without a number is how buyers overspend by \$60,000.

# They Work for the Builder. I Work for You.

And having a buyer's agent on your side costs you absolutely nothing. This is the most important structural fact in new construction — and the one most buyers don't fully understand until it's too late to act on it.

## The Builder's Sales Rep

- Employed by and loyal to the builder
- Protects the builder's contract terms and margins
- Will not flag contract red flags on your behalf
- Cannot — and will not — share internal incentive flexibility
- May not disclose known lot issues or community concerns
- Friendly, helpful, and not on your side

## Your Buyer's Agent

- Fiduciary duty to you — your interests only
- Reviews every contract clause before you sign anything
- Knows what's negotiable and what isn't at each builder
- Has relationships with builder reps that unlock real conversations
- Costs you exactly zero — the builder pays the commission, always
- Cannot be added after you register — you must bring them day one

- ✔ The builder pays my commission — always. There is no scenario where having a buyer's agent costs you money. The only question is whether you walk in with protection or without it.

# Builders Are Competing for You. Use It.

## AVAILABLE INCENTIVES

In a stabilized market, builders don't discount their base prices — doing so would damage neighborhood comparable sales and hurt every existing homeowner in the community. But everything else? That's where the real negotiation happens. The right agent knows exactly which incentives are available at which communities right now, and how to stack them in your favor.

### Rate Buydowns

Permanent rates in the **5% range** when the market sits at 6–7%. This is the single highest-value incentive available — the math is dramatic over a 5-year hold.

### Closing Cost Credits


**\$10,000 – \$25,000** available when using the builder's preferred lender. Always compare the preferred lender's total package against the open market before deciding.

### Design Center Credits

**\$5,000 – \$20,000** on spec and inventory homes. Pre-built homes often carry the best incentive packages because the builder needs to move them quickly.

### Lot Premium Waivers

Available on slower-moving lots — but only if you know to ask. Premium lots that have been sitting can represent \$10,000–\$50,000 in savings that never appear in the marketing materials.

 **Key Insight:** Builders almost never reduce the base price — that protects neighborhood comps. Everything else is negotiable. That's where the real savings live.

# A 1.5% Rate Difference Can Save You \$30,000+

FINANCING · THE BIG ONE

Abstract percentages don't move people. Monthly payment savings do. This is the single most valuable incentive available in today's market, and most buyers underestimate it until they see the numbers side by side. Here's the math on a \$600,000 loan — a common purchase price range in the Denver new construction market right now.

## Market Rate Mortgage

### 6.75% Interest Rate

Current open-market rate environment for a conventional 30-year fixed mortgage on a \$600K purchase.

~\$3,890 / Month

Principal and interest payment at market rate. This is what you pay without a builder buydown in place.

## Builder Buydown Rate

### 5.25% Interest Rate

Permanent buydown rate available through builder's preferred lender on qualifying communities and inventory homes.

~\$3,310 / Month

Principal and interest at the buydown rate. The difference is real, recurring, and compounds over your holding period.

**\$580**

Monthly Savings

That's a car payment back in your pocket every single month

**\$34.8K**

5-Year Savings

Real dollars saved over a typical first ownership horizon

**1.5%**

Rate Difference

The gap between builder rates and market rates right now

⚠ Always compare the builder's preferred lender against the open market before committing. Sometimes the preferred lender wins on total package value. Sometimes they don't. You need to run the comparison.

# Don't Learn These the Expensive Way

## ⚠️ 6 CRITICAL MISTAKES

Every one of these mistakes has cost real buyers real money. They're entirely preventable — but only if you know about them before you walk into a model home, not after you've already signed something. Read this list carefully, share it with anyone you know who's shopping new construction, and bring it into your first conversation with your agent.

### 1 Walking in without an agent

You cannot add buyer representation after you register at a community. The moment you sign in at the model home without an agent, you've lost your representation — permanently, for that transaction. Bring your agent on day one or lose them forever.

### 2 Treating the base price as the final price

Lot premiums, design center upgrades, structural options, and closing costs routinely add 15–25% to the base price. Budget for the real number before you fall in love with a floor plan.

### 3 Skipping the independent inspection

New construction is not perfect construction. Independent inspectors find issues on virtually every new build — plumbing, framing, insulation gaps. The builder's inspection is not your inspection.

### 4 Locking your rate too early

Rate lock extension fees on delayed builds add up quickly. Understand the lock terms, the extension costs, and your options before you commit to a lender timeline.

