

5 COSTLY MISTAKES Northern KY buyers make when building a home

By Amy Houston



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About

Meet Amy Houston – Your Northern Kentucky New Construction Expert

Hi, I'm Amy Houston, a Northern Kentucky real estate expert passionate about helping homeowners build their dream home while maximizing the sale of their current one.

I live in Northern Kentucky with my husband and our three daughters—one in NKU's nursing program, another in high school, and our youngest in third grade at Crossroads Elementary, where I proudly serve as PTO president. When I'm not working, my husband and I love boating on the Ohio River and in Florida.

Helping buyers bring their vision to life—whether customizing a model home or building from the ground up—is what I love most. But I also take great pride in my one-of-a-kind marketing strategies, ensuring homeowners get top dollar for their current home so they can put that equity toward their new build.

If you're ready to build in Northern Kentucky, I'd love to help you navigate the process—from finding the right builder to selling your home for the most money possible.

✉ Let's connect!

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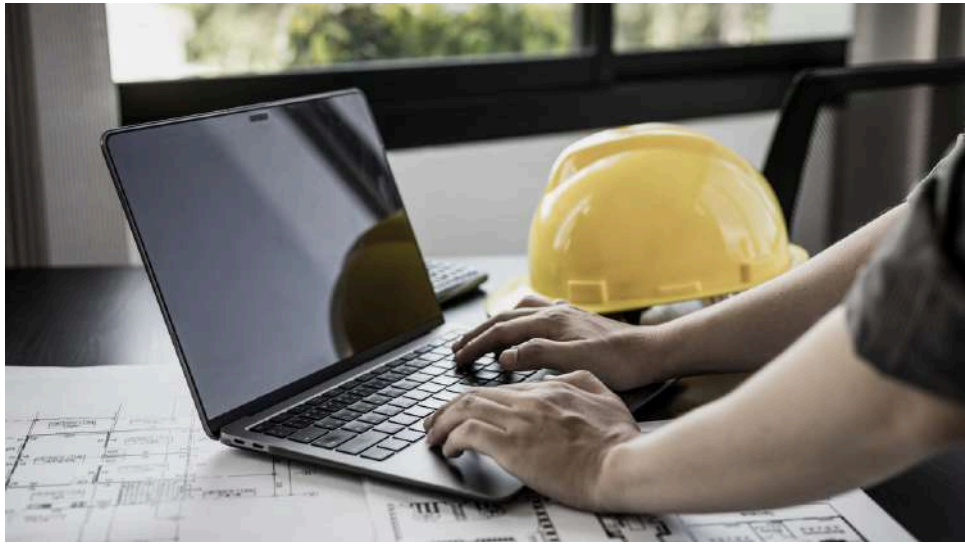
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Signing a contract without vetting the buyer



Mistake #1: Rushing Into a Contract Without Fully Vetting the Builder
Building a home is an exciting journey, but choosing the wrong builder can turn that excitement into frustration. A reputable builder should have a strong track record of quality work and customer satisfaction.

How to Vet Your Builder Before Signing a Contract:

- ✓ Check if they are a member of the local Home Builders Association (HBA). Builders in this group meet higher standards beyond state licensing.
- ✓ Ask for references. Yes, you can (and should) speak with past buyers to hear about their experiences.
- ✓ Understand the builder's incentives. Some offer great perks like closing cost assistance or free upgrades, while others don't.
- ✓ Find out their long-term plans for the community. What's being built around you matters just as much as your home itself.
- 📌 This guide is just the beginning! If you want a complete step-by-step breakdown of the new construction process—from picking a builder to closing day—grab my full New Construction eBook here!

Mistake #2: Not Preparing for Delays in the Building Process



Let's be realistic—construction delays happen. Even with the most organized builder, unexpected roadblocks like weather, material shortages, or permit holdups can push your timeline back.

Why This Matters:

If you're selling your current home while building, delays could mean:

- ❌ Paying two mortgages at once
- ❌ Scrambling for temporary housing
- ❌ Losing money by rushing to sell your home too soon

How to Plan Ahead:

- ✓ Work with a real estate agent and sales representative who understands new construction timelines.
- ✓ Create a contingency plan for temporary housing or extended lease agreements.
- ✓ Coordinate financing, selling timelines, and closing dates to avoid unnecessary stress.

