

BUYING NEW CONSTRUCTION

OUR GUIDE TO BUYING SMARTER—FROM
CONTRACT TO CLOSING.



KIRK R. SIMMON
REALTOR®

New construction brings big opportunities—
and big decisions. This guide keeps you
prepared every step of the way.



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KIRK R. SIMMON

I've spent over 20 years helping buyers and sellers navigate the real estate market—and I still love what I do. Before becoming an agent, I worked in building materials and sales, which gave me a strong foundation in construction and how homes are built. That background, combined with decades of negotiating experience, gives my clients a serious edge—especially when buying new construction.

I grew up right here in Chester County and earned my degree in Marketing with a minor in Philosophy from Kutztown University. I know the area, the builders, and what it takes to make smart decisions in any market.

When I'm not helping clients, you'll usually find me with my family, out on the golf course, or at a motorsports event. I'm competitive by nature—and whether I'm behind the wheel, on the green, or negotiating a deal, I'm relentless about getting results.



Insight. Strategy. Success.



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Buying a brand-new home is exciting —but it's also full of decisions, details, and sometimes... surprises.

I created this guide to help you make smart, informed choices throughout the process. Having personally built several homes myself and worked closely with dozens of builders in our area, I understand the ins and outs of new construction—from the structural decisions that matter most to the fine print in builder contracts.

Over the years, I've built strong relationships with local and regional builders and have come to know the differences in their processes, quality standards, and design flexibility. Some offer faster timelines, others provide standout craftsmanship or generous selections—it all depends on what matters most to you.

Whether you're just starting to explore your options or already walking through model homes, this guide is your blueprint for a smoother, more confident experience. Let's make this build work for you.

Warmly,

Kirk R. Simmon

The Kirk Simmon Team

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WHY BUYERS CHOOSE NEW CONSTRUCTION

New construction offers more than just fresh paint—it gives buyers a clean slate and modern living features that resale homes often can't match.

TOP REASONS BUYERS CHOOSE NEW CONSTRUCTION:



Modern Layouts

Open floor plans, higher ceilings, and smarter room flow that fits today's lifestyles.



Customization Options

From flooring to fixtures, buyers can often personalize finishes and upgrades.



Energy Efficiency

New builds typically include better insulation, windows, and systems—leading to lower utility bills.



Low Maintenance

Everything is new, which means fewer repairs and lower upkeep in the first few years.



Warranties

Builder-backed coverage for major systems and structural components provides added peace of mind.



Smart Home Features

Many builders include integrated tech—like video doorbells, smart thermostats, and EV charging.

HOW MUCH SAY DO YOU HAVE IN THE BUILD?

From move-in-ready to fully custom, your level of input affects everything—from timeline to price.



Spec Home

Already built or nearly done. Fast move-in, but limited or no customization.



Tract Builder

Pre-designed floorplans with bundled finishes. Choices are limited, but it's streamlined.