### 5 Overspending at the design center

The design center is engineered to exceed your budget. Set a written dollar cap before you walk in and treat it like a hard constraint — not a suggestion.

### 6 Not reading deposit and cancellation terms

Builder contracts are not like resale contracts. Deposit structures and cancellation penalties vary dramatically by builder. Know what you're risking before you write the check.

# Quick Move-In vs. Build From Scratch

## TIMELINE GUIDE

Know your timeline before you fall in love with a floor plan. The first question your agent should ask you — and the first question you should be able to answer — is: what's your target move date? That single answer determines which path you're on and shapes every decision that follows.

### ⚡ Quick Move-In (Spec Home)

- **Timeline:** Close in 30–90 days
- **Finishes:** Pre-selected by the builder — limited customization
- **Ideal For:** Relocation buyers, lease-end deadlines, buyers who need certainty
- **Incentive Advantage:** Spec and inventory homes typically carry the strongest incentive packages — builders want to move them fast
- **Trade-off:** You get the lot and finishes the builder chose, not the ones you would have chosen

### 🏗️ To-Be-Built (Custom)

- **Timeline:** 8–14 months from contract to close — build in a 30–60 day buffer
- **Finishes:** Full customization — every structural option, every finish selection is yours
- **Ideal For:** Buyers with timeline flexibility who want to build exactly what they want
- **Rate Lock Timing:** Critical decision — too early costs money in extension fees, too late adds rate risk
- **Trade-off:** 12 months is a long time in a market that moves. Plan accordingly.

Quick Move-In  
30–90 days to close



To-Be-Built  
Custom  
8–14 months to  
close

# The Questions Every Buyer Asks

## FAQS

These are the questions that come up in virtually every new construction conversation. Relaxed, confident answers — because these questions deserve direct, honest answers, not hedging.

### Can I negotiate on new construction?

Yes — but not on the base price. Builders protect their comps. Everything else — closing cost credits, rate buydowns, lot premium waivers, design center credits — is negotiable with the right representation and the right timing.

### Do I need an agent?

Always. It costs you zero — the builder pays the commission. The only question is whether you walk in protected or unprotected. There is no financial reason to go without representation.

### How long does it take to build?

8–12 months for a custom to-be-built home. 30–90 days for a spec or inventory home already under construction. Your target move date determines which path makes sense.

### Should I use the builder's lender?

Compare first — always. Sometimes the preferred lender wins on total package value when you factor in closing credits and rate buydowns. Sometimes they don't. You need the side-by-side comparison before you decide.

### What if construction is delayed?

It happens. Build 30–60 days of buffer into your housing plan from day one. Have a conversation with your agent about rate lock strategy and short-term housing options before you sign the contract.

### Is new construction a good investment?

In the right community, with the right builder, at the right price point — absolutely yes. The communities in this guide have strong appreciation fundamentals. The key word is right. That's what this conversation is for.

# Dipo Phillips – New Construction Specialist

## ABOUT YOUR AGENT



## eXp Realty Denver Metro · New Construction & Relocation

I focus exclusively on new construction and relocation because I believe buyers deserve a guide who knows every builder, every community, and every contract clause – not someone learning alongside them.

**Specialties:** New Construction · Relocation Buyers · First-Time & Move-Up Buyers

**What Sets Me Apart:** I know which builders negotiate, which communities are appreciating fastest, and how to structure your offer to capture every available incentive. I've walked hundreds of new construction builds, and every builder is different - so I walk each one with you personally to make sure this the right fit.

# Don't Walk Into a Model Home Without Me.

Here's how we start — your choice. Three easy options, all low-friction, all free. The goal is one conversation. That's it.

## Option 1: Free 30-Min Strategy Call

We map your timeline, your budget, and your priorities — then I tell you exactly which communities and builders deserve your attention right now. No obligation, no pressure. Just clarity.

## Option 2: Guided Community Tour

Aurora, Castle Rock, Erie, and Parker in one day — with me navigating, contextualizing, and translating everything the builder's rep tells you. See the full picture before you make any decisions.

## Option 3: Send Your Questions

Not ready to talk yet? Send me your questions in writing — I'll respond within next business day with honest, specific answers. No sales pitch. Just information you can use.

📌 Reach out the way that works best for you. Every path leads to the same place: a home you love, at a price that makes sense, with every incentive on the table.

# Let's Find Your Perfect New Home.

The right community. The right builder. The right deal.

*Prepared exclusively for buyers who are serious about getting new construction right — the first time.*

