Star, Idaho New Construction Guide

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River Park Estates by Boise Hunter Homes, my top pick in Star

Why choose new construction

New construction gets you a home nobody has lived in, built to today's codes, and often a better financing deal than a resale. In Star, 30+ communities have been built in the last five years, so you have real choices at almost every budget.

I'm Brad Walker, a Realtor with Living in Idaho | LPT Realty, and new construction is my focus. This guide teaches you how new construction really works: the trade-offs, how to pick a builder, and the tips that save buyers real money. For community-by-community details, see my Star Neighborhood Guide.

Why buyers choose new in Star:

- **Builder incentives.** Builders often help with your interest rate or closing costs, which resale sellers rarely do.
- **Lower upkeep for years.** New roof, new HVAC, new water heater, and a builder warranty behind them.
- **Energy efficiency.** Today's insulation, windows and systems usually mean lower utility bills than an older home.

- **Your choices.** On a build-to-order home you pick the lot, floor plan and finishes.
- **Modern layouts.** Open living spaces, big kitchens, office space and the 3-car and RV garages Idaho buyers love.
- **Community amenities.** Many Star communities come with pools, pickleball, ponds and paths.

Pros and cons

New construction is a great fit for many buyers, but it isn't automatically the better deal. Here's the honest side-by-side.



	New construction	Resale
Condition	Brand new, under warranty	Wear and tear; systems may be near the end of their life
Incentives	Rate buydowns, closing-cost and upgrade credits are common	Seller concessions depend on the market
Price negotiation	Builders protect base prices; you negotiate extras	Price is often the main thing you negotiate
Timeline	Quick move-ins in weeks; build-to-order takes months	Usually 30 to 45 days to close
Landscaping and extras	Backyards, fences and window coverings may cost extra	Usually already done
Lot and trees	Smaller lots, young trees, little shade	Mature trees, often bigger lots
Surroundings	Ongoing construction nearby for months or years	Established, finished neighborhood

	New construction	Resale
Costs that rise	Upgrades and lot premiums add up fast	What you see is what you pay
Property taxes	First bill can jump once the finished home is assessed	Taxes are known up front
Resale competition	You may compete with the builder's own new homes when you sell	Less direct competition

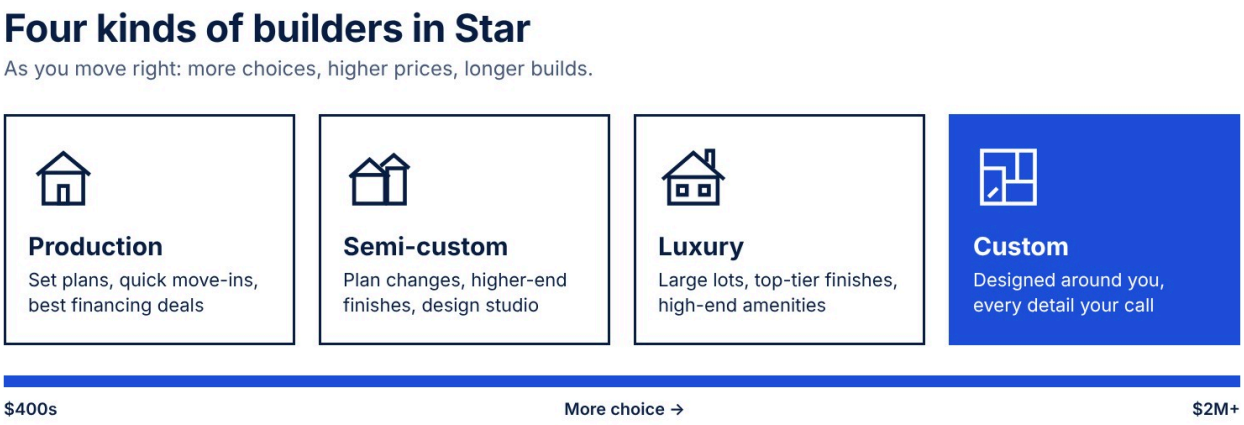
My take: if you want low maintenance, modern features and financing help, new construction is hard to beat. If you want mature trees, a big lot or a finished yard on day one, compare resale too. I'll show you both.



