

# From Dirt to Dream Home

A local's guide to New Construction  
in North Georgia



**CHATTAHOOCHEE**  
**HOME PARTNERS**

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Specialist & Local Guide

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"Finding the perfect home isn't just about the house itself—it's about creating a space where memories are made and futures are built." — Shannon Sanborn



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# ABOUT

## **Built by Grit. Fueled by Faith. Committed to Home.**

My name is Shannon Sanborn, and I'm a North Georgia Realtor who believes real estate should be more than a transaction — it should be a relationship rooted in trust, guided by purpose, and grounded in results.

After over 20 years in construction and housing, I don't just know how homes are bought and sold — I know how they're built. I've walked job sites, fixed foundation issues, and worked alongside builders and homeowners alike. That experience shapes how I guide my clients through the biggest financial decision of their lives.

I also bring a faith-driven mindset to every part of this business. Life hasn't always been easy — but I've learned that when things are built on grace and grit, they last. Whether you're buying your first home, downsizing after decades, or moving across the country, you deserve someone in your corner who will tell you the truth, advocate for your goals, and follow through every single step of the way.

#### My Mission Statement

To serve North Georgia families with honesty, grit, and heart — creating a real estate experience that's rooted in local knowledge, fueled by faith, and committed to the people and places that matter most.

This isn't just about closing deals — it's about helping people build lives and legacies that last.

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# NEW HOME CONSTRUCTION PROCESS

## THE BASICS

Purchasing a new construction home is a thrilling venture that allows you to be the very first occupant of a brand-new space. This journey can take several forms, each offering different levels of customization and involvement. On one end, you might purchase a plot of land and collaborate with architects and builders to design a completely custom home tailored to your unique preferences. This option provides unparalleled personalization but requires significant time and effort to manage the various aspects of construction. On the opposite end, you can choose to buy a move-in-ready home from a developer, where the property and house are already completed. This option is convenient and hassle-free, allowing you to settle into your new home immediately without waiting for construction. However, it offers limited customization as the design and finishes are predetermined.

In between these extremes, there are semi-custom options where you buy land from a developer and select from a range of pre-designed home models. You can then customize certain elements like finishes and fixtures. This strikes a balance between personalization and convenience, as the developer manages the construction process while you still have the opportunity to influence the home's design. Each of these approaches comes with its own set of advantages and considerations, from budget and timeline to the level of involvement required. Understanding these options will help you make an informed decision that aligns with your needs and lifestyle, ensuring your new construction home is everything you dreamed it would be.





# PRE-OWNED VS. NEW CONSTRUCTION

- Typically Less Expensive
- Smaller Inventory of Acceptable Properties
- May Require Extensive Repairs and/or Renovation
- Fewer Amenities/Older Appliances
- Financing can be More Difficult
- Competition from Competing Buyers
- Neighborhood May be in Decline
- More Desirable Locations
- Known Neighborhood Dynamics
- Proximity to Schools, Shopping & Places of Worship
- Houses Tend to Have More Character
- Property Values can be Determined Before Purchase
- Lower Tax Profile
- More Expensive than Resale Properties
- Location May Not be Ideal
- Property Values are Unknown, and Possibly More Volatile
- Lacking in Character – Cookie Cutter Design
- Ongoing Construction in the Neighborhood
- Greater Tax Burden
- Brand New Construction with Active Warranties
- Customizable Floor Plans
- Cost of Upgraded Features and Appliances can be Folded into the Mortgage
- Green Appliances for Better Energy Efficiency
- Financing Available Through the Builder, Making it Easier to Qualify for a Mortgage
- Fewer Maintenance Costs Associated with Repairs or Renovations

## IMPORTANT TIP!

Understand the warranty details, including what is covered and for how long can save you a lot of frustration in the future.

