

Buying New Construction? Read This Before the Model Home.

New construction is a different transaction than resale — different contract, different leverage, different risks. Eight things worth knowing before you sign anything.

1 The agent in the model home works for the builder

They are pleasant, knowledgeable, and legally representing the seller. Anything you tell them about your budget or your timeline is information the builder now has.

2 Bring your agent on the first visit

Most builders require your agent to register with you on your first walk-through. Show up alone and you may forfeit representation on that community entirely — and it usually cannot be undone later.

3 The base price is not the price

Lot premium, elevation, design-center selections, blinds, appliances, landscaping, fencing, and gutters are often extra. The gap between the advertised number and the finished number is regularly tens of thousands of dollars.

4 Negotiate incentives, not the sticker price

Builders protect their published pricing because it sets the comps for the rest of the community. They will frequently move on closing costs, rate buydowns, or upgrade allowances instead. That is where the real money is.

5 It is the builder's contract, not the standard Florida form

Builder agreements are written to protect the builder. Inspection rights, appraisal contingencies, delay provisions, and deposit terms often differ sharply from what a resale buyer would expect.

6 Hire your own inspector — twice

A pre-drywall inspection catches what is about to be sealed inside the walls. A final inspection catches the rest. The municipal inspection confirms code compliance; it is not a quality review performed on your behalf.

7 Know your warranty before you close

Most builders offer a tiered structure — roughly one year on workmanship, two on systems, ten on structural. Put a reminder at month eleven and submit your list before the first tier expires.

8 Take the incentive, but still shop the loan

Preferred-lender incentives are often genuinely worth taking. Compare at least one outside quote anyway, so you know what the incentive is actually costing you in rate or fees.

How I work: I represent you, not the builder — at the design center, through the walk-throughs, and at the closing table. Representation terms and any compensation are agreed in writing before we tour, so nothing about it is a surprise.

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