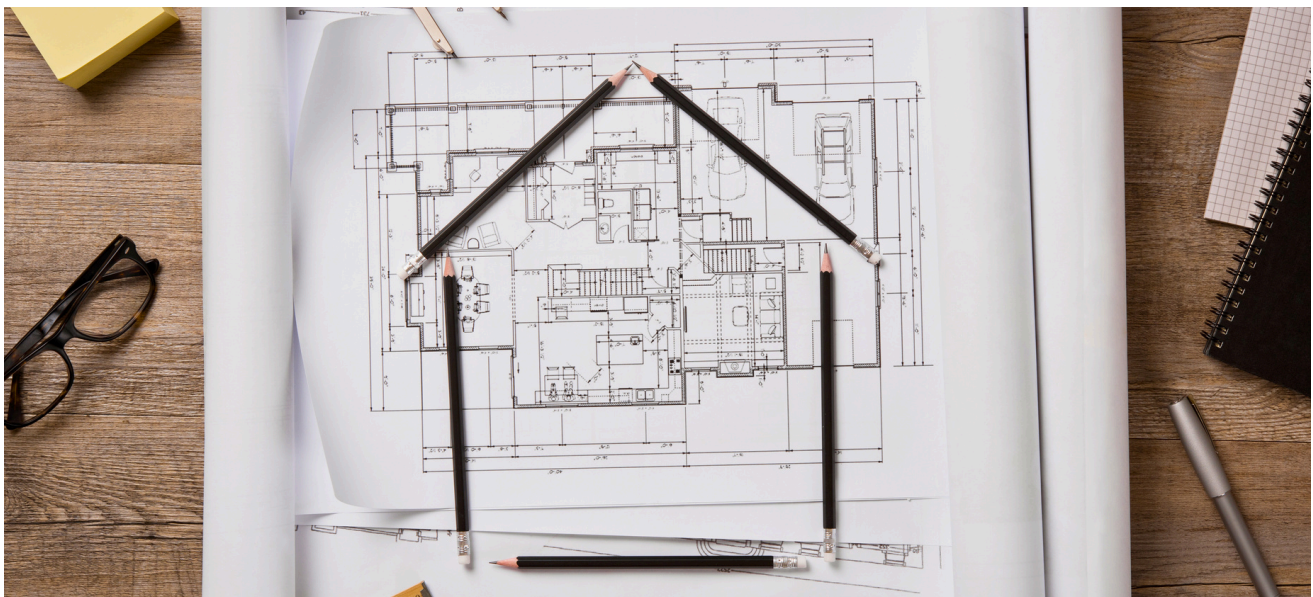
Semi-Custom

Some design flexibility—like choosing structural options, layout tweaks, and finish packages.



Custom Build

Start from scratch. Full control over design, layout, and materials—typically on your own lot.



THE BUILDER'S AGENT DOESN'T WORK FOR YOU

That smiling face at the model home? They work for the builder. Their job is to sell the home—not protect your interests.

You need your own advocate to:

- review contracts
- explain what's standard vs. extra
- negotiate terms
- help you navigate the entire process from contract to closing

It's not just about finding a house—it's about protecting your time, your money, and your future home.



BUILDER INCENTIVES & FINANCING

READ THE FINE PRINT

That “\$10,000 toward closing costs” might sound great—and sometimes it is. But you need to look at the full picture.

Builders often partner with preferred lenders and title companies. In return for using them, you may be offered closing cost credits, discounted upgrades, or special financing rates. But here’s what you need to know:

Incentives Often Have Conditions

You may only receive the advertised incentive if you use the builder’s lender and title company. It’s worth comparing those offers to outside lenders—sometimes the builder’s rate is padded to cover the incentive.

Their Lender May Not Be Your Best Deal

Even with an incentive, the builder’s lender might not offer the lowest rate or best terms. I’ll help you compare options to see which is the better long-term value.

Rates Can Change During the Build

Most new construction takes months. If you’re not locking in a rate upfront, your monthly payment could shift significantly. Some lenders offer long-term locks (with a float-down), but they usually come at a cost. I can connect you with trusted lenders who understand new construction timelines.

Title and Closing Costs

Using the builder’s title company may be required for certain incentives—but that doesn’t mean you can’t ask questions or review fees. I’ll make sure you’re not overpaying.

We’ll Run the Numbers Together

Sometimes the builder’s offer is truly a win. Other times, it’s smoke and mirrors. I’ll help you compare total costs—not just monthly payments—so you can make the right call.

UPGRADES, LOT PREMIUMS & SURPRISE COSTS

Model homes look amazing—but that’s not what you’re buying unless you pay for it.



Budget Clarity Starts Here

The base price is just the beginning. Builders offer a limited standard package, and from there, nearly everything is upgradable—at a premium. I’ll help you separate essentials from eye candy so you can stay on budget.



Upgrades That Add Up Fast

Most builders have a base package with limited finishes. From there, you can upgrade almost everything—sometimes at a steep markup. Common upgrade categories include:

- Flooring (hardwood vs. carpet, tile sizes)
- Countertops (granite vs. quartz, edge styles)
- Cabinets (height, finish, soft-close drawers)
- Lighting fixtures
- Appliances
- Bathroom tile and finishes
- Stair railings
- Trim packages
- Doors, hardware, paint colors



Lot Premiums

Love that wooded view or quiet cul-de-sac? So does everyone else. Expect a premium—often \$10K–\$75K+. These aren't negotiable, but they're important to weigh for resale and lifestyle value.