# HOME INSPECTIONS

## THE IMPORTANCE OF AN INDEPENDENT INSPECTION DURING THE NEW CONSTRUCTION PROCESS

### Ensuring Quality and Safety

Purchasing a new construction home is a significant investment, whether it's from a builder or in a larger development. One of the critical steps in this process is hiring a home inspector. While new homes are expected to be free from issues, construction errors and oversights can still occur. A home inspector ensures that the construction meets all safety standards and quality expectations, protecting your investment and ensuring the safety of your family.

### Identifying Construction Defects Early

Even the most reputable builders can make mistakes. During various stages of construction, different contractors and subcontractors are involved, and errors can happen. A home inspector can identify these issues early, such as improper installation of electrical systems, plumbing problems, structural defects, and more. Catching these problems before they become significant ensures that they are addressed promptly, saving time and money in the long run.

### Phased Inspections for Comprehensive Coverage

Hiring a home inspector early in the construction process allows for phased inspections. These inspections occur at critical stages, such as the foundation, framing, and final walkthrough. Each phase inspection ensures that all aspects of the construction are up to code and meet quality standards. This comprehensive approach provides peace of mind, knowing that your new home is being built correctly from the ground up.

- Foundation Inspection: Ensures that the base of your home is solid and free from issues that could lead to structural problems in the future.
- Pre-Drywall Inspection: Reviews the structural components, electrical wiring, plumbing, and HVAC systems before the walls are closed up.
- Final Inspection: Conducted after construction is complete, ensuring that everything is finished correctly, and all systems are operational.

### Verifying Builder Compliance with Codes

Building codes and regulations are designed to ensure that homes are safe and habitable. However, builders might overlook or cut corners on some of these codes. A home inspector verifies that the builder complies with all local, state, and federal building codes. This verification is crucial, as non-compliance can lead to costly repairs, fines, and potential safety hazards down the line.

### Providing Leverage in Negotiations

If the inspector identifies any issues, you have documented evidence to bring to the builder's attention. This leverage can be used to negotiate repairs or adjustments at no additional cost to you. In some cases, it might also help in negotiating the price of the home if significant issues are discovered. Ensuring these corrections are made before finalizing the purchase protects your financial interests and ensures you get the quality home you're paying for.

#### IMPORTANT TIP!

Even with new construction, hire an independent inspector to catch potential issues before closing.



# BUILDER'S CONTRACTS

## 5 CRITICAL THINGS A BUYER NEEDS TO UNDERSTAND ABOUT A BUILDER'S CONTRACT

When buying a new construction home, understanding the builder's contract is crucial. This document outlines every aspect of the building process and your obligations as a buyer. From the detailed scope of work and the process for handling change orders, to the warranties provided, the dispute resolution procedures, and the implications of a kickout clause, comprehending these key elements can prevent future misunderstandings and ensure a smooth home buying experience. Here are the five critical aspects every buyer needs to grasp about a builder's contract.

### 1. Scope of Work and Specifications

- **Details Matter:** The contract should explicitly detail the scope of work, including materials, finishes, and timelines. Buyers must understand what is included to avoid misunderstandings.
- **Customization:** If there are options for customization, these should be clearly listed along with associated costs.

### 2. Change Orders

- **Process and Costs:** Change orders refer to any modifications requested after the contract is signed. It's crucial to understand the process for requesting changes and the costs involved, as these can significantly impact the final price and timeline.

### 3. Warranties and Guarantees

- **Coverage:** The contract should outline the warranties provided by the builder, covering structural integrity, materials, and workmanship. Understanding the duration and scope of these warranties helps buyers know what protections they have post-construction.
- **Claim Process:** Knowing how to file a warranty claim and what the builder's obligations are in terms of repairs or replacements is essential for ongoing peace of mind.

### 4. Disputes

- **Resolution Process:** The contract should clearly state the process for resolving disputes between the buyer and builder. This can include mediation, arbitration, or litigation, and it's essential to understand the steps involved and potential costs.
- **Binding Arbitration:** Many contracts include a clause that disputes must be resolved through binding arbitration rather than in court, which can limit legal options.

### 5. Kickout Clause

- **Definition:** A kickout clause allows the builder to terminate the contract under certain conditions, such as delays in buyer financing or failure to meet agreed-upon deadlines.
- **Implications:** Understanding the conditions and ramifications of this clause is crucial as it can affect the buyer's ability to secure the property.



# BUYING NEW CONSTRUCTION HOMES

## PROS

- Customization: Tailor the home to your preferences with a range of layouts and finishes. Modern Amenities: Equipped with the latest technology, appliances, and design trends. Energy Efficiency: Built with energy-efficient systems and materials, reducing utility bills. Low Maintenance: New systems and materials mean fewer repairs and maintenance. Builder Warranties: Coverage for major systems and structural components. Safety and Building Codes: Meets the latest safety standards and regulations. Community Amenities: Access to modern amenities like pools, parks, and clubhouses. No Immediate Repairs Needed: Move-in ready without the need for immediate repairs. Appreciation Potential: High potential for property value appreciation in developing areas. Healthier Indoor Environment: Built with non-toxic materials for better indoor air quality. Modern Design: Latest design trends like open floor plans and contemporary finishes. Lower Insurance Costs: Often lower premiums due to new, safer building materials. Advanced Security Features: Modern security systems and features for enhanced safety. High-Quality Building Materials: Use of advanced and durable construction materials. Latest Building Standards: Built to current construction standards, ensuring longevity.
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## CONS

- Higher Cost: Generally more expensive than pre-owned homes.
- Construction Delays: Potential for delays due to various factors.
- Limited Negotiation: Less room for price negotiation with developers.
- Location: Often in developing areas with fewer established amenities.
- Lack of Historical Charm: Missing unique architectural details found in older homes.
- Additional Costs: Extra expenses for landscaping, window treatments, and fencing.
- Unestablished Neighborhoods: May lack mature landscaping and community identity.
- Longer Move-In Time: Longer construction timeline compared to existing homes.
- Higher Tax Assessments: Newer homes often come with higher property taxes.
- Noise and Construction: Ongoing construction in developing neighborhoods.
- Standardized Designs: Many homes follow similar design templates, lacking uniqueness.
- Unpredictable Costs: Potential for budget overruns due to changes and upgrades.
- Potential for Builder Errors: Construction mistakes can occur despite quality control.
- Limited Landscaping: New developments may lack mature trees and greenery.
- Initial Settling Issues: New homes can experience settling, leading to minor repairs.

### IMPORTANT TIP!

Tour multiple model homes to get a feel for the quality and style of the construction.

# STEP-BY-STEP PROCESS

## BUYING A NEW CONSTRUCTION HOME

### 1 Educate Yourself on the New Home Buying Process

Like so many things, it pays large dividends, to begin with, education. This guide is to help educate you on how to buy new construction homes from builders. Not having a strategy, the right team and the right education could cost you tens of thousands of dollars in the purchase process. Do additional online research and get familiar with the process and types of questions you need to ask before approaching any model homes.

### 2 Team Up with a Lender on a Mortgage

Time to go shopping for money! A fraction or two of a percentage point can save you thousands and thousands of dollars per year. You'll want to start setting up your dream team, and this includes finding a lender who is going to get your best options. The smallest differences can add up to a lot over the span of 30 years.

### 3 Find a Top Local Realtor

You'll want to find a realtor that is familiar with the market, has relationships with builders, and knows the new home construction process well. Often the builder employs a new homes salesperson - but you'll want to be a bit wary of it as they will have the seller's (builder, developer, corporate, etc.) best interest at the forefront.

Hiring a Realtor does not cost you anything as a buyer, and you can have the peace of mind that you have someone in your corner that will help with you negotiations and be sure you are getting as much as possible and for a good price. You want the best deal, right?

### 4 Research the Builder

You'll want to do your due diligence on the builders you short list. This includes asking them important questions, visiting current or previous projects, and seeing any past customer reviews. We have supplied a sample guided questionnaire to help you to have the right questions to ask when you interview builders.

## 5 Negotiations (in writing)

There are ways that you can negotiate in new home construction. Usually, the best way to negotiate is through upgrades rather than in lowering a price. Your Realtor can help you with knowing where to push. The most important thing to do after any verbal agreements are made to be sure they get into documented writing.

## 6 Design & Construction

When moving forward with your new home construction, you need to keep one thing at the top of your head - you are not buying the model home. You are purchasing something that has not been built yet, so don't automatically assume what you see is what you bought from the model home. You'll want to have a good understanding of all the material options and what is considered upgrades. Try to get the bulk of this done at the beginning to prevent delays with any changes down the road.

## 7 Home Inspection

The builder will conduct inspections throughout the building process, but you'll want your own independent inspector to be sure everything is built as promised, safe and in good working order. Be sure to bring your Realtor along to help in knowing what to look for.

## 8 Know Your Coverage

Coverage for new construction real estate varies from builder to builder. You'll want to ensure you have a proper understanding of what is covered by the builder or other companies that were involved in the creation of your new home. Sometimes you can negotiate the warranty into the deal or add provisions to cover things the warranty may not normally cover.

## 9 Look to the Future

The more custom your home is, the less likely of a reliable timeline of completion. That creates a ripple effect if you're trying to sell your current home and need to figure out where to live between that sale and the new home completion. You'll need to work with the builder, your Realtor and lender to determine how to manage the situation because you can't close on the home loan until you are able to move in.

# STEP-BY-STEP TIMELINE

## BUILDING A NEW HOME



## HOW YOUR REALTOR CAN HELP?

Having someone in your corner with the knowledge and negotiation skill will ensure that you get what you are wanting, and that your process goes smooth with no surprises.



# RESOURCES

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— Shannon Sanborn

# BUILDER QUESTIONNAIRE

## Background

How many years have you been in business?

How many homes have you built?

Are licensed (where required) and insured?

What sort of new home warranty do you offer?

## Design & Construction

Do you only build from existing floorplans?

Can I provide my own set of plans?

What are the standard finishes?

What are the upgrade options?

Are you allowed to purchase your own appliances or materials?

If you can bring in your own materials or appliances, will you get credits?

When and how can I make changes or upgrades throughout the building process?

Do all decisions need to be finalized before construction begins?

What are the energy-saving features of the homes you build?

Is landscaping included?

## Costs & Administration

How long will it take to build my home?

Who will be overseeing the construction of my home?

Is the lot cost included?

Do I need to find land myself, or do you help acquire land?

Who can I reach out to with questions as they arise, and how can I contact them?

What is your process for inspections throughout construction, final walk-through, and to address any matters that need to be corrected or finalized?

Are there any homeowners rules or regulations?

Does the contract include a cost escalation clause?

How and when will the final cost of my home be determined?

Can I view a current project you're working on?

Are there any financial incentives for using the builder's preferred lender?

Do you build model homes that I can tour?

If not, can you help me make an appointment to tour a home you built for another customer?

Can you provide me with references or testimonials from previous home buyers?

What are you looking for in a client relationship?

# NEW HOME CONSTRUCTION BUILDING CHECKLIST SAMPLE

This is only a projected schedule to help with the selection and building process.

## 1 Foundation Stage Building Process

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- ☐ Building Permit
- ☐ House Staking
- ☐ Land Clearing
- ☐ Footings
- ☐ Foundation
- ☐ Garage Floor

### Selections to be Made

- Brick / Stone Veneer (if applicable)
- Roof Color
- Vinyl Siding
- Kitchen Cabinets
- Kitchen Countertops
- Plumbing Fixtures
- Fireplace Surround
- Stand or Pre-Finish Oak Flooring

## 2 Framing & Rough-In Stage Building Process

---

- |   |   |
|---|---|
| <input type="checkbox"/> Framing              | <input type="checkbox"/> Rough In HVAC          |
| <input type="checkbox"/> Gas Fireplace        | <input type="checkbox"/> Rough In Plumbing      |
| <input type="checkbox"/> Roof Shingles        | <input type="checkbox"/> Rough In Phone & Cable |
| <input type="checkbox"/> Vinyl Siding         | <input type="checkbox"/> Rough In Electrical    |
| <input type="checkbox"/> Brick / Stone Veneer | <input type="checkbox"/> Insulation             |

### Selections to be Made

- Phone & Cable Location
- Light Fixtures
- Vinyl Flooring
- Ceramic Tile
- Flooring Carpet

# NEW HOME CONSTRUCTION BUILDING CHECKLIST SAMPLE

This is only a projected schedule to help with the selection and building process.

## 3 Interior Stage Building Process

---

- ☐ Install Standard Oak Flooring
- ☐ Sheet-rock
- ☐ Interior Trim
- ☐ Kitchen cabinets
- ☐ Paint
- ☐ Vinyl/Ceramic Flooring

### Selections to be Made

- Interior Paint Colors
- Interior Options  
(Door Handles, Interior Trim, etc.)

## 4 Finishing Stage Building Process

---

- |   |  |
|---|--|
| <input type="checkbox"/> Deck & Porches               | <input type="checkbox"/> Finish Standard Oak Flooring                |
| <input type="checkbox"/> Finish HVAC                  | <input type="checkbox"/> Interior Hardware-Shelving, Locks, etc...   |
| <input type="checkbox"/> Install Pre-finish Oak       | <input type="checkbox"/> Insulate Crawl Space                        |
| <input type="checkbox"/> Finish Plumbing              | <input type="checkbox"/> Irrigation System Sidewalks, Drive Ways SOD |
| <input type="checkbox"/> Finish Electrical            | <input type="checkbox"/> Clean Up                                    |
| <input type="checkbox"/> Finish Standard Oak Flooring | <input type="checkbox"/> Certificate Occupancy                       |



# NEW HOME CONSTRUCTION

## BUYING TIPS

### 1 Hire a Real Estate Agent

Always use your own Broker/Agent; doing so will help ensure that you get what you want. Understand that the sales reps you meet at a new construction community are likely really representatives of the Seller – the Builder, corporate owners, developers, whomever – that are there to present their product, answer your questions ... and do the best job for the Seller that they can.

### 2 Evaluate Lenders

There's a lot that goes into finding the right mortgage. Even a percentage or two can save you thousands each year. Shop a few different lenders to make sure you are getting the best terms and what is right for you.

### 3 Shop Builders

You'll want to shop a few different builders to know you are comfortable working with them, the home designs, understand different warranty coverages and that you are getting the best price.

### 4 Location, Location, Location

Often new developments are on the outskirts of the city centers. You'll want to consider what makes the community stand out and what are the future developments for the area.

### 5 Embrace Quality Landscaping

Trees and shrubs will make a significant difference in your energy bills, so make sure to hire a qualified landscaper. You'll want to consider the maintenance in the future, the impact the roots could potentially make to your water lines, and if the limbs could potentially impact the electrical lines or impede onto the exterior of your home.

# NEW HOME CONSTRUCTION

## BUYING TIPS CONTINUED

- ### 6 Watch Your Budget

New home communities list a base price for the homes that they offer. However, this is rarely the actual final cost when building a new home. Be aware that you can add thousands of dollars to the base price of a home very quickly if you get carried away upgrading the standard flooring, cabinetry or lighting. It's important to know exactly how much you can afford and to budget accordingly.
- ### 7 Build With Resale in Mind

No matter how much you love the house that you are building, it's unlikely that it will be the last home you will ever own. Knowing that, you should be mindful of its potential resale value. Don't add so many upgrades that you overprice your home for the neighborhood. And don't choose anything too out of the ordinary. Ask yourself if the features you're considering installing are likely going to appeal to others.
- ### 8 Know Your Timeline

Building a new home usually takes many months and lots must be coordinated during this time frame. If you are already a homeowner, your current home must be sold, you must make decisions regarding your new home and you must arrange a new mortgage. Get an estimate of when the building of your new home will be completed and plan accordingly.
- ### 9 Be Prepared for Delays

No matter what time frame a builder gives you, there is always the possibility of delays. Inclement weather, shortages of supplies and labor problems can all factor into delaying the completion of your home. Be aware of this going into the building process and be prepared to be somewhat flexible.

# NEW HOME CONSTRUCTION

## BUYING TIPS CONTINUED

- 10 Keep Watch on Progress**

One way to help prevent delays and mix-ups is to stay involved in the building process. If possible, drive by the construction site to keep track of the progress that is being made. And keep in touch with your builder on a regular basis.
- 11 Avoid Making Changes**

Try to avoid making changes to your designs once all of the plans have been completed. It will delay the completion of your new home and may add considerably to the final cost.
- 12 Arrange Temporary Housing**

Chances are there may be a delay between the time you sell your existing home (or the lease expires on your current rental unit) and the time you move into your new home. If this is the case, you will need to arrange some temporary housing. Realize that you may be living there for several months so make sure it will be both affordable and able to meet your needs.
- 13 Read the Manuals**

Sure, you'd rather rearrange your furniture than read owner's manuals, but if you don't learn precisely how your new appliances and other home gadgets work, you may inadvertently break them. Ideally, your builder will walk you through the operation of every appliance but read the manuals to be safe.



# MY COMMITMENT

1. I will ALWAYS provide you with expert advice and consulting so that you're able to make the best decision for yourself and your family.
2. I will ALWAYS be 100% forthcoming about the price of your home, it's condition, and what it will take to get it sold.
3. I will ALWAYS give you the truth regardless of the situation.
4. I will ALWAYS do what is right to protect best interest.
5. I will ALWAYS fight to ensure you get your dream home in the right amount of time.
6. I will ALWAYS use the most effective strategies to find your dream home.
7. I will ALWAYS communicate with you pro-actively.
8. We will ALWAYS return your phone calls, e-mails, and text messages with urgency.
9. I will ALWAYS pro-actively spend every day aggressively searching for your dream home.

## LET'S GET CONNECTED!

**CENTURY 21**  
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# MY MISSION

To serve North Georgia families with honesty, grit, and heart — creating a real estate experience that's rooted in local knowledge, fueled by faith, and committed to the people and places that matter most.

This isn't just about closing deals — it's about helping people build lives and legacies that last.

**Integrity** is at the core of everything I do. I'm committed to conducting my business with honesty, transparency, and ethical practices. This means always acting in the best interest of my customers, even if it means making difficult decisions or sacrificing short-term gains for long-term trust and satisfaction.

**Customer service** is my top priority. I understand that buying or selling a home can be a significant life event, and I'm dedicated to making the process as smooth and stress-free as possible.

**Executing with relentless discipline** is a fundamental principle of my business. I believe that success comes from consistently delivering superior results and going above and beyond to meet my customers' expectations. Whether it's finding the perfect property, negotiating the best deal, or resolving any issues that may arise, I'm committed to doing whatever it takes to achieve the desired outcome.

**Building and maintaining trust** is a cornerstone of my relationships with my customers. I understand that trust is earned over time through open communication, honesty, and reliability. I strive to be a trusted advisor to our customers, providing them with accurate information, expert advice, and guidance they can rely on.



**“SUPERB  
AGENT!  
STRONGLY  
RECOMMEND!”**

MATTHEW COUCH



**“VERY  
COMMITTED  
TO HELPING  
YOU AND  
YOUR FAMILY!”**

CLAYTON HART



**“PROFESSIONAL,  
COMMUNICATIVE,  
KNOWLEDGABLE,  
AND ONE OF THE  
MOST RELIABLE  
AGENTS YOU’LL  
FIND IN REAL  
ESTATE”**

KYLE CHASE



**“VERY  
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SONYA ANDERSON

LET'S GET CONNECTED!

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