

# Red Flags That Tell You When to Walk Away from a Builder.

**Thinking about buying new construction? Avoid costly mistakes with this free guide to builder secrets and questions that save you money!**

This comprehensive guide empowers you with essential knowledge to navigate the complex world of new home construction. Discover critical questions to ask potential builders, uncover hidden pitfalls and costly mistakes to avoid, and gain the confidence needed to make a smart, informed investment in your new home.



# ♥ About Me



Hi, I'm Melanie Simmons — a San Antonio-based Realtor, mom, and former healthcare professional with 18 years of experience in the medical field.

I transitioned into real estate to create a career that allowed me to be fully present for my family while still doing what I've always loved: helping people through important life transitions. Real estate gave me the opportunity to combine both — to support, guide, and advocate for others in one of the most meaningful decisions they'll ever make.

I created this guide because I know how overwhelming buying or selling a home, and especially relocating, can feel — especially if it's your first time or you're unfamiliar with San Antonio. These resources were designed with heart, experience, and care — to give you clarity, peace of mind, and the confidence to move forward. You're not in this alone.

I love this city, and it's my joy to welcome new homeowners and neighbors here. Whether you're moving across the street or across the country, I'm here to help you make your move with intention, knowledge, and support every step of the way.

# 5 Builder Red Flags That Should Make You Walk Away

## **Refusing Independent Inspections**

If a builder won't allow you to bring in your own inspector at key construction phases (foundation, pre-drywall, final), they may be hiding something. Quality builders welcome third-party verification.

## **Inadequate Warranty Coverage**

Be wary of warranties shorter than 1-2-10 coverage (1 year workmanship, 2 years systems, 10 years structural) or builders with a history of fighting warranty claims.

## **Poor Reputation & Legal Issues**

Check BBB ratings, Google reviews, and court records. Multiple lawsuits, especially regarding construction defects or contract disputes, indicate systemic problems.

## **Misleading "Included Features"**

When the base price seems low but everything is an upgrade, the builder is using bait-and-switch tactics that will dramatically increase your final price.

## **Aggressive Lender Requirements**

While incentives for using preferred lenders are common, extreme pressure or penalties for using your own financing often masks hidden costs or inflated home prices.

# Why New Construction in San Antonio Is Both Exciting and Risky

## The Dream

- Brand new home nobody has lived in
- Modern floor plans and energy efficiency
- Customization options
- Warranty protection

## The Reality Check

- Quality varies dramatically between builders
- San Antonio's rapid growth = rushed construction
- Builder contracts heavily favor the builder
- What seems included often isn't

As San Antonio continues to grow at record pace, knowing how to evaluate builders has never been more important for protecting your investment.

# Your Essential Checklist: Questions to Ask Every Builder

This powerful checklist reveals the difference between a quality builder and one focused on a quick profit. Bring these crucial questions to every builder meeting to ensure you make an informed decision.

## Timing and Delays

- What is your typical construction timeline from contract signing to closing?
- How do you communicate and manage construction delays?
- Is there any financial compensation provided if deadlines are not met?

## Quality Control

- Who will directly supervise the construction of my home, and how often?
- Do you permit independent third-party inspections at critical stages (e.g., foundation, pre-drywall)?
- What is your documented process for resolving defects identified during walkthroughs?

## Warranties and Support

- Please detail the exact coverage and duration of your home warranty.
- Who is the point of contact for warranty claims after closing?
- What is your average response time for emergency repair requests?

# More Critical Questions for Builders

## **What incentives are available and what strings are attached?**

Understand what's required to qualify for incentives, as they often come with conditions.

## **What will my property taxes be?**

New construction taxes are often reassessed higher after completion; ask about typical post-completion values.

## **What percentage of homes typically appraise at contract value?**

This indicates if homes are priced realistically or if appraisal gaps are common.

## **What brand of windows, HVAC system, and roofing do you use?**

Knowing these brands indicates long-term durability and energy efficiency.

## **What are the current and projected HOA fees?**

Initial HOA fees can increase; ask about past increases in similar communities and future plans.

## **What's the resale appreciation history in your communities?**

Inquire about resale appreciation history in their communities to gauge consistent value growth.

## **How many homes are you currently building in this community?**

A high number could mean rapid expansion but also rushed construction.

## **How thick is the slab foundation, and what energy efficiency rating does this home achieve?**

These details relate to structural integrity and long-term utility costs.