Canvasback by CBH Homes

Choosing your builder

The builder matters more than the floor plan. Builders in Star fall into four groups, and each one works differently on price, choices and negotiation.



Builder type	What to expect	Builders in Star	Typical price
Production builders	Set floor plans, set option packages, lots of quick move-in homes and the strongest financing incentives	CBH, Hayden, Lennar, Richmond American, Hubble	$400s to $900s
Semi-custom builders	More plan changes, higher-end finishes, a design-studio experience	Toll Brothers, Williams Homes, Cedar & Sage, Sterling, Berkeley, Venta	$500s to $1M
Luxury builders	Large lots, top-tier finishes, high-end community amenities	Boise Hunter Homes, Schell Brothers, RTL, Woodbridge Pacific, Pacific Lifestyle	$800k to $2.5M+
Custom builders	Homes designed around you, more say in every detail, longest build times	Asbury, Oakmont, Bachman Homes, Generational Homes, Todd Campbell, Biltmore, Paradigm	$800k+

Questions to ask every builder:

1. What incentives are you offering right now, and do they require your preferred lender?
2. What's included as standard, and what's an upgrade? Ask for the price list.
3. What does the lot premium cost on this lot, and why?
4. Are front and back landscaping, fencing and window coverings included?
5. What does your warranty cover, for how long, and how do I submit a claim?

6. Can my own inspector come in before drywall and before closing?
7. How much is the deposit, and when is it non-refundable?
8. What's the realistic completion date, and what happens if it slips?
9. What else is planned next to this lot: more homes, a road, a commercial site?

Do your homework: walk the builder's homes that are a few years old, talk to owners there, and read recent reviews. How a builder handles warranty work tells you more than any model home.

Tips and tricks to get the best deal

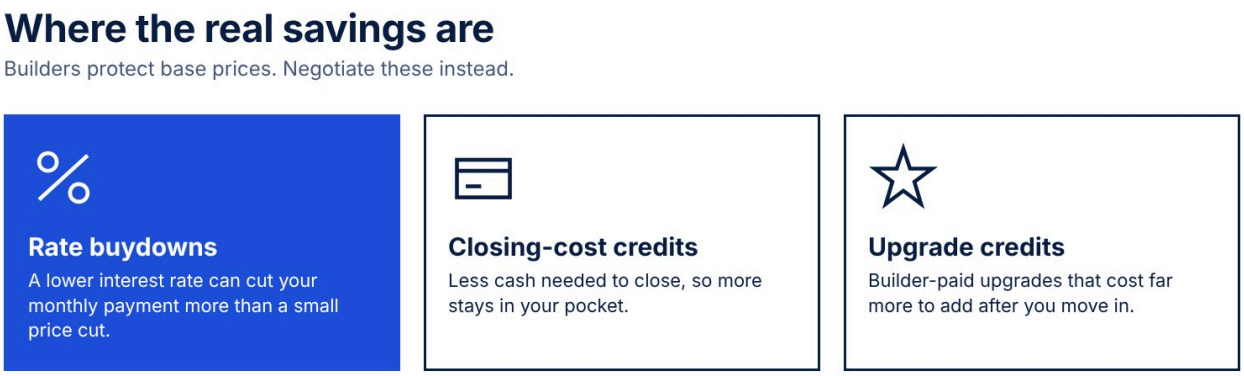
The biggest savings in new construction come from timing and incentives, not from haggling over the base price.

Timing

- **Shop quick move-in homes.** A finished home costs the builder money every month it sits, so these carry the best incentives.
- **Watch the calendar.** Builders work toward month-end, quarter-end and year-end sales goals. Those are good times to ask for more.
- **Ask about the last homes in a phase.** Builders often price them to close out a section and move on.

