

New Construction Buyer's Checklist

What to do, ask and check before you sign
on a new build in the Denver metro



Why this checklist exists

The sales representative at a new-home community works for the builder. This checklist helps you walk in prepared, ask the right questions and protect your side of the deal. Terms, incentives and timelines vary by builder and by community, so use it as a starting point and confirm every item in writing.

Before you tour

- ☐ **Get pre-approved.** Know your price range and monthly payment before you fall for a model home.
- ☐ **Budget beyond the base price.** Lot premiums, upgrades, closing costs and landscaping can add up quickly.
- ☐ **Ask about HOA and metro district costs.** Many Colorado communities have both. Ask for the current dues and the metro district mill levy.
- ☐ **Write down your must-haves.** Commute, school boundaries, lot orientation, garage size and layout.
- ☐ **Bring your agent to your first visit.** Some builders only recognize a buyer's agent who is registered at the first visit. Call before you tour.

Questions to ask the builder

- ☐ What is included in the base price, and what costs extra?
- ☐ What incentives are available right now, and what conditions come with them (preferred lender, closing date, contract timing)?
- ☐ What is the estimated completion date, and what happens if it slips?
- ☐ How much earnest money is required, and when is it refundable?
- ☐ What does the warranty cover, for how long, and how do I make a claim?
- ☐ When are design selections due, and are changes after that date allowed?
- ☐ Which fees apply at closing, and who pays them?
- ☐ Can I use my own inspector at key stages of the build?

Before you sign the contract

- ☐ Read the whole contract. Builder contracts are written for the builder.
- ☐ Confirm every incentive, credit and upgrade is written into the contract, not just promised.
- ☐ Compare the builder's preferred lender against at least one outside quote, including closing costs and credits.
- ☐ Understand the deadlines for financing, selections and closing, and the penalties for missing them.
- ☐ Ask what happens if the appraisal comes in low.

During the build

- ☐ Schedule an independent inspection before drywall, when framing, wiring and plumbing are still visible.
- ☐ Keep copies of every selection sheet, change order and email.
- ☐ Visit the site when the builder allows it, and take dated photos.
- ☐ Ask for a current schedule in writing as you get closer to completion.

Final walkthrough and closing

- ☐ Schedule a final independent inspection before the builder's walkthrough.
- ☐ Walk every room with a punch list: paint, flooring, doors, windows, appliances, outlets and exterior grading.
- ☐ Get the punch list in writing, with a date for each repair.
- ☐ Collect warranty paperwork, appliance manuals and the certificate of occupancy.
- ☐ Review your closing disclosure line by line against the contract.

Thinking about a new build?

Book a call at calendly.com/sbr-365/monthly-one-on-one or call Sam Barnes at 720-296-5262. We will talk through builders, timing and budget before you walk into a sales office.

This checklist is general information, not legal, tax or financial advice. Builder terms and incentives vary and change often; confirm details with the builder and your lender. Sam Barnes, Barnes Home Group at eXp Realty.