# Hidden Fees & Add-Ons You'll Never See in the Model Home

That gorgeous model home? It's loaded with premium upgrades that can add \$50,000+ to your base price. Here's what's typically not included but will tempt you later:

- **Lot premiums:** Corner or cul-de-sac locations often cost \$5,000-\$20,000 extra
- **Design center upgrades:** Cabinets, countertops, flooring, and fixtures quickly add up
- **Landscaping:** Many builders only include front yard sod and minimal plantings
- **Blinds & window treatments:** Almost never included
- **Appliances:** Refrigerator is often excluded; washer/dryer almost always are
- **HOA fees:** Can range from \$300-\$1,200+ annually in San Antonio



# Upgrade Smarts: Where to Spend Your Money

Knowing where to invest in upgrades can save you money and headaches in the long run. Focus on what's hard to change later.



## Worth the Investment

### Structural Upgrades

- Additional square footage
- Higher ceilings
- Extended covered patios
- Extra windows for natural light

### Hard-to-Change Features

- Kitchen layout improvements
- Additional electrical outlets
- Plumbing rough-ins
- Upgraded insulation

## Save Your Money

### Cosmetic Finishes

- Cabinet hardware
- Light fixtures
- Paint colors
- Basic landscaping

### Easily Upgraded Later

- Basic appliances
- Entry-level countertops
- Standard flooring in secondary areas
- Builder-grade fans

**Pro Tip:** Focus on "bones" of the house first - fixing poor structural elements later is nearly impossible or prohibitively expensive.

# Neighborhood Value Cheat Sheet: Spotting Future Appreciation



## Commercial Development

Check city planning for approved retail/dining developments within 1-3 miles. New HEB or Target locations signal major growth.



## Infrastructure Projects

San Antonio's expanding highway system dramatically impacts values. Areas near the 1604 expansion and 281 improvements are seeing 15-20% appreciation.



## School Ratings

North East and Northside ISD homes command premium resale values. Check GreatSchools.org and TEA ratings for school improvement trends.



## Builder Mix

Neighborhoods with 2-3 quality builders often appreciate better than single-builder communities, creating healthy competition and varied price points.

Remember: The best appreciation comes from buying in neighborhoods in the early-to-middle phases of development, not the final phases.

# Compare San Antonio's Top Builders Side-by-Side

## Quality Tiers

Not all builders in the same price range deliver equal quality. I maintain a regularly updated ranking of structural quality, warranty response, and buyer satisfaction.

## Current Incentives

Builders change their offers monthly. What looks like the best deal on the surface might not be when you understand the fine print and long-term value.

## True Cost Comparison

I can help you compare the actual costs between builders when accounting for standard features, necessary upgrades, HOA fees, and property taxes.

## Critical Timing

Contact me **before** visiting any model homes or sales offices. Once you register with a builder without agent representation, I cannot help you with that builder.

# Builder vs. Builder: How to Spot Quality That Lasts



## Look Beyond Surface Appeal

Check for solid core doors, examine trim work closely, open and close all windows, and test all appliances. Don't be distracted by decorative elements.



## Examine the Bones

Ask about foundation type, framing materials, insulation R-values, and HVAC efficiency ratings. These determine long-term durability and comfort.



## Visit Older Communities

Drive through the builder's 5-10 year old neighborhoods. Are homes aging well? Are residents making significant repairs already? This reveals true quality.

## Quality Indicators:

- Solid foundation without cracks
- Even flooring throughout home
- Smooth-operating doors and windows
- Consistent temperature throughout rooms

## Cheap Construction Signs:

- Visible nail pops and drywall seams
- Gaps in trim work and cabinetry
- Hollow interior doors
- Minimal insulation in attic spaces



# Top San Antonio Growth Areas

## **Far West Side / Alamo Ranch**

Explosive growth continues with good schools and amenities. Beware traffic congestion on 151 and 1604 during rush hour. Best builders here: Perry Homes and David Weekley.

## **Northeast / Schertz / Cibolo**

Excellent school districts and lower property taxes than Bexar County. Close to Randolph AFB with quick I-35 access. Consider Pulte and M/I Homes here.

## **Northwest / Helotes**

Hill Country views with top-rated schools. Higher price points but better appreciation. Sitterle Homes and Coventry Homes shine in this area.