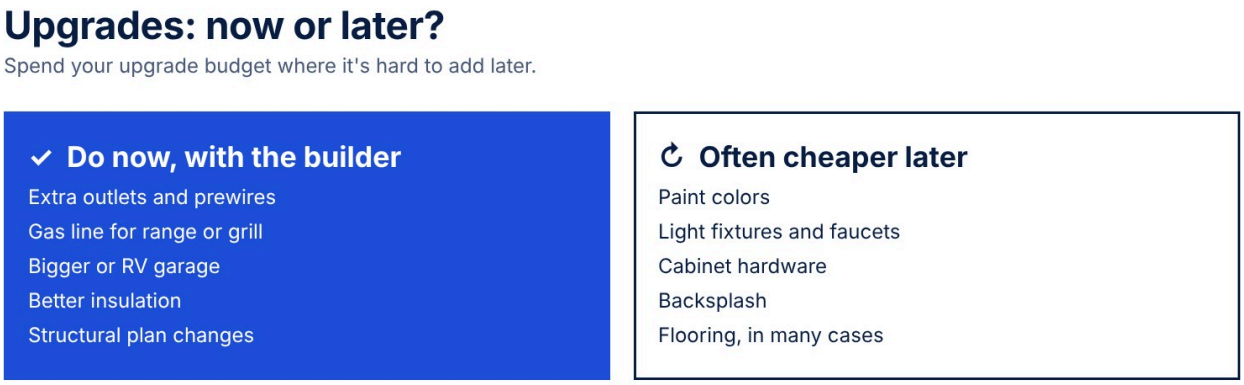
Incentives

- **Know what to ask for.** A rate buydown can lower your payment more than a small price cut. Closing-cost credits lower your cash to close. Upgrade credits add value you'd pay much more for later.
- **Compare the preferred-lender deal.** It's often the best offer, but get an outside quote so you know the real value.
- **Ask for it in writing.** Every incentive, credit and promise belongs in the contract.



Upgrades worth it, and not

- **Do these with the builder:** anything structural or behind walls. Think extra outlets, ceiling fan prewires, a gas line for a range or grill, a bigger garage, and better insulation. These are hard or costly to add later.
- **Skip or do later:** paint colors, light fixtures, faucets, hardware, backsplash and often flooring. You can usually do these cheaper after closing.
- **Set an upgrade budget before you visit the design studio.** It's the easiest place to overspend.



The lot

- **Pick the lot carefully.** Backing up to open space, a pond or a path is worth more than backing up to a busy road.
- **Mind the sun.** In Idaho summers, a north- or east-facing backyard gets afternoon shade on your patio.
- **Ask what's planned next door.** Future roads, schools or commercial sites change the value of a lot.

Mistakes to avoid

Most new-construction regrets come from the same handful of mistakes, and every one of them is avoidable.

- **Walking into a model home alone.** Many builders won't let you add your own agent after your first visit. The sales rep represents the builder.
- **Falling for the model.** Models show off nearly every upgrade. Ask what the base home actually includes.
- **Skipping inspections because it's new.** New homes have defects too: missing insulation, loose connections, grading that drains toward the house. Inspect before drywall and before closing.
- **Forgetting the extras in your budget.** Window coverings, a fence, backyard landscaping and appliances can add up to tens of thousands of dollars.
- **Underestimating property taxes.** Your first tax bill may be on the lot only. Budget for the full value of the finished home.
- **Not reading the HOA rules.** Check fees, what they cover, and rules on RVs, sheds, fences and short-term rentals.
- **Missing the 11-month warranty inspection.** Get problems documented before most warranty coverage ends.
- **Forgetting the homeowner's exemption.** It isn't automatic in Idaho. File it with your county assessor after you move in.



