

New Construction Buyer's Checklist

Buying new construction does not work the way buying a resale home works. Work through this in order — the first section is the one that matters most, and it happens before you visit a single model home.

DO THIS FIRST

Register your agent on your very first visit

Most builders require your agent to be present or registered at your first visit to their sales office or model home. If you tour alone, sign in at the desk, and start working with the builder's sales team, you may permanently lose the ability to bring in your own representation on that purchase. Policies vary by builder, but the pattern is common enough to treat as the rule.

- ☐ Before visiting any model home, I have called my agent
- ☐ My agent is with me, or their name is registered at the desk, on my first visit
- ☐ I understand that the builder's sales agent works for the builder, not for me

Before I sign the contract

Builders do not use TREC promulgated forms. They use their own contracts, written by their attorneys, structured to protect their interests.

- ☐ My agent has reviewed the builder's contract with me before I signed anything
- ☐ I know what inspection rights I have, and how long I have to exercise them
- ☐ I know whether my deposit is refundable, and under what conditions

- ☐ I know what a change order costs and what restrictions apply after signing
- ☐ I know what happens if the builder is delayed, and what happens if I am
- ☐ I have read the arbitration clause and understand how disputes are handled
- ☐ I have asked for the community's current total property tax rate, including any MUD rate, in writing
- ☐ I have read the HOA governing documents (CC&Rs) and can live with the restrictions
- ☐ I have compared a Loan Estimate from the builder's affiliated lender against at least one outside lender

At the design center

The base price on the sign is a starting point. This is where the number moves most — and the model home you toured is fully upgraded.

- ☐ I have a written list of what is included in the base price and what is not
- ☐ I know the lot premium on my lot and what I am paying it for
- ☐ I know which structural options must be decided before construction starts
- ☐ I have separated the upgrades I want from the upgrades I can add later for less
- ☐ I have set a ceiling for design center spending before walking in, and my agent knows it
- ☐ I have asked which incentives are on the table, and what condition each one carries
- ☐ I know that new-construction homes are usually delivered without window coverings

During the build

- ☐ I have asked my loan officer about rate lock options and what a delay would cost me

- ☐ I have scheduled an independent **pre-drywall inspection** — after rough-in, before drywall
- ☐ I have scheduled an independent **final inspection** before closing
- ☐ I have kept my financial profile stable — no new credit, no large purchases, no job changes
- ☐ I am photographing progress and keeping every written communication with the builder

Blue tape walkthrough

Take your time. Rushing this is one of the most common and most avoidable mistakes in a new-construction purchase.

- ☐ Every wall, ceiling, and floor surface checked for scratches, paint defects, and drywall imperfections
- ☐ Every door and window opened, closed, latched, and locked
- ☐ Every outlet, switch, and light fixture tested
- ☐ Every faucet, toilet, and drain run; water heater and HVAC confirmed working
- ☐ Every appliance operated, and cabinets and drawers checked for alignment
- ☐ Exterior grading, drainage, gutters, and landscaping reviewed
- ☐ Everything I flagged is on a **written punch list** with a committed timeline

Warranty and the first 48 hours

Most new-construction homes in Texas carry a tiered builder warranty — workmanship, then mechanical systems, then structural. Coverage varies by builder and warranty provider, so read your own document.

- ☐ I have read the warranty document and know what is covered, for how long, and how to file a claim
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- ☐ I know what the warranty does *not* cover — cosmetic wear, homeowner-caused damage, and landscaping. Appliances carry their own separate manufacturer warranties, which the builder typically includes with the home. Keep the documentation for each appliance so you know the coverage period and how to file a claim if something fails. Read the warranty document before closing so you know what's covered and how to file a claim.
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- ☐ I have filed my homestead exemption with the county appraisal district
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- ☐ Utilities are on, my address is changed, and I have photographed every room for my records
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- ☐ I submit every warranty request in writing and keep a copy
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QUESTIONS TO ASK BEFORE I SIGN

CONTACT

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Call before you visit a model home. The consultation is free, in English or Spanish.

DISCLAIMER

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Buyer representation is provided under a written buyer representation agreement. The agent's commission for new-construction purchases is paid by the builder at no cost to the buyer. Terms of representation are disclosed in writing before services begin, in accordance with current Texas Real Estate Commission rules.