## **South / Southside**

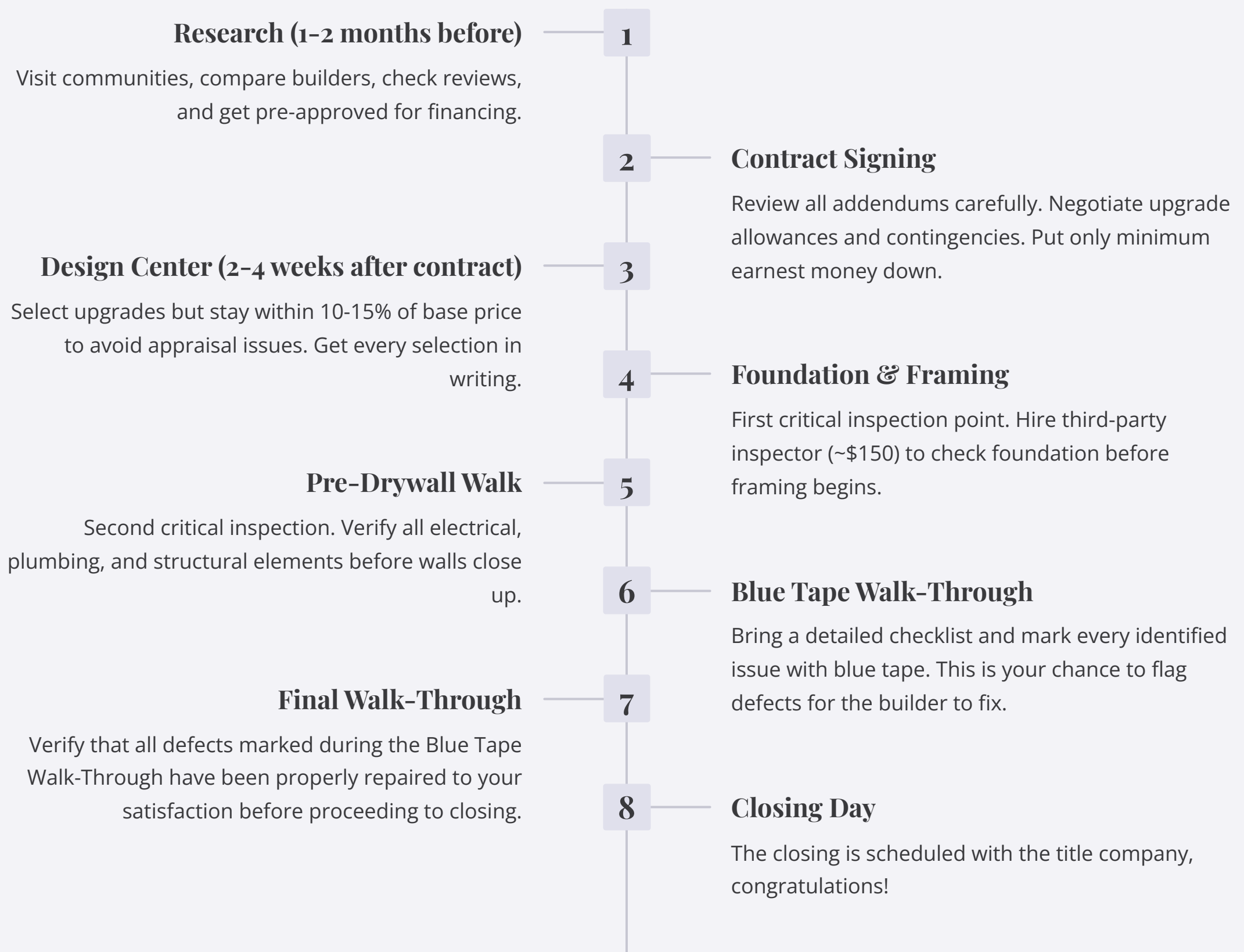
Most affordable new construction with major Toyota plant investments driving growth. Mission del Lago by Lennar offers great starter homes.

# New Construction Purchase Timeline

Understanding the typical process helps set realistic expectations and ensures you don't miss critical inspection opportunities.

## **i** Note on Home Types:

This timeline primarily outlines the process for new construction homes built from the ground up ("dirt build"). While the steps are similar, move-in ready new construction homes will have a significantly condensed timeline, as many of these stages will have already been completed.



With this guide, you're better equipped than 95% of new construction buyers in San Antonio. As your dedicated real estate agent, I'll help you navigate the entire process from builder selection to closing day. As your buyer's agent I **DO NOT** charge a buyer's fee, my services to you are **FREE!**

### My Promise to You:

- **Pressure-free guidance** through every step of your home buying journey
- **Unbiased, builder-independent advice** focused solely on your best interests
- **Skilled negotiation** to secure the best upgrades and concessions for you
- **Ongoing support** with access to my extensive contractor network, long after closing day
- **Thorough due diligence**, asking every critical question on your behalf
- **Seamlessly arranging third-party inspections** with trusted partners
- **Connecting you with options** for extended warranty coverage after your first year



**Call or text me today to schedule your personalized new construction consultation!**

**210-736-9531**