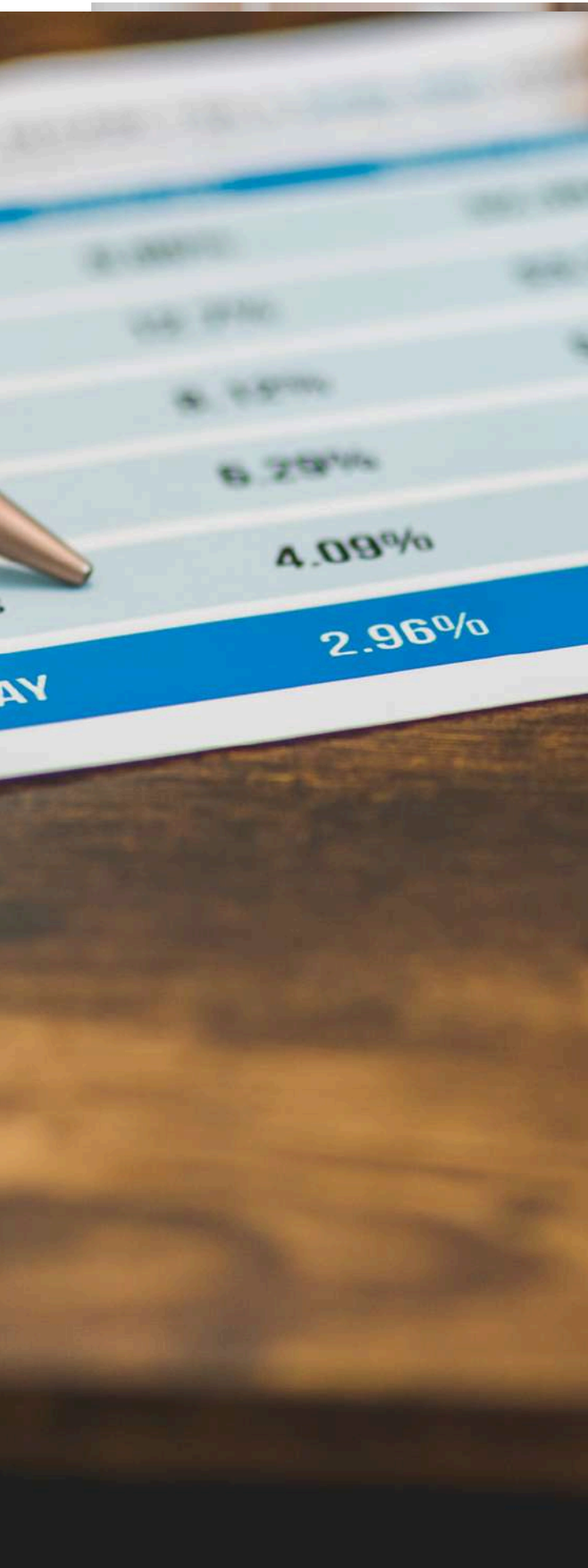
Mistake #3: Skipping a Third-Party Home Inspection



Many buyers assume that because their home is brand new, it doesn't need an inspection. But even the best builders make mistakes, and cutting corners in construction can lead to costly repairs down the road.

Why You Should Still Get an Inspection:

- ✓ Builder inspections are not the same as independent inspections.
 - ✓ Third-party inspectors provide an unbiased assessment of your home's structure, electrical, and plumbing.
 - ✓ For \$400-\$650, an independent inspection gives you peace of mind—a small investment compared to your home's price.
- 📌 Thinking about skipping this step? Trust me, it's worth every penny!



Mistake #4: 01 Not Shopping Around for a Mortgage Lender

Builders often offer great incentives if you use their preferred lender, such as covering closing costs or offering special rates. While this can be a great deal, it's always worth comparing options before making a final decision.

Common Buyer Concern: Will multiple mortgage inquiries hurt my credit?

✓ Good news! Mortgage credit pulls within a 45-day window count as one inquiry, meaning you can compare rates without hurting your credit.

Why Comparing Lenders is a Smart Move:

💰 Even a small difference in interest rates can mean saving thousands over the life of your mortgage.

💰 Some lenders offer better terms, lower fees, or special first-time buyer programs that builders don't mention.

💡 Tip: Get at least two mortgage quotes—even if you go with the builder's lender, you'll know you got the best deal!

Mistake #5: Choosing the Wrong Floor Plan for Your Future Needs



IT'S EASY TO FALL IN LOVE WITH A MODEL HOME, BUT ASK YOURSELF:

- ➔ WILL THIS HOME STILL WORK FOR ME IN 5-10 YEARS?
- ➔ DO I NEED SPACE FOR GROWING KIDS, AGING PARENTS, OR A HOME OFFICE?
- ➔ IS THIS MY "FOREVER HOME" OR A SHORT-TERM INVESTMENT?

WHAT TO CONSIDER BEFORE CHOOSING A FLOOR PLAN:

- ✓ STORAGE SPACE: WILL YOU HAVE ENOUGH CLOSETS, PANTRY SPACE, OR A BASEMENT?
- ✓ FLEX ROOMS: DO YOU NEED A PLAYROOM NOW, BUT A HOME OFFICE LATER?
- ✓ SINGLE-STORY VS. MULTI-LEVEL: IF THIS IS YOUR FOREVER HOME, DO YOU WANT STAIRS IN 10+ YEARS?

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Mistake #6: Not Using a Real Estate Agent for New Construction



Truth: The builder's sales agent works for the builder, not you. Their job is to protect the builder's interests, not negotiate on your behalf.

Why You Need a Real Estate Agent (Even for New Construction):

- ✓ It's free! Builders already set aside commission for agents—if you don't use one, you're just leaving money with the builder.
- ✓ Negotiations & Upgrades: An agent can advocate for better incentives, lower fees, or added perks.
- ✓ Experience Matters: Not all agents specialize in new construction! An expert knows builder contracts, incentives, and common pitfalls.

📌 How I Help:

I specialize in helping buyers build in Northern Kentucky. My exclusive

New Construction Buyer Form helps match you with the right builders, neighborhoods, and incentives based on your needs.

✉ Finding the right builder is one of the most important steps in the process. To make it easier, I've created a New Construction Buyer Form—just answer a few quick questions, and I'll send you a customized list of the best builders and communities that match your needs. Click here to fill it out!"