Avoid Budget Surprises

Design center choices can snowball quickly. I’ll guide you before you walk in, so you know what’s worth the upgrade now and what can wait until later (or be done better for less).

SMART UPGRADE DECISIONS

WHAT TO LOCK IN NOW, WHAT CAN WAIT

You can repaint walls or change light fixtures down the line—but making structural changes after the home is built? That’s costly and disruptive. It’s why we focus first on the choices you can’t easily (or affordably) change later.



Structural Options Matter More

Some upgrades can’t be added later. I’ll help you prioritize structural items that add value or improve daily life, like:

- Finished basements
- Morning rooms or bump-outs
- Extra garage bays
- Vaulted ceilings
- Roughed-in plumbing or EV charger outlets



Plumbing & Electrical Flexibility

Planning ahead saves money. We’ll look at where you may want:

- Extra hose bibs for landscaping
- EV charging outlets
- Bathroom or wet bar plumbing rough-ins



Comfort & Efficiency Upgrades

It’s hard to retrofit HVAC and insulation once the walls are closed.

I’ll help you consider:

- Higher-efficiency HVAC systems
- Spray foam or upgraded insulation
- Zoning for multi-floor comfort



Natural Light & Functionality

Windows and light placement impact how your home feels every day. I’ll help you evaluate:

- Additional or larger windows for light and views
- Overhead lighting in key rooms
- Future fixture flexibility

TIMELINE EXPECTATIONS

WHY DELAYS HAPPEN—AND HOW TO STAY AHEAD OF THEM

Builders will give you a target completion date—but it's just that: a target. Delays happen, and understanding what can impact the schedule is the first step to staying sane and on track.

What Can Cause Delays:



Labor shortages—trades get booked fast, especially in peak season



Weather delays—foundation work and roofing are most at risk



Material shortages—windows, cabinets, and garage doors are common hold-ups



Permit & inspection timing—local township schedules vary



Buyer selection delays—missing your design appointment can push you weeks

What I'll Do to Keep You Moving:



Build in buffer time around your target closing date



Coordinate timelines with your lender and sale of your current home



Help you ask the right questions so you're not caught off guard



Recommend realistic rent-back or short-term housing options if needed



Stay in regular contact with the builder and keep you updated

Buying a home is stressful enough. I'll make sure you're never stuck without a plan.

NEW CONSTRUCTION TIMELINE:

WHAT TO EXPECT AND WHEN

Builders will give you an estimated completion date—but it's not locked in. Weather delays, labor shortages, and supply issues can push that date out. If you're selling another home, timing matters. We'll build in flexibility so you're not stuck in limbo.



STEP 1: CONTRACT SIGNED

We negotiate pricing, upgrades, and lot selection. You'll put down a deposit and receive the builder's agreement.



STEP 2: DESIGN & OPTION SELECTIONS (WEEKS 1–3)

Time to pick your structural options (must be finalized first), then head to the design center for finishes. This is where your future home starts to take shape. I'll help you stay focused on the upgrades that deliver long-term value.



STEP 3: PERMITS & PRE-CONSTRUCTION (WEEKS 3–8)

The builder submits plans to the township. This is mostly a waiting game.



STEP 4: CONSTRUCTION BEGINS (WEEKS 8+)

- Foundation & Framing
- Pre-Drywall Walkthrough: We'll inspect before the walls go up—looking at framing, HVAC, plumbing, and wiring.



STEP 5: INTERIOR WORK & FINISHES

Drywall, flooring, cabinetry, paint, and trim go in. We'll stay in touch with the builder to track progress and stay ahead of delays.



STEP 6: FINAL WALKTHROUGH (1–2 WEEKS BEFORE CLOSE)

We blue-tape every issue—paint dings, missing hardware, uneven flooring—so it's fixed before closing.



STEP 7: CLOSING DAY

You'll do a final check, sign paperwork, and get your keys.



STEP 8: WARRANTY CALENDAR BEGINS

We'll mark your calendar for key warranty check-ins (typically 30 days and 1 year), so you don't miss your chance to submit fixes.

DON'T SKIP THE INSPECTION— EVEN ON A BRAND-NEW HOME

Just because it's new doesn't mean it's right. I recommend:



Pre-drywall inspection: Before the walls are closed up.