Cresta Del Sol by Toll Brothers

How buying new construction works

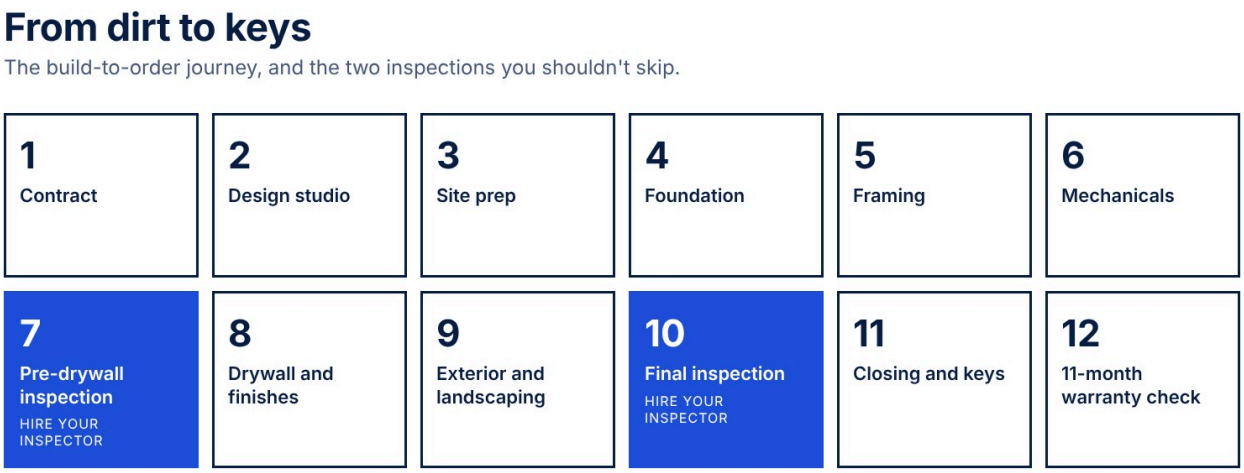
The sales rep in the model home works for the builder, not for you. Bring your own agent from the very first visit, or many builders won't let you add one later.

1. **Call me before you tour a model.** Builders usually require your agent to register you on your first visit. In most Star communities the builder pays my fee, and I'll confirm that before we go.
2. **Get pre-approved, then compare lenders.** The builder's preferred lender often unlocks the best incentives. I'll help you compare that offer against an outside lender, side by side.
3. **Pick quick move-in or build-to-order.** Quick move-in (spec) homes close in weeks and carry the biggest incentives. Build-to-order takes several months but lets you choose the lot, plan and finishes.
4. **Negotiate the incentives, not just the price.** Builders protect their base prices. The real wins are usually rate buydowns, closing-cost credits and upgrade credits.
5. **Read the builder's contract.** Builders use their own contracts, not the standard Idaho form. Deposits, deadlines and walk-away terms differ by builder, and I'll walk you through each one.
6. **Inspect it, even though it's new.** Plan on a pre-drywall inspection, a final inspection before closing and an 11-month warranty inspection. My Home Inspection Guide covers what to look for.
7. **Final walkthrough and closing.** We build a punch list of fixes for the builder and confirm it's done before you sign.
8. **After you move in, file your homeowner's exemption.** It isn't automatic. Star spans Ada and Canyon counties, so file with your county assessor right away to lower your property taxes.

Before you commit, check the HOA. Star HOAs on new builds run from $400 to $4,000 a year. Ask what that covers (pool, common areas, trash), read the CC&Rs, and confirm the rules on RVs, fences and sheds.

The home build process, stage by stage

A build-to-order home usually takes several months from contract to keys, and the builder will give you an estimated completion date. Here's what happens at each stage and what you should be doing.



Stage	What happens	What you do
1. Contract and deposit	You pick the lot and floor plan, sign the builder's contract and pay the earnest money deposit.	Have me review the contract. Lock in incentives in writing. Confirm when the deposit becomes non-refundable.
2. Design studio	You choose finishes: cabinets, counters, flooring, fixtures, exterior colors.	Bring your upgrade budget and stick to it. Prioritize structural and behind-the-wall items.
3. Permits and site prep	The builder gets permits, stakes the lot, and grades and prepares the site.	Stay in touch with your lender. Avoid new credit or big purchases.
4. Foundation	Footings and the foundation are poured, with plumbing and utility lines underneath.	Drive by and take photos. Ask the builder for regular updates.

Stage	What happens	What you do
5. Framing	Walls, roof trusses and sheathing go up. The home's shape and room sizes are set.	Walk the frame if the builder allows it. Picture furniture placement and outlet locations.
6. Roof, windows and mechanicals	Roofing, windows and exterior doors go on. Plumbing, electrical and HVAC are run inside the walls.	Ask for a pre-drywall walkthrough. Confirm outlets, prewires and gas lines you paid for are in place.
7. Pre-drywall inspection	Your best chance to see what will be hidden: framing, wiring, plumbing, insulation.	Hire your own inspector now. Once drywall goes up, these items are hidden for good.
8. Drywall and interior finishes	Insulation and drywall go in, then paint, cabinets, counters, flooring and fixtures.	Watch for finish-date updates. Start lining up movers, utilities and your rate lock timing.
9. Exterior, landscaping and final city inspection	Driveway, siding, landscaping and final city sign-off for occupancy.	Schedule your final inspection before closing.
10. Final walkthrough	You walk the home with the builder and note anything unfinished or damaged.	Bring your inspector's report. Get every punch-list item in writing and confirm it's fixed.
11. Closing and keys	You sign, fund and get the keys.	Set up utilities, file your homeowner's exemption and start your warranty list.
12. Warranty period	The builder handles covered repairs under the warranty.	Book an 11-month warranty inspection before most coverage ends.

Delays happen. Weather, permits, inspections and material backorders can push your date. Keep your rate lock and your current lease or home sale flexible, and ask the builder how they handle a missed completion date before you sign.

Your new construction checklist

Tick these off as you go, from first call to first year.

Before you shop

- [ ] Call your agent before visiting any model home
- [ ] Get pre-approved and know your monthly payment comfort zone
- [ ] List your must-haves: bedrooms, office, garage or RV bay, lot size, school zone
- [ ] Set your upgrade budget

While you shop

- [ ] Compare quick move-in homes against build-to-order
- [ ] Get each builder's current incentives in writing
- [ ] Compare the preferred lender against an outside quote
- [ ] Ask what's included: landscaping, fence, blinds, appliances
- [ ] Check the HOA fee, CC&Rs and what's planned around the lot
- [ ] Confirm the school zone for the exact address

Under contract

- [ ] Read the builder contract: deposit, deadlines, walk-away terms
- [ ] Make design-studio choices within your budget
- [ ] Schedule a pre-drywall inspection
- [ ] Schedule a final inspection before closing
- [ ] Do the final walkthrough and get a punch list signed off

After you move in

- [ ] File your homeowner's exemption with the county assessor
- [ ] Keep a running list of warranty items
- [ ] Book your 11-month warranty inspection

Where to look in Star by budget

Star has new construction from the low $400s to over $2M. Here's where to start for each budget. Price ranges are from my Neighborhood Guide's last-12-months data.

Budget	Communities to start with
Under $600k	Wilson Landing, Norterra, Canvasback, Greendale Grove, Trident Ridge, Trapper Ridge, Stardale, Stonecrest
$600k to $900k	Sellwood Place, Aliso Creek, Langtree, Iron Mountain Estates and Vista, Cherished Estates, Cranefield, Heirloom Ridge, Springtree Estates, Sailing Hawks, Cresta Del Sol
$900k and up	Legado, Sunfield Estates, Haven, Star River Ranch, River Park Estates, Starpointe, Paint Point
$1M+ estates and acreage	Seneca Springs, The Acres, Torchlight Estates, Three Quarter Estates, Leighton Lake Estates, Lakehaven (coming soon)
55+	Milestone Ranch

Want builders, HOA fees, amenities and school zones for each one? It's all in my Star Neighborhood Guide.



Cranefield by Williams Homes



Haven by Woodbridge Pacific

My top picks

My number one new-build community in Star is **River Park Estates**. Boise Hunter Homes builds there, with river access, ponds, a pool and a gym, plus RV garages and a Star Elementary zone.

If you want	Look at	Why
The best overall	River Park Estates	River, pool, gym, ponds and RV garages; Star Elementary
Amenities for the money	Cranefield	Pool, pond and pickleball with a $800 HOA; RV garages; Star Elementary
The lowest HOA with RV parking	Trident Ridge	$400 HOA, park and volleyball, RV garages, sales from the $300s
A first home in Star	Norterra or Wilson Landing	Recent sales in the $400s to low $500s
Room to breathe	The Acres	Acre lots from Oakmont, $600 HOA

If you want	Look at	Why
55+ living	Milestone Ranch	Toll Brothers, pool, sales from $454k ($4,000 HOA)

Every buyer is different. Tell me your budget, your must-haves and your commute, and I'll narrow this list to the two or three that fit.

Let's find your new home

Text me "NEW BUILD" with your budget and timeline, and I'll send you the communities that fit plus today's builder incentives.

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More free guides:

- Star Neighborhood Guide
- Home Inspection Guide
- Boise and Treasure Valley Relocation Guide

Thinking of a move to Star, let's connect.