Final inspection: Before closing to catch any issues.

You'd be surprised what inspectors find—missing insulation, HVAC issues, roof and flashing issues, grading problems.

We'll make sure these things (and more) get caught and corrected before you move in.



YOUR FINAL WALKTHROUGH

WHAT TO CHECK, FLAG, AND CONFIRM BEFORE CLOSING

- ☐ **Test Everything** - Light switches, outlets, doors, windows, faucets, toilets, appliances, HVAC
- ☐ **Scan for Issues** - Look for paint drips, chips, cracks, misaligned cabinets, scratched floors
- ☐ **Exterior Check** - Landscaping, outdoor lighting, siding, garage door function
- ☐ **Don't Assume Anything** - If it's not complete or clean, speak up—don't expect the builder to catch it

Take your time. This is your chance to catch anything that's not right before closing—cosmetic, mechanical, or missing. If you see it, flag it.



UNDERSTANDING YOUR WARRANTY

WHAT'S COVERED, WHO TO CALL, AND WHEN TO FOLLOW UP

- **Get Your Warranty Packet** - Ask for complete documentation on your home's systems, appliances, and structural coverage.
- **Know The Timeframe** - Most builders provide 1 year of general coverage, 2 years for major systems, and 10 years for structural components.
- **Understand What's Not Covered** - Items like landscaping, grading, drainage, and cosmetic wear are typically excluded. Also review your maintenance responsibilities.
- **Who To Contact** - Make sure you know who handles warranty claims—get the builder's department name, phone number, email, or online portal access.
- **Set Calendar Reminders**- Add follow-ups at 30 days and 11 months post-closing—those are your key windows to submit any issues under warranty.

Document Everything

Take photos and notes of anything that seems off—even small issues. It makes your punch-list easier and protects you down the line.

WORKING WITH ME ON NEW CONSTRUCTION



You get full representation—at no cost to you (builders pay the commission). That means:

- Reviewing contracts
- Attending key inspections and walkthroughs
- Coordinating your lender, title, and builder rep
- Keeping your timeline on track

Bonus Tip: Watch That Tax Bill

Many buyers are surprised when their property taxes jump after closing. I'll help you estimate your true post-build tax assessment—so you're not caught off guard when the bill shows up. In some cases, I can even help guide you through appealing it if it comes in too high.

Builders love working with organized agents. I know what questions to ask—and how to keep your build moving forward.

GLOSSARY:

NEW CONSTRUCTION TERMS

Spec Home – A builder-financed home constructed without a specific buyer, often with limited customization.

Tract Builder – A high-volume builder developing multiple homes in a planned community with standardized designs.

Lot Premium – An extra charge for a desirable location within a development (like a cul-de-sac or wooded lot).

Pre-Drywall Walkthrough – An inspection stage before insulation and drywall go up, allowing you to view framing, wiring, and plumbing.

Blue Tape Walkthrough – A final inspection where cosmetic issues (like scuffed paint or misaligned cabinets) are marked for repair using blue painter's tape.

Punch List – A checklist of final fixes the builder must complete before or after closing.

Certificate of Occupancy (CO) – A legal document issued by the township that confirms the home is safe and ready for move-in.

HOA (Homeowners Association) – An organization that sets and enforces rules for homes in a community, often charging monthly or annual fees.

Rough-Ins – The basic framework for plumbing, electrical, or HVAC systems installed before walls are closed.

Contingency Period – A specified time during the contract period when the buyer can conduct inspections, secure financing, or satisfy other conditions. While not always standard in builder contracts, it's something I can help you review and negotiate if possible.

PUD (Planned Unit Development) – A type of community that may combine residential homes with commercial spaces and shared amenities, often governed by an HOA with specific rules and responsibilities.



LET'S TALK BEFORE YOU WALK INTO THAT MODEL HOME

HELPING YOU MAKE SMART DECISIONS FROM THE START

Buying new construction can be a great move when it's done right. My job is to take the stress and uncertainty out of the process and help you make smart, confident decisions every step of the way.

Want to explore your options? Reach out anytime. I'll help you figure out what's possible—and what's